МИНОБРНАУКИ РОССИИ

**Государственное образовательное учреждение
высшего профессионального образования
“Оренбургский государственный университет”**

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АНГЛИЙСКИЙ ЯЗЫК ДЛЯ СТУДЕНТОВ ЗАОЧНОЙ ФОРМЫ ОБУЧЕНИЯ

Рекомендовано Ученым советом Государственного образовательного учреждения высшего профессионального образования "Оренбургский государственный университет" в качестве учебного пособия для студентов заочной формы обучения, обучающихся по программам высшего профессионального образования по юридической, экономическим и финансово-экономическим специальностям

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Основной целью данного пособия является совершенствование навыков чтения, перевода и устной речи на английском языке.

Пособие состоит из следующих разделов: содержание курса английского языка для студентов заочного факультета, тексты для изучающего чтения (по специальностям), коммуникативные ситуации для развития навыков устной речи, тексты для дополнительного чтения, грамматический справочник. Все профессионально ориентированные тексты оригинальные.

Пособие предназначено для студентов заочного факультета юридической, экономических и финансово-экономических специальностей.

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Содержание

Введение

В соответствии с действующей программой и учебными планами полный курс обучения иностранному языку на заочном факультете в университете состоит из аудиторных занятий и самостоятельной работы.

В конце каждого семестра в течение всего периода обучения студенты выполняют грамматические тесты в аудитории (зачет). Проверка усвоения текстов связанных со своей будущей специальностью и заданий по ним, а также умений и навыков общения по заданной коммуникативной ситуации проводится в аудитории (зачет). При чтении и переводе текстов можно пользоваться составленным к ним словарем. Весь материал к зачету студенты готовят самостоятельно.

Курс обучения заканчивается экзаменом, который включает следующие задания:

1) перевести письменно текст по специальности с использованием словаря (600 печатных знаков за 30 мин.);
2) вести беседу по заданной коммуникативной ситуации.

Основной целью данного пособия является совершенствование навыков чтения, перевода и устной речи на английском языке.

Пособие состоит из следующих разделов: содержание курса английского языка для студентов заочного факультета, тексты для изучающего чтения (по специальностям), коммуникативные ситуации для развития навыков устной речи, тексты для дополнительного чтения, грамматический справочник. Все профессионально ориентированные тексты оригинальные.

Выполнение упражнений является необходимым этапом для пополнения словарного запаса, повторения наиболее важных правил грамматики и словообразования, а также для развития навыков устной речи.

Кроме обязательных текстов для сдачи в аудитории в пособие включены дополнительные тексты, что обеспечивает возможность обильного чтения, способствующего совершенствованию навыков чтения и понимания текстов по специальности.

Пособие предназначено для студентов заочного факультета юридической, экономических и финансово-экономических специальностей.

1 Содержание курса английского языка для студентов заочного факультета юридических и экономических специальностей (1-4 семестры)

Таблица 1

Семестр	Грамматический материал	Коммуникативные ситуации	Задания для самостоятельной работы	Формы контроля (по семестрам)
1	2	3	4	5
I	1. Основные формы глагола и временные формы глагола в действительном залоге 2. Порядок слов в повествовательном и вопросительном предложении 3. Числительное, местоимение 4. Модальные глаголы	О себе, семье, работе	1. Выполнить задания по текстам для изучающего чтения * (I сем.) 2. Изучить теоретический материал по грамматике 3. Подготовить сообщение по теме «О себе, семье, работе»	1. Контрольная работа «Времена глагола в действительном залоге» 2. Зачет по домашнему заданию: a) чтение, перевод текстов; b) проверка знания слов; c) беседа по коммуникативной ситуации.
	1.Страдательный залог: способы образования и временные формы	Оренбургский государственный университет (ОГУ)	1. Выполнить задания по текстам для изучающего	1. Контрольная работа «Времена глагола в страдательном

Продолжение таблицы 1

1	2	3	4	5
II	2.Степени сравнения прилагательных и наречий		чтения * (II сем.) 2.Изучить теоретический материал по грамматике 3. Подготовить сообщение по теме «ОГУ»	залоге» 2. Зачет по домашнему заданию: a) чтение, перевод текстов; b) проверка знания слов; c) беседа по коммуникативной ситуации.
III	1. Неличные формы глагола: инфинитив, причастие, герундий 2. 3 типа придаточных условных предложений	Оренбург – город в котором я учусь	1. Выполнить задания по текстам для изучающего чтения * (III сем.) 2. Изучить теоретический материал по грамматике 3. Подготовить сообщение по теме «Оренбург – город в котором я	1. Контрольная работа «Неличные формы глагола. Придаточные условные предложения» 2. Зачет по домашнему заданию: a) чтение, перевод текстов; b) проверка знания слов; c) беседа по

Продолжение таблицы 1

1	2	3	4	5
			учусь»	коммуникативной ситуации.
IV	Виды придаточных предложений	По специальности	1. Выполнить задания по текстам для изучающего чтения * (IV сем.) 2. Изучить теоретический материал по грамматике 3. Подготовить сообщение по теме своей специальности	1. Контрольная работа «Придаточные предложения» 2. Экзамен (после сдачи домашнего задания и к/р)
* В пособии указаны тексты для студентов определенной специальности (5 тыс. печ. зн. в семестре)				

2 Тексты для изучающего чтения, лексические программы, упражнения

2.1 Тексты I семестр для студентов экономических и финансово-экономических, юридических специальностей

2.1.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

world economy- мировая экономика;

trade – торговля;

consumer – потребитель;

goods and services - товары и услуги;

pension fund - пенсионный фонд;

endowment - фонд, вклад, пожертвование;

to earn money - зарабатывать деньги;

investment - капиталовложение, инвестирование

real estate - недвижимое имущество, недвижимость;

company - компания, товарищество;

to provide - снабжать, обеспечивать, предоставлять;

job – работа;

to expand - расширять (ся);

to make up – составлять;

interaction – взаимодействие;

business - дело, деятельность, торговое предприятие, выгодная сделка, производство, бизнес;

border – граница;

illegal (legal) - незаконный (законный);

drugs – наркотики;

to join - присоединить (ся), объединиться;

to substitute – заменять;

food crop - продовольственная сельскохозяйственная культура;

to use - применять, использовать;

to employ economic sanctions - применять экономические санкции;

whatever - все что;

to cross – пересекать;

transfer of funds - перевод денежных средств;

to contribute to - вносить вклад в;

economic activity - экономическая деятельность.

2.1.2 Задание 2. Прочитайте текст А переведите его письменно

2.1.2.1 Text A. 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. If we buy drugs - or if we join the fight against drugs by helping Bolivian farmers substitute food crops for coca - we become part of the world economy. We also use the world economy to achieve specific political or ecological objective 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.

2.1.2.2 Ответьте на вопросы по тексту А

1 How are we participating in the growing world of international trade and finance?
2 How can money be part of the world economy?
3 What is the world economy made up of?
4 What do we use the world economy for?
5 What is basically part of the world economy?
6 What contributes to each country's international economic activity?

2.1.3 Задание 3. Прочитайте и запомните следующие слова и словосочетания:

nation's wealth – богатства страны;
to determine – определять;
to be better off - быть богаче;
to earn money - зарабатывать деньги;
earn – заработок;
per capita - на душу населения;
to save money - экономить деньги;
way - путь, способ;
to define – определять;
to own - владеть, иметь;
stock – акция;
real estate - недвижимое имущество
level – уровень;
income –доход;

to be well off - быть состоятельным (зажиточным);

salary - жалование, оклад;

unit of measure - единица измерения;

to compare the value of currencies - сравнивать стоимость валюты;

exchange rate - обменный курс;

in terms of - в исчислении, в выражении;

exchange market - валютный рынок;

to convert - конвертировать, превращать;

the cost of living - стоимость жизни;

purchasing power - покупательная способность;

purchasing power parity (P.P.P.) - паритет покупательной способности;

goods and services - товары и услуги;

insurance – страхование.

2.1.4 Задание 4. Прочитайте текст B переведите его письменно

2.1.4.1 Text B. How is Wealth Determined Around the World?

A nation's wealth can best be determined by looking at its people. But it is difficult to rely on any one statistic. Are the Kuwaitis better off because they earn more money per capita than the Brazilians? Are the French better off if they have more telephones per household than the Japanese? Are the Italians better off because they save more money than the Canadians?

There are many different ways to determine wealth. Economists define wealth as what a person owns, such as stocks and real estate, but many people look first to their level of income to see if they are well off. Comparing salaries in different countries, however, is like comparing apples and oranges, because the salaries in each country are paid in different currencies. We need to somehow translate what each person earns into a common unit of measure.

One way of translating salaries is to first compare the value of the currencies of the countries in question. This is usually done by using exchange rates that tell us the value of one currency calculated in terms of another.

Exchange rates, determined by the foreign exchange markets around the world, reflect the markets' view of each country's economic and political situation. By using exchange rates, a salary in yen in Tokyo can be converted into U.S. dollars to make it comparable to a salary in Los Angeles. Or it can be converted into French francs to make it comparable to a salary in Paris.

Because the cost of living varies widely from one country to another, however, it is difficult to translate salaries by simply using currency exchange rates. If an apartment costs three times as much in Tokyo as in Los Angeles or Paris, a higher salary in Japan does not necessarily mean a Japanese worker is better off than an American or French worker.

It is sometimes more valuable to look at what salaries will actually buy in each country. A salary's "purchasing power" tells us how many goods and services it can actually buy. Comparing the cost of a group of goods and services from country to country, therefore, gives us a more reliable exchange rate, called purchasing power parity (PPP). The PPP exchange rate is calculated by looking at the cost of groceries and other items such as vacation trips, automobiles, insurance, and rent in different countries.

By choosing this basket of goods and services and calculating their cost in different countries around the world, we can compare the purchasing power or "real" value of salaries from country to country. Although one country may be richer in terms of the amount of money each citizen owns or earns, what counts in the long run is what each person can do with this wealth.

2.1.4.2 Ответьте на вопросы по тексту B

1 How can a nation's wealth be determined?

2 What do the exchange rates tell us?

3 What do the exchange rates reflect?

4 Does the cost of living vary from one country, to another?

5 What tell us how much goods and services a person can buy?

6 How can we compare salaries in different countries?

7 What do we call “purchasing power parity” (PPP)?

8 What is PPP exchange rate calculated by?

9 How can we compare the purchasing power?

10 In what terms may one country be richer than another country?

Тексты, лексические программы для студентов специальности «Юриспруденция»

2.1.4.3 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

procurator's office – прокуратура;

application and observance of laws - применение и соблюдение законов;

to investigate - расследовать, рассматривать (дело);

criminal case - уголовное дело;

evidence - улика, свидетельское показание;

to appeal - аппелировать, подавать аппеляционную жалобу;

prosecution - отстаивание (исковых требований).

court -суд, судья;

to administer juctice - отправлять правосудие;

first instance - первая инстанция;

to examine a case - рассматривать дело;

in substance - по существу;

to bring in a sentence - выносить приговор;

judgement -судебное решение, приговор;

judicial organ - судебный орган;

to try - разбирать, рассматривать дело;

assessor - заседатель, асессор;

proceeding(s) - судебное разбирательство;

trial - судебный процесс, разбирательство;

victim - потерпевший, жертва;

accused – обвиняемый;

plaintiff – истец;

defendant - обвиняемый, ответчик, подсудимый, подзащитный.

law - право, закон;

rule - правило, норма права;

to deal with - иметь дело;

legal - юридический, законный, правовой, судебный;

executive – исполнительный;

taxation - налогообложение, таксация (судебных издержек);

civil law - гражданское право;

property - собственность, право собственности;

institution – основание.

to provide for – обеспечивать;

encroachment – посягательство;

to regard – рассматривать;

to commit – совершать;

guilt – вина;

intoxication – опьянение;

to release - освобождать;

exceptional – исключительный;

to enumerate – перечислять.

judicial – судебный;

people's assessors - народные заседатели;

to be in session – заседать;

majority – большинство;

to determine – определять;

equal standing - равная правоспособность;

to exclude – исключать;

to appeal – обращаться;

to supervise - осуществлять надзор, наблюдать;

to exercise supervisory - осуществлять надзор;

observance – соблюдение;

application – применение;

to see to – присматривать;

according to - в соответствии с. ...

as a rule - как правило;

premeditated – предумышленный;

intent – намерение;

to put into effect - приводить в действие;

to plot – замышлять;

to depend on - зависеть от;

to contain – содержать;

to abandon – отказываться;

corpus delicti - состав преступления.

2.1.4.4 Задание 2. Прочитайте тексты A, B, C, D, E, F переведите их письменно

Text A. The Procurator’s Office

The Procurator's Office is a state organ that ensures the correct application end observance of the state's laws by all ministries, organisations persons in office and all the citizens. It also protects the personal rights of citizens. It investigates criminal cases, collects evidence against criminals and sees to it that other investigating organs act according to the law.

The procurator has the right to appeal against any unlawful decisions and actions of state organs and persona in office. The procurator maintains prosecution before the court in the name of the state.

Text B. The Courts in our Country

The court is an organ of state that administers justice on the basis of the laws of the state.

There are courts of first instance and second instance. A court of first instance examines a case in substance and brings in a sentence or a judgement. A court of second instance examines appeals and protests against sentences and judgements of courts of first instance.

The basic judicial organ is the district court. It tries both criminal and civil cases. The district court consists of a judge and two assessors. Cases are tried in public and proceedings are oral. The participants in the trial (the victim, the accused, the plaitiff, the defendant and others) speak in open court. The accused has the right to defence.

The higher courts are city courts, regional courts and others. These courts hear and determine more important cases. They also sit as courts of appeals.

The highest judicial organ is the country's Supreme Court supervising the activities of all the judicial organs of the state.

As a court of first instance it tries the most important criminal and civil cases. It also hears appeals against sentences and judgements of lower courts.

Text C. The System of Law in our Country

Law is a system of rules established by the state.

The main aim of law is to consolidate and safeguard the social and state system and its economic foundation. The system of law in our country consists of different branches of law.

Constitutional law is a leading branch of the whole system of law. It's principal source is the country's Constitution. It deals with social structure, the state system, organization of state power and the legal status of citizens.

Administrative law is closely connected with constitutional law but it deals with the legal forms of concrete executive and administrative activity of a government and ministries.

Financia1 law regulates the budget, taxation, state credits and other spheres of financial activity.

Civil law is connected with relations in the economic sphere of social life, with relations involving property, its distribution and exchange. The right in property is the central institution of civil law.

The rules of labour law include the legislation on the labour of industrial and office workers and regulate matters arising from labour relations.

Criminal law defines the general principles of criminal responsibility, individual types of crimes and punishment applied to criminals.

Criminal law takes the form of a criminal code consisting of a general and special part.

Text D. Criminal Law

Criminal Law is to provide for the Russian social and state system, personal property and the personal rights of citizens against criminal encroachments.

Criminal Law defines the acts which are socially dangerous and mustbe regarded as crimes. It lays down the penalties that should be applied to persons committing these crimes. Here are some leading principles of Russia Criminal Law :

1 A person may be charged with criminal responsibility only when he has committed an act specially provided for in Criminal Law.

2 Responsibility can exist only in the presence of guilt.

3 Criminal punishment shall be applied only by sentence of the court.

4 Persons committing crimes in a state of intoxication are not released from criminal responsibility.

5 The death sentence may be passed as an exceptional penalty in cases specifically enumerated in law.

Text E. The Russian Court and the Procurator’s Office

The Russian Court is an organ of state that administers justice on the basis of the laws of the Russian State.

The basic Russian judicial organ is the district People's Court which consists of a judge and two people's assessors having the rights of a judge when the court is in session.

The district People's Court hears the majority of the cases. More important cases such as the crimes against the state are determined by the regional court or a court of equal standing.

The Supreme Court of Russia is the highest judicial organ of the Russia State. It is charged to supervise the work of all judicial organs.

The Procurator's Office is established to exercise supervisory power over the strict observance and application of the law by all organizations, officials as well as by all citizens of the country.

Other duties of the Procurator's Office are to investigate criminal cases, collect evidence against the criminals and see to it that other investigating bodies act according to the law.

So it may be said that the Procurator's Office, like all the Russian courts, protects legality, law and order.

Text F. Stages of Criminal Activity

As a rule, premeditated criminal activity consists of several stages: preparation, attempt and commission.

Preparation of a crime is the search for an adaptation of means or instruments, or any other premeditated creation of combinations for the commission of a crime. Preparation of a crime is generally a punishable offence. But in determining the penalty, the court must take into consideration the extent of. the danger to society involved in the preparations, the degree to which the criminal intent has been put into effect, and the causes that prevented the full commission of the crime. In cases where the person plotting a crime has not gone beyond the preparation the court usually imposes a milder penalty or none at all. An attempt is a premeditated act directly aimed at the commission of a crime but not completed for reasons not depending on the will of the guilty person.

An attempt is a punishable offense. But in determining the penalty the court must also take into consideration the character, the degree of the danger to society involved in the act committed by the guilty person, the degree to which the criminal intent has been put into effect, and the causes that prevent the full commission of the crime.

A crime is considered as committed when the guilty person has performed the act containing the corpus delicti of crime.

Desisting from completion of a crime is possible in the stages of preparation and attempt when a person having the possibility, of completing the crime, of his own free will abandons his criminal intent before its completion. He is then responsible only in the act performed by him contains the corpus delicti of another crime.

2.1.4.5 Задание 3. Ответьте на вопросы по текстам A, B, C, D, E, F

1 What does the Procurator's office ensure?
2 What right has the procurator?
3 What kind of cases does a court of first instance examine?
4 Who are the participants in the trial?
5 What is the highest judicial organ in our country?
6 What is the main aim of Law?
7 What branches of Law in the Law System of our country do you know?
8 What does the Financial Law regulate?
9 How do the graduates administer justice?
10 What acts does Criminal Law define?
11 What leading principles of Russian Criminal Law do you know?
12 What is the Russian Court?
13 What is the basic Russian judicial organ?
14 What is the highest judicial organ?

15What is the Procurator's Office established for?

16What stages does the criminal activity consist of?

17What does an attempt mean?

18What must the court take in to consideration?

19When is a crime considered as committed?

2.2 Тексты II семестра

2.2.1 Тексты для студентов специальности «Юриспруденция»

2.2.1.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

legal activities – правомерная, законная деятельность;

penalty – наказание;

witchcraft – колдовство;

runway slaves – беглые рабы;

stone pillar – каменная колонна;

divorce – развод;

marriage – брак;

revenge – месть;

punishment – показание;

to damage – наносить ущерб;

death penalty – смертная казнь;

blood feuds – кровная месть;

bride – невеста;

offender – преступник;

offense – правонарушение;

victim – жертва;

kidnap – похищать;

religious beliefs – религиозные верования;
harsh measures – жесткие меры;
government decisions – правительственные решения;
evidence – доказательство;
prominent – выдающийся;
solution – решение;
moderation – умеренность;
to permit – позволять, разрешать;
enslavement – порабощение;
fair – справедливый.

2.2.1.2 Задание 2. Прочитайте тексты A, B, C, D переведите их письменно

Text A. The Birth of Law

Rules and laws – and the conventions or customs from which they are descended – have been a part of human life ever since our ancestors first began to live in large and settled groups. But our knowledge is vague of laws that were in effect before the invention of writing in about 3500 B.C. The earliest known legal text was written by Ur-Nammu, a king of the Mesopotamian city of Ur, in about 2100 B.C. It dealt largely with compensation for bodily injuries, and with the penalties for witchcraft and runaway slaves.

Text B. Laws of Babylon

One of the most detailed ancient legal codes was drawn up in about 1758 B.C. by Hammurabi, a king of Babylonia. The entire code, consisting of 282 paragraphs, was carved into a great stone pillar, which was set up in a temple to the Babylonian god Marduk so that it could be read by every citizen.

The pillar, lost for centuries after the fall of Babylon in the 16^{th} century B.C., was rediscovered by a French archaeologist in 1901 amid the ruins of the Persian city of Susa.

Hammurabi's words were still legible. The pillar is now in the Louvre museum in Paris.

The laws laid down by Hammurabi were more extensive than any that had gone before. They covered crime, divorce and marriage, the rights of slave owners and slaves, the settlement of debts, inheritance and property contracts; there were even regulations about taxes and the prices of goods.

Punishments under the code were often harsh. The cruel principle of revenge was observed: an eye for an eye and a tooth for a tooth, which meant that criminals had to receive as punishment precisely those injuries and damages they had inflicted upon their victims. Not only murderers but also thieves and false accusers faced the death penalty. And a child who hit his father could expect to lose the hand that struck the blow. The code outlawed private blood feuds and banned the tradition by which a man could kidnap and keep the woman he wanted for his bride. In addition, the new laws took account of the circumstances of the offender as well as of the offence. So a lower-ranking citizen who lost a civil case would be fined less than aristocrat in the same position – though he would also be awarded less if he won.

Nevertheless, Hammurabi's laws represented an advance on earlier tribal customs, because the penalty could not be harder than the crime.

Text C. The Legal Heritage of Greece and Rome

The ancient Greeks were among the first to develop a concept of law that separated everyday law from religious beliefs. Before the Greeks most civilizations attributed their laws to their gods or goddesses. Instead, the Greeks believed that laws were made by the people for the people.

In the seventh century B.C., Draco drew up Greece's first written code of laws. Under Draco's code death was the punishment for most offenses. Thus, the term draconian usually applies to extremely harsh measures.

Several decades passed before Solon – poet, military hero, and ultimately Athens' lawgiver – devised a new code of laws. Trial by jury, an ancient Greek tradition was retained, but enslaving debtors was prohibited as were most of the harsh punishments of

Draco's code. Under Solon's law citizens of Athens were eligible to serve in the assembly and courts were established in which they could appeal government decisions.

What the Greeks may have contributed to the Romans was the concept of 'natural law'. In essence, natural law was based on the belief that certain basic principles are above the laws of a nation. These principles arise from the nature of people. The concept of natural law and the development of the first true legal system had a profound effect on the modern world.

Text D. Solon (b. 630 - d. 560 B.C.)

Solon, the Athenian statesman, is known as one of the Seven Wise Men of Greece. He ended exclusive aristocratic control of the government, substituted a system of control by the wealthy, and introduced a new and more humane law code. He was also a noted poet.

Unfortunately it was not until the 5th century B.C. that accounts of his life and works began to be put together, mostly on the evidence of his poems and his law code. Although certain details have a legendary ring, the main features of his story seem to be reliable.

Solon was of noble descent but moderate means. He first became prominent in about 600 B.C. The early 6th century was a troubled time for the Athenians. Society was dominated by an aristocracy of birth, who owned the best land, monopolized the government, and were themselves split into rival factions. The social, economic, and political evils might well have culminated in a revolution and subsequent tyranny (dictatorship), as they had in other Greek states, had it not been for Solon, to whom Athenians of all classes turned in the hope of a generally satisfactory solution of their problems. Because he believed in moderation and in an ordered society in which each class had its proper place and function, his solution was not revolution but reform.

Solon's great contribution to the future good of Athens was his new code of laws. The first written code at Athens, that of Draco, was still in force. Draco's laws were shockingly severe (hence the term draconian), so severe that they were said to have been written not in ink but in blood. On the civil side they permitted enslavement for debt, and death seems to have been the penalty for almost all criminal offenses. Solon revised every statute except that on homicide and made Athenian law altogether more humane.

2.2.1.3 Задание 3. Ответьте на вопросы по текстам A, B, C, D

1 Who was the earliest known legal text written by?

2 What issues did the early laws emphasize?

3 Why do you think Hammurabi decided to have his laws carved into a pillar?

4 What spheres of human life were covered by Hammurabi's code?

5 How do you understand the principle "an eye for an eye and a tooth for a tooth"?

6 In your opinion, were punishments always fair?

7 Why do you think people of different ranks were treated differently by Hammurabi's code?

8 What does the ancient breek concept of Law comprise?

9 What is the origin and the meaning of the word "draconian"?

10 What was Solon's great contribution to the future good of Athens?

2.2.2 Тексты для студентов специальностей «Бухгалтерский учет, анализ и аудит», «Финансы и кредит»

2.2.2.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

accounting - бухгалтерское дело;

identify - определять;

measure -измерять;

record – записывать;

communicate - передавать (информацию);

economic events - экономические события;

sale of goods - продажа товаров;

payment of wages - выплата зарплаты;

evidence - доказательство; признаки;

relevant (to) - соответствующий ч-л.;

transaction - сделка, операция;

in monetary terms - в денежном выражении;

diary - дневник;

order - порядок; ордер;

financial statement - финансовый отчет;

in the aggregate - в совокупности;

treasurer - кассир; управляющий финансами (корпорации);

cash - наличные деньги;

ratio - относительный показатель;

chart – диаграмма;

account records – учетные записи;

cost – стоимость;

double – entry book keep – двойная учетная запись;

merchandise – товары;

income tax – подоходный налог;

describe – описывать;

data – данные

annual statement – ежегодный отчет

user – пользователь

financial report – финансовый отчет.

2.2.2.2 Задание 2. Прочитайте тексты А, В, С, переведите их письменно

Text A. What Is Accounting

As a financial information system, accounting is the process of identifying, measuring, recording, and communicating the economic events of an organization (business or nonbusiness) to interested users of the information. The sale of goods, the rendering of services, the payment of wages are examples of economic events. The first part of the process - identifying - involves selecting those events that are considered evidence of economic activity relevant to a particular organization.

Once identified, the economic events (called transactions by accountants) must be measured in financial terms, that is quantified in dollars and cents.

If the event cannot be quantified in monetary terms, it is not considered part of the company's financial information system. The measurement function thereby eliminates some significant events (such as an appointment of a new company president) because they lack measurability in financial terms.

Once measured in dollars and cents, the events are recorded to provide a permanent history of the financial activities of the organization. Recording consists of keeping a chronological diary of measured events in an orderly and systematic order. In recording, the accountant also classifies and summarizes these events.

Text B. The Development of Accounting Thought

Accounting has a long history. Some scholars claim that writing arose in order to record accounting information. Account records date back to the ancient civilization of China, Babylonia, Greece, and Egypt. The rulers of these civilization used accounting to keep track of the cost of labor and materials used in building structures like the great pyramids.

Accounting developed further as a result of the information needs of merchants in the city-states of Italy during 1400s. In that commercial climate the monk Luca Pacioli, a mathematician and friend of Leonardo da Vinci, published the first known description of double-entry book - keeping in 1494.

The pace of accounting development increased during the Industrial Revolution as the economies of developed countries began to massproduce goods . Until that time, merchandise had been priced based on managers' hunches about cost, but increased competition required merchants to adopt more sophisticated accounting systems.

In the nineteenth century, the growth of corporations, especially those in the railroad and steel industries, spurred the development of accounting. Corporation owners, the stock holders-were no longer necessarily managers of their business. Managers had to create accounting systems to report to the owners how well their businesses were doing.

The role of government has led to still more accounting developments. When the federal government started the income tax, accounting supplied the concept of "Income". Also, government at all levels has assumed expanded roles in health, education, labor, and economic planning. To ensure that the information that it uses to make decisions is reliable, the government has required strict accountability in business community.

Text C. Communication

This identifying, measuring and recording activity is meaningless unless the information is communicated to interested users. The information is communicated through the preparation and distribution of accounting reports, the most common of which are called financial statements. To make the reported financial information meaningful, accountants describe and report the recorded data in a standartized manner. Such data are said to be reported in the aggregate.

Accountants report financial information on a periodic basis, that is, at regular intervals. The frequency of communicating varies according to the needs of the user and the nature of the information reported. For example, the company's treasurer may request daily reports of cash, the sales manager may require weekly reports of sales, and the president may desire monthly reports of operations as a whole. In contrast, annual statements of financial position and results of operations may be suffice for investors and governmental agencies.

The information is reported to the users of financial reports through ratios, percentages, graphs and charts.

2.2.2.3 Задание 3. Ответьте на вопросы по текстам A, B, C

1 Is accounting part of a financial information system?

2 What parts does the process of accounting consist of?

3 What examples of economic events can you give?

4 Identifying involves selecting of economic events relevant to a particular organization, doesn't it?

5 Can all the events be quantified in monetary terms?

6 What events are not considered part of the company's financial information system?

7 Does the accountant only record the measured events in a systematic manner?

8 What else does he do with the measured economic events?

9 Where do accounting records date back to?

10 Why did the rulers of ancient civilization of China, Babylonia, Greece and Egypt use accounting?

11 What was Luca Pacioli?

12 What spurred the development of accounting in the nineteenth century?

2.2.2.4 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

transactions – сделки;

to carry on – проводить;

to provide – обеспечивать;

mutual savings banks – взаимно- сберегательные банки;

lending – предоставление кредита;

loans – займы;

creditworthiness – кредитоспособность;

acceptance — принятие;

transfer — передача, перевод;

deposits — депозиты;

vaults — хранилища;

to store — хранить;

to insure — страховать;

valuables — ценности;

profitable — выгодный;

interest — процент;

percentage return — доход в виде процента;

account debit cards — карты дебета счета;

electronic cash till — банкомат;

computer on-line banking — компьютерные онлайновые расчеты между банками;

clearinghouses — расчетные палаты;

payments — платежи;

income — доход;

savings— сбережения;

yield — доход;

mortgage — ипотека;

facilities — средства;

handling — обработка;

checking account — 1) специальный счет, с которого снимаются деньги по чекам клиента; 2) счет, позволяющий в любой момент вносить и снимать деньги (до востребования);

rate of interest — процент, процентная ставка, норма процента;

liabilities — задолженность;

assets - актив (баланса);

retail bank — банк, занимающийся обслуживанием мелкой клиентуры;

underwriter — гарант размещения (займа, акций и т.п.);

issue of shares — выпуск акций;

intermediary — посредник;

merger — слияние, объединение (коммерческое, промышленное и т.п.);

acquisition — 1) получение; 2) приобретение (действие); сбор;
building society — жилищно-строительное общество;
management buy-outs — выкуп права на управление.

2.2.2.5 Задание 2. Прочитайте тексты A, B, переведите их письменно

Text A. What Is Banking

Banking is the **transactions carried on** by any person or firm **engaged** in **providing** financial services to consumers or businesses.

For these purposes there exist commercial banks, central banks, savings banks, trust companies, finance companies and merchant banks. Banking: consists of **safeguarding** and transfer of funds, **lending** or **facilitating** loans, guaranteeing **creditworthiness** and exchange of money. In other words, banking is the **acceptance, transfer,** and **creation of deposits.** The depository institutions are central banks, commercial banks, savings and loan associations, building societies, and mutual savings banks.

Safeguarding and transfer of funds

Vaults and safes are the means for safeguarding of funds. Money is physically **stored** there. These physical deposits are in most cases **insured** against **theft,** and against the bank being bankrupt and unable to repay the funds. In some banks customers can use safety deposit boxes for **valuables.** To save money in banks is **profitable** because bank customers receive interest given on savings accounts, a **percentage return** on the bank's investments with the money.

Transfer of funds can be handled through written instruments: contracts, cheques, or direct transfers performed electronically. Nowadays banks provide the customers with additional ways of **gaining access** to their funds and using them. These are credit cards and **account debit cards, electronic cash tills, computer on-line banking,** and other services.

Automated clearing houses perform similar services for business customers by handling regular **payments,** such as wages, for a company banking with the bank.

Longer-term schemes for providing regular **income** on **savings** are often offered through trust funds or other investment schemes.

Lending and loans

Loans to bank customers **are drawn on** the funds deposited with the bank and **yield** interest which provides the profits for the banking industry and the interest on savings accounts. These loans may take the form of **mortgages** or other **policies.** Banks may guarantee credit for customers who wish to obtain loans from other institutions. They also provide foreign exchange **facilities** for individual customers, as well as **handling** large international money transfers.

Text B. Banks

Banks are organizations that carry out the business of banking, taking deposits and then using those deposits to make loans. In essence, a bank aims to make a profit by paying depositors a lower rate of interest than the rate the bank charges borrowers. In accounting terms, deposits are considered liabilities (because they have to be repaid), and loans are considered assets.

Banks in most countries are supervised by a central bank, such as the Bank of England in the United Kingdom, the Bundesbank in Germany, the Federal Reserve System in the United States and Central Bank in Russia.

There are many different types of bank, and the banking structure varies from one country to another. Banks can fall into the following categories:

Retail banks are often referred to as commercial banks. In addition to conventional banking services, such as the provision of chequing accounts, they deal in foreign exchange, issue credit cards, provide investment and tax advice, and sell financial products such as insurance. In the United Kingdom the biggest retail banks (by assets) are Barclays Bank, National Westminster Bank/Midland Bank, Abbey National Bank.

Merchant or investment banks act as intermediaries between investors and private or public concerns seeking medium to long-term funds, often acting as underwriters for an issue of shares. Increasingly they have played a fundamental role in advising on mergers and acquisitions, and on management buy-outs. In the United Kingdom, some of the longest established and best-known merchant banks are still privately owned.

Building societies were set up in the United Kingdom to take deposits in order to provide long-term loans (mortgages) to homebuyers. They are owned by their members (those who have deposited money with or borrowed money from them).

Savings Banks were set up with the aim of attracting small savers. They resemble retail banks in the services they provide.

Credit unions are the equivalents of savings banks, and are run as a cooperative nonprofit-making organization. Credit unions are widespread in the United States. France's biggest bank, Credit Agricole, is essentially a federation of more than 3,000 credit unions.

Universal banks are those, such as Germany's Deutsche Bank, Dresdner Bank, and Commerzbank, which do everything that the above types of banks do.

2.2.2.6 Задание 3. Ответьте на вопросы по текстам A, B

1 What is banking?
2 What kinds of banks there exist?
3 What are the depository institutions?
4 What are the vaults and safes for?
5 Why is it profitable to save money in banks?
6 How can the transfer of funds be done?
7 How can the customers gain access to their funds and use them?
8 What are loans to bank customers drawn on?
9 Do banks give the interest on savings accounts?
10 What does banking business consist of?
11 What are the aims of banks?
12 What are the types of banks?
13 Describe the activities of different types of banks.

2.2.3 Тексты для студентов специальностей «Маркетинг», «Таможенное дело», «Товароведение и экспертиза товаров»

2.2.3.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

marketing - маркетинг, создание рынков сбыта или спроса;
goods and services - товары и услуги;
store – магазин;
advertising – реклама, рекламная деятельность;
consumer – потребитель;
distribution – распределение;
storing; storage – складирование, хранение;
product planning - планирование ассортимента изделий;
pricing – ценообразование;
promotion - содействие в продаже к-л. товара;
traffic – перевозки;
marketing research - исследование маркетинга;
market research - исследование рынка;
expensive – дорогой;
customer – покупатель, заказчик, клиент;
to make available - предоставлять что-либо;
merchandise – товары;
profit – прибыль;
commodity – товар;
competition – конкуренция;
retailer - розничный торговец;
target – цель;
feature – особенность, свойство;
quality – качество;
level – уровень;

to adjust – регулировать;

package – упаковка;

brand name - название марки (изделия);

warranty – гарантия;

advertising media - средства распространения рекламы;

billboard - рекламный шит;

to charge a price - назначать цену;

discount – скидка;

variable - переменный фактор;

sales promotion - стимулирование сбыта;

mix – структура, состав;

marketing mix - комплекс маркетинга

offering – предложение;

blend – смесь, совокупность;

approach – подход.

2.2.3.2 Задание 2. Прочитайте тексты A, B, C, переведите их письменно

Text A. Marketing

Marketing is the process of creating a link between customers and products. Marketing affects almost every aspect of your daily life. All the goods and services you buy, the stores where you shop, and the radio and TV programs paid for by advertising are there because of marketing. You'll be a consumer dealing with marketing for the rest of your life. Marketing plays a big part in economic growth and development.

Marketing includes all the business activities connected with the movement of goods and services from producers to consumers. Sometimes it is called distribution. On the one hand, marketing is made up of such activities as transporting, storing and selling goods and on the other hand, a series of decisions you make during the process of moving goods from producer to user.

Marketing operations include product planning, buying, storage, pricing, promotion, selling, credit, traffic and marketing research.

The ability to recognize early trends is very important. Producers must know why, where, for what purpose the consumers buy. Market research helps the producer to predict what the people will want. And through advertising he attempts to influence the consumer to buy.

Marketing operations are very expensive. They take up more than half of the consumer's dollar. The trend in the USA has been to high mass consumption. The construction of good shopping centers has made goods available to consumers. It provided a wide range of merchandise and plenty of parking facilities.

Text B. The Four “Ps”

1 There are many possible ways to satisfy the needs of target customers. A product can have many different features and quality levels. Service levels can be adjusted. The package can be of various sizes, colors, or materials. The brand name and warranty can be changed. Various advertising media - newspapers, magazines, radio, television, billboards - may be used. A company's own sales force or other sales specialists can be used. Different prices can be charged. Price discounts may be given and so on.

2 With so many possible variables, the question is: is there any way to help organize all these decisions and simplify the selection of marketing mixes? And the answer is: yes.

It is useful to reduce all **the variables** in **the marketing mix** to four basic ones:

Product.	**Promotion.**
Place.	**Price.**

It helps to think of the four major parts of a marketing mix as **the four "Ps".**

3 Exhibit 1 emphasizes their relationship and their common focus on the customer - "C".

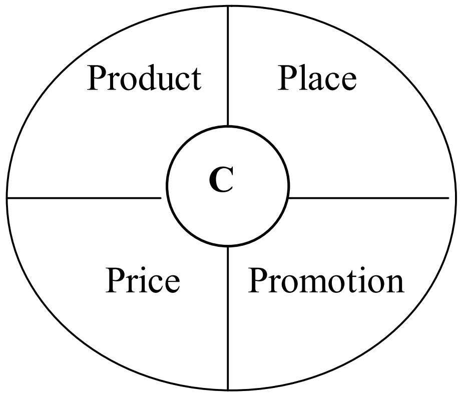


Exhibit 1

The customer is not part of the marketing mix. The customer should be the target of all marketing efforts. The customer is placed in the center of the diagram to show this. The C stands for some specific customers - the target market.

4 The **Product** area is concerned with developing the "right" product for the target market. This offering may involve a physical good, a service or a blend of both.

5 **Place** is concerned with getting the "right" product to the target market's Place. A product isn't much good to a customer if it isn't available when and where it's wanted.

6 The third P - **Promotion** - is concerned with telling the target market about the "right" product. Promotion includes personal selling, mass selling and sales promotion.

7 In addition to developing the right Product, Place and Promotion marketing managers must also decide the right **Price** after estimating expected customer reaction to possible prices. All four "P's" are needed in a marketing mix. In fact, they should all be tied together. They all are equally important.

Text C. Marketing Strategy Planning

Marketing strategy planning means finding attractive opportunities and developing profitable marketing strategies.

A marketing strategy specifies a target market and a related marketing mix. It is a "big picture" of what a firm will do in some market. Two interrelated parts are needed:

1 **A target market** - a fairly homogeneous (similar) group of customers to whom a

company wishes to appeal.

2 **A marketing mix** - the controllable variables the company puts together to satisfy this target group.

The importance of target customers in this process can be seen in Exhibit 2 where the customer - the "c" - is at the center of the diagram. The customer is surrounded by the controllable variables that we call the "marketing mix". A typical marketing mix includes some product, offered at a price, with some promotion to tell potential customers about the product, and a way to reach the customer's place.

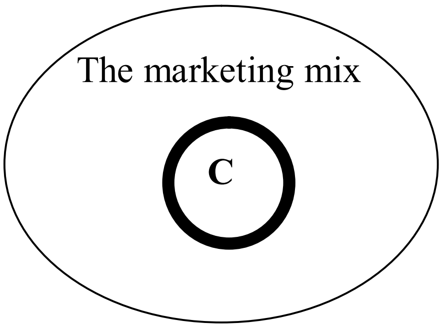


Exhibit 2

Note that a marketing strategy specifies some **particular** target customers. This approach is called "target marketing" to distinguish it from "mass marketing". **Target marketing** says that a marketing mix is tailored to fit some specific target customers. In contrast, **mass marketing** means trying to sell to "everyone".

2.2.3.3 Задание 3. Ответьте на вопросы по текстам A, B, C

1 What is marketing?
2 Does marketing play a big part in economic growth and development?
3 What operations does marketing include?
4 Are marketing operations expensive?
5 The marketing concept is a very important idea, isn’t it?
6 Which basic ideas are included in the definition of the marketing concept?
7 There are many ways to satisfy the needs of target customers, aren’t there?

8 What are the four basic variables in the marketing mix?

9 What is marketing strategy planning?

10 What two aspects are important for specifying a market strategy?

11 What control lable variables are necessary in the process of marketing strategy planning?

12 What is the difference between target marketing and mass marketing approaches?

2.2.4 Тексты для студентов специальностей «Экономика и управление на предприятии», «Менеджмент организации», «Государственное и муниципальное управление», «Управление персоналом»

2.2.4.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

owner – собственник, владелец;

operator – владелец предприятия;

franchise – франшиза;

distribute goods – распространять (распределять) товары;

sell smth at retail – продавать в розницу;

management consulting – консалтинг по менеджменту;

preserve competition – сохранить конкуренцию;

prevent monopolistic control – предотвратить монополистический контроль;

benefits of competition – преимущества конкуренции;

incentive – стимул, побудительный мотив;

procurement assistance – материально-техническая помощь;

gross national product – валовой национальный продукт;

create new jobs – создавать новые рабочие места;

supply – снабжать, поставлять;

ownership – собственность;

retailing – розничная торговля;

wholesaling – оптовая торговля;

manufacturing – производство;

total assets – общая стоимость имущества, сумма баланса;

net worth – стоимость имущества за вычетом обязательств, собственный капитал (предприятия);

gross profits – валовая прибыль;

net profits – чистая прибыль;

payroll – платежная ведомость;

net receipts – чистая выручка, чистые доходы, чисты денежные поступления;

total sales – общий объем продаж, товарооборот;

return – возмещение, возврат; *pl.* возвращенный товар; возвращенные чеки, векселя;

allowances – начисления (например сумма накладных расходов;

keep records – вести учет;

tax – налог;

bank loan – банковская ссуда;

partnership – партнерство;

business premises – 1) торговое помещение; 2) помещение фирмы;

labour force – рабочая сила;

business failure – коммерческий крах;

profit – прибыль;

assets – активы, фонды, средства

liabilities – пассивы; денежные обязательства, долги;

earnings – 1) заработок *pl.*; 2) доход, прибыль, поступление

advertising agency – рекламное агентство;

warehouse – склад; оптовый магазин;

tangible – материальный;

intangible – нематериальный;

notes receivable – *амер.* векселя к получению;

cash – наличность;

equipment – оборудование;

real estate – недвижимость;

retail business – розничная торговля;

surplus – 1) излишек, избыток; 2) нераспределенная прибыль;

total receipts – общая сумма поступления;

bookkeeping – бухгалтерский учет;

merchandise – товары;

money borrowed – деньги, взятые взаймы;

in bulk orders – заказ в большом количестве;

financial investment – финансовые инвестиции.

2.2.4.2 Задание 2. Прочитайте текст переведите его письменно

Today small businesses are the heart of the market economy. There are a great number and variety of small businesses. People become owners and operators of small business firms in one of three ways: start a new firm, buy a franchise, buy or inherit an existing firm.

Small firms have been established to do just about any kind of business imaginable. They have been established to manufacture and distribute goods, to sell them at retail, and, of course, to provide all kinds of needed services. Some serve only the local community, while others function in national and international markets.

The vast majority of small firms concentrate on selling material products, although an increasing number of firms provide a service. Although an increasing number operate in local markets, services, too, are exported. In recent years there has been a great increase in the export of services, such as management consulting, medical, and technological services.

The existence of a strong, healthy small business community has always been recognized as the best way to preserve competition, prevent monopolistic control of any industries, and thus assure the population of the benefits of competition through better prices and quality products. Incentives have been provided to assist small firms. The government of the US created the Small Business Administration (SBA) in 1954 to provide financial, management, and procurement assistance for small firms.

There are some facts that illustrate the importance of small business. According to the Small Business Administration:

–99% of all businesses in the US can be classified as small;

–43% of the gross national product is contributed by small business;

–while large business has been cutting back employment, small business has been creating new jobs;

–many of new products and services in the US are created by small businesses.

Numerous definitions of the term "small business" exist. A small business is one which is independently owned and operated and not dominant in its field of operation. A small business is one which possesses at least two of the following four characteristics: 1) management of the firm is independent. Usually the managers are also the owners; 2) capital is supplied and the ownership is held by an individual or a small group; 3) the area of operation is mainly local, with the workers and owners living in one home community. However, the markets need not be local; 4) the relative size of the firm within its industry must be small when compared with the biggest units in its field. Of the characteristics cited, most scholars believe that the fourth, relative size, is the most important.

The SBA traditionally uses the following criteria for defining small business: retailing (sales volume), service (sales volume), wholesaling (sales volume), manufacturing (number of employees).

The following is a list of terms that can be used to describe a business. Each term tells something about the size of a business. Total assets - all that a business owns.

Net worth - business assets less what is owed.

Gross profits - money left from sales after all expenses (except taxes) have been paid.

Net profits - what is left from gross profit after business income taxes are paid.

Employees - total number of workers and managers listed on the payroll.

Income- net receipts, the total sales less returns, allowances, and discounts.

It is necessary to keep records of a business for tax purposes and as a measure of growth. Some businesses fail because they are improperly expanded. Other businesses are unsuccessful because they expand too quickly and cannot handle problems that come with rapid growth. Many businesses remain small and provide excellent income throughout their lifetime.

Business operations are subject to review by local, state, and federal authorities. These reviews insure that rules and regulations are being obeyed and standards maintained. Some of the operations subject to review are listed here.

Income. Business income must be reported for income tax purposes. Other reasons for reporting business income include providing information for bank loans, attracting investors, making equitable distribution of profits in partnership, and as a measure of business growth. The records are usually subject to an audit.

Working conditions. Clean and safe working conditions must be provided for employees and if required, medical and safety equipment must be provided.

Wages and hours. Work regulations and announcements must be posted where employees ,can read them. Employers must pay at least the minimum wagelthat applies to their employees.

Advertising, labelling, and packaging. Businesses must not be guilty of false advertising, mislabeling, or providing less than the labeled weight in a package.

Unfair practices. Laws prevent business persons from engaging in various unfair practices, such as price fixing, and other means of restraining trade.

Discrimination. Federal and state regulations prevent an employee from being discriminated against because of color, race, sex, religion, or national origin.

Liability and compensation. Employers are required to carry insurance and provide adequate compensation for workers injured on the job and customers injured on the business premises.

2.2.4.3 Ответьте на вопросы по тексту

1) How do people become owners and operators of small business

firms?

2) What are the aims of establishing small firms?

3) What has always been recognized as the best way to preserve competition, prevent monopolistic control of any industries?

4) What facts illustrate the importance of small business?

5) Can you define a small business?

6) What is the most important characteristic of a small business?

7) What criteria are used for defining small business?

8) What terms describe the size of a business?

9) What operations of a small business are subject to review?

2.2.5 Тексты для студентов специальности «Налоги и налогообложение

2.2.5.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

tax /levy – налог

levy/impose taxes. syn. to tax – облагать налогом и собирать взимать налоги

tax burden – налоговое бремя

direct tax – прямой налог

indirect tax – косвенный налог (на товары и услуги)

personal income tax – налог на доходы граждан/физических лиц

tax-payer – налогоплательщик

excise (duty) – акциз, акцизный сбор

corporation/company tax – налог на прибыль корпорации/компании

tax rate – налоговая ставка

tax base – база налогового обложения

tax administration – порядок взимания налогов, администрирование

social insurance tax – социальный налог

tax revenues – налоговые поступления, доходы от налогов

value added tax (VAT) – налог на добавленную стоимость - НДС tax – exempt – свободный от уплаты налогов

overall tax intake – общая сумма налогов

eanings – доход

equity [‘ekviti] – соразмерность налога доходу

corporate – организация, обладающая правами юридического лица.

individual – физическое лицо

depreciation – обесценивание, амортизация

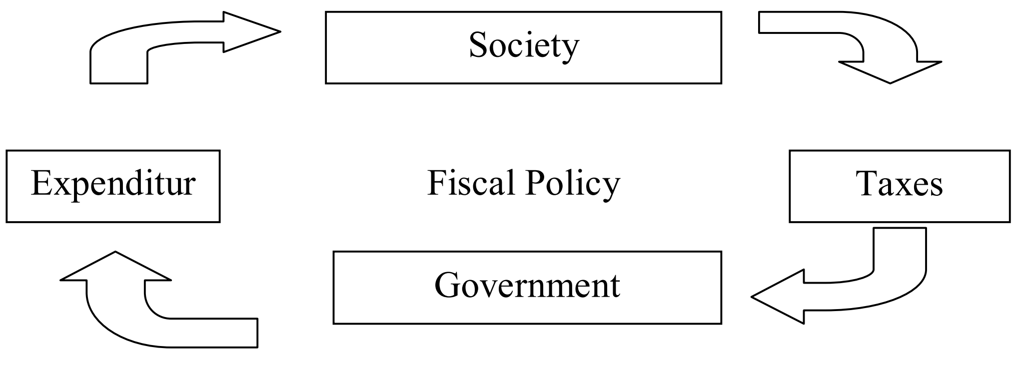
Tax Code – налоговый кодекс

allowance – скидка, льгота

2.2.5.2 Задание 2. Прочитайте тексты A, B, C, D переведите их письменно

Text A. Taxes and Fiscal Policy

In every society governments spend money on, goods and services for people as national defence, public education, transport and others. As a rule, government expenditure spending is chiefly financed through imposing taxes. A tax is money one must pay to the government to support its different programs. Hence, a system used by governments to collect taxes from people and organizations is called taxation. To put it differently taxation is the process by which people pay the expenses carried by the government. With in an economy there exists an instrument which is used to regulate taxation and government spending. This instrument is fiscal policy. Taxes and fiscal policy are actually parts of an economic circle as shown in the figure below:



In the case when government expenditures are exactly equal to tax revenues in a given year the government is running a balanced budget far that year. By increasing or decreasing its spending or taxing programs, the government may reduce or increase demand for goods and services. If the government reduces its own spending, it buys less from businesses, reducing sales and earnings, and people have less money to spend. In a similar way, if the government raises taxes, people have less money to spend. Moreover, spending and taxing policies work together to the same effect. For example, if the government taxes to a greater extent than it spends, it causes reduction in the flow of income to people and businesses. Because this reduces aggregate goods and services, it is a method for fighting inflation. If the government is to increase spending it creates a budget deficit, a situation in which more money has been spent than it is available. Fiscal policy uses budget deficits to promote economic stability and growth. In addition, governments through budget make transfer payments to some members of society. A transfer, is a payment for which no corresponding service is provided in return (в ответ). Examples are retirement pensions and unemployment benefits.

Text B.

Taxation is as old as government. Even the earliest and simplest societies needed some method of maintaining order and providing for justice and those services could not be provided without cost. It is to a greater extent necessary in a modern state: without it, it would not be possible to pay the soldiers who protect us or pay for things that we need just as much as we need somewhere live as something to eat.

But though everyone knows that taxation is necessary, different people have different ideas about how taxation should be arranged. Should each person have to pay a certain amount of money to the government each year? Or should there be a tax on things that people buy and sell? If the first kind of taxation is used, should everyone pay the same tax whether he is rich or poor? If the second of taxation is preferred, should everything be taxed equally?

In most countries, a direct tax on persons, which is called income tax exists. It is arranged in such a way, that the poorest people pay nothing, and the percentage of tax grows greater as the taxpayer’s income grows.

But countries with direct taxation nearly always have indirect taxation, too. Many things imported into the country pay taxes or “duties”. Of course, it is the men and women who buy these imported things in the shops who really have to pay the duties, in the shops. If the most necessary things are taxed, a lot of money is collected, but the poor people suffer most. If unnecessary things like jewels and far coals are taxed less money is collected, but the tax is fairer as the rich pay it.

Countries vary in the balance of their taxation: some rely more on direct taxes while others prefer indirect taxation.

Text C. Types of Taxes

Taxation is very complex, and here we can outline only the most important categories. Thus taxes can be divided into federal, regional and local depending on the area and place of residence. Depending on the way taxes are levied, they are divided into direct and indirect ones .

Text D. Direct Taxes

Direct taxes are taxes paid on income or capital of individuals persons or corporals. The example are personal income tax, corporation company tax on profits, social insurance tax and some other. Indirect taxes are those paid on goods and services, that is when money is spent. Examples are value added tax (VAT) customs and excise duties. Income tax is the most significant countries, it forms the largest part of revenues collected by the government. In Russia the income tax is only 13% whereas in Britain it usually is as much as 30%. Also, income tax tends to treat different a people equally. The idea is: the largest a person’s earnings, the this tax is at least potentially, a progressive one: more is paid as income rises. This may become a drawback of there is no incentive to work harder because people may feel that they earn relatively less and pay more tax. If nearly half of what people earn goes to the government, they might prefer to work fewer hours and spend more time in the garden or watching TV.

However, if income tax is truly progressive it is an important means of increasing the elastically of the tax structure.

It is also worth nothing that income tax is rather a simple one to collect, as many employers pay the tax directly for the employees, deducting it from the salary before it is paid.

What is most needed to make income tax more effective and fair is a radical improvement of its administration.

2.2.5.3 Задание 1. Ответьте на вопросы по текстам A, B,C, D

1 What do governments spend money on in every society?

2 Trough what is government expenditure spending financed?

3 What is a tax?

4 What does fiscal policy mean?

5 How may the government reduce or increase demand for goods and services?

6 When do people have less money to spend?

7 What does fiscal policy use to promote economic stability and growth?

8 What questions occur about how taxation should be arranged?

9 How do countries vary in the balance of their taxation?

10 What does direct taxes mean?

11 What does indirect taxes mean?

2.2.6 Тексты для студентов специальности «Документоведение и документационное обеспечение управления»

2.2.6.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

essential part – основная часть;

business paper – деловые бумаги;

recipient – получатель;

to intend – предназначать;

impression – впечатление;

agreement – соглашение;

venture – смелое предприятие, осмеливаться;

to involve – вовлекать;

negotiation – переговоры;

to draft – проект, набросок;

to enforce – следить за соблюдением;

to avoid – избегать;

inquiry – запрос;

offer – предложение, предлагать;

order – приказ, заказ;

quotation – цена (продавца);

to reply – отвечать;

customer – потребитель, клиент;

consignment – партия;

approach – предложение, подход;

delivery – доставка;

insurance – страхование, страховка.

2.2.6.2 Задание 2. Прочитайте тексты и переведите их письменно

Text. English business letters

Letter writing is an essential part of business communication. A cheque, a contract or any other business paper sent by mail should always be accompanied by a letter. The letter says what is being sent, so that the recipient should know exactly what you intended to send. It is a typical business letter called «routine».

A well arranged letter will make a better impression on the reader, thus good letters make good business partners.

Nowadays more and more agreements are made in English, for English is a universal business language. Joint ventures, bank loans, and trademark licenses are frequently written in English.

There are three stages of transactions involving business contracts: first - negotiation of terms, second - drafting documents reflecting these terms, and third - litigation (спор) to enforce or to avoid executing of these terms.

Business letters may be divided into official and semi-official. The first kind of letters is characteristic of those people working in business: an executive, a department manager, a salesman, a secretary or a specialist in business and technology. But also many people may want to buy something, to accept an invitation or to congratulate somebody - this is a kind of semi-official letters. The first kind of letters may in turn be subdivided into such groups as: inquiries, offers, orders, and so on.

Example 1. An inquiry letter

HOWARD & PRATT
Ladies' Clothing
306, 3d Avenue
Chicago, 111. 60602

JACKSON & MILES
118 Regent Street
London WIC **37D**
UK

Gentlemen: 21 Oct, 2000

We saw your women's dresses and suits in your October catalogue. The lines you showed would be most suitable for our market.

Would you kindly send us your quotation for spring and summer clothing that you could supply to us by the end of January next.

We would require 2,000 dresses and suits in each of the sizes 10-14, and 500 in sizes 8 and 16. Please quote c.i.f. Chicago prices.

Payment is normally made by letter of credit.

Thank you for an early reply.

Very truly yours,

P.Pratt

P.PRATT.Jr

Buyer

NOTES: In the first part of a letter there is a kind of introduction as a prospective customer approaches supplier for the first time, and it is from this part that we found out that the correspondents are engaged in textile industry.

The second part expresses request for detailed information about the goods in question, their prices and terms of possible transaction.

In this example we come across the abbreviation concerning the terms of delivery, that are commonly accepted in business world.

c.i.f. — cost, insurance, freight.

If consignment is to be delivered according to c.i.f., then the supplier insures the goods and pays for the whole delivery.

f.o.b. — free on board.

If consignment is to be delivered according to f.o.b., then the supplier pays for transportation to port, ship or air shipment and dispatch; and the customer pay» for onward transportation and insurance.

f.o.r. — free on rail.

It is the same as f.o.b., but for railway transportation.

c & f — cost and freight.

If consignment is to be delivered according to c & f, then the supplier pays for the whole delivery and the customer - for insurance,

Example 2. The answering letter

JACKSON & MILES
118 Regent Street
London WIC 37D
UK

HOWARD & PRATT
Ladies' Clothing
306, 3d Avenue
Chicago, 111. 60602

28 Oct, 2000

Dear Sirs,

We are pleased to make you an offer regarding our products in the size you require. Nearly all the mod responsible for making decisions and taking risks. To operate successfully you need to follow well defined instructions and you prefer work that is both regular and predictable.

2.2.6.3 Задание 3. Ответьте на вопросы по тексту

1 What is an essential part of business communication?
2 What should all business paper sent by mail be accompanied by?
3 What does the business letter say?
4 How is a typical business letter called?
5 Why is it important to make business letter well?
6 Why are more agreements, made in English?
7 What are three stages of transactions involving business contracts?
8 How may business letters be divided?
9 What do we call “a semi-official letters”?

2.2.7 Тексты для студентов специальности «Статистика»

2.2.7.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

advertiser – рекламный агент;

prediction – прогноз;

opinion poll – опрос общественного мнения;

to depend on/upon – зависеть от;

to make a decision – принять решение;

to refer to – ссылаться на, обращаться;

to interpret – перерабатывать, объяснять;

treatment of data – обработка данных;

investigation – исследование;

representative – показательный, наглядный;

comprehensive – исчерпывающий;

to improve – улучшать;

raw data – сырые данные;

ballot – избирательный бюллетень;

item – единица совокупности;

to consider – рассматривать;

observation – наблюдение;

infinite – бесконечный;

finite – конечный;

to conduct – провести;

census – перепись населения;

to draw conclusion – сделать вывод;

to obtain – получать;

result – результат;

index – индекс;

report – доклад;

method – метод;

data – данные;

to collect – собирать;

to analyze – анализировать;

numerical – цифровой;

bureau – бюро;

accurate – точный;

gigantic – гигантский;

generalization – обобщение;

to select – выбирать;

to present – представлять;

graph – диаграмма;

chart – таблица.

2.2.7.2 Задание 2. Прочитайте текст А переведите его письменно

Text A.

Anyone who listens to the radio, watches TV, reads newspapers, books, magazines can not help but be aware of statistics. Statistics appears in the claims of advertisers, in predictions of election results & opinion polls & in business reports. Every science depends to some extent upon gathering of data by statistical methods On the basis of statistics important decisions are made. Statistical techniques are used extensively in marketing, accounting, finance, international trade, economics, legislation, and other fields.

Statistics is the body of principles and methods that has been developed for collecting, analyzing, presenting and interpreting large masses of numerical data. Without statistical treatment of data there would be no way to put facts together to see what they mean.

The results of statistical investigations may sometimes be stated in a single sentence, as in weather forecasts. Usually they are organized in the form of numerical tables, graphs or charts.

Statistical data are usually collected in one of the following ways:

1) by consulting existing source of material, such as periodicals and newspapers, or reports from industries , government agencies and research bureaus;

2) by setting up a survey and collecting data at first hand from individuals or organizations;

3) by conducting scientific experiments, measuring or counting under controlled conditions.

Raw data must be collected in such a way that it is accurate, representative and as comprehensive as possible. Statistical treatment of data can not in any way improve the basic validity or accuracy of raw data.

The main aim of statistics is to find out something about population. A population, from a statistician's point of view, may consists of *individuals*- such as all the students in the Orenburg State University or all the inmates at Attica prison- or it may also consists of *objects,* such as all the automobiles produced by Ford company. A population may also consists of a group of *measurements,* such as all the heights of the basketball players in the NBA. Note that a population in the statistical sense of the word does not necessarily refer to people.

Usually it is not possible to gather data about all possible cases in a population. Some population are *infinite.* Others , though *finite,* are so large that it would take too much time or cost too much to collect data on each unit in them (e.g. Every ten years the United States government conducts census of the whole population of the USA, but it is a gigantic and costly undertaking.)

The statistician usually gets the information from a relatively small number of cases called sample! From the cases in the sample he/she makes generalizations about the whole population.

The cases in the sample must be representative of the whole population, otherwise the conclusion drawn from the sample would not be valid for the whole population.

The *size* of the sample is a factor too. Other things being equal, a larger sample is better than the smaller one. However, excellent results can be obtained with small samples that are properly set up. Most public opinion surveys are conducted on samples that are made as representative as possible by means of stratified sampling techniques. It is a special techniques of dividing country into various layers (strata). The aim of this techniques is to make proportions in the sample the same as in general population.

Basic to all sampling techniques is the idea of randomness. It means that any item of the population is equally likely to be included in to the sample.

2.2.7.3 Задание 3. Ответьте на вопросы по тексту А

1 Were does statistics appear?

2 Where are statistical techniques used?

3 How are the results of statistical investigations organized?

4 What ways are statistical data usually collected?

5 What is the main aim of statistics?

6 Is it possible to gather data about all possible cases in population?

7 What does the term “sample” mean?

8 When would the conclusion draw from the sample be valid for the whole population?

9 What kind of sample is better?

10 What does “randomness” mean?

2.3 Тексты III семестра

2.3.1 Тексты для студентов специальности «Юриспруденция»

2.3.1.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

security – безопасность;

organs of inquiry - следственные органы;

to establish – установить;

to determine – определять;

to receive – получать;

for instance – например;

to commence – начинать;

preliminary – предварительный;

to detain – задерживать;

a suspect - подозреваемое лицо;

to testify - давать показания;

available – доступный;

persons in office - должностные лица;

to vest - облагать (полномочиями);

to safeguard – охранять;

procedure – процедура.

innocence – невиновность;

correct - правильное (решение);

testimony – показания;

the injured party - Потерпевшая сторона;

inquire - спрашивать, наводить справки;

exhibit - вещественное доказательство;

record – запись;

to request – запрашивать;

participant – участник;

erasure – исправления;

alteration – изменения;

to be aware of- знать;

relevant – относящийся;

at one's disposal - в ... распоряжении.

2.3.1.2 Задание 2. Прочитайте тексты А, В переведите их письменно

Text A. General Rules

The state combats crime through the courts, the Procurator's Office, investigators, 'state security organs militia and other organs of inquiry. They have to perform a series of acts to establish the fact of the crime, discover the offender and determine the penalty to be imposed on the strength of criminal law.

After receiving information that a crime has been committed, the investigator, for instance, commences the preliminary investigation. He inspects the place of the crime, summons and questions witnesses, detains 'suspects, etc. During the investigation of a criminal case, he has the right to demand of citizens that they should take part in examination and searches, and testify on the facts known to them, and of persons in office that they make available certificates and documents, etc. The organs of the militia, the investigator, the procurator and the court may make such demands on persons in office and other citizens who are summoned to take part in original proceedings.

Criminal procedure is investigation of criminal cases by organs of the militia, preliminary investigation and the Procurators Office, arid trial by the court.

Text B. Evidence

Before a decision is made on the guilt or innocence of the accused the circumstances of the case must be brought to light.

The investigator and the court base their conclusions concerning, the guilt or innocence of the accused on verification and assessment. Evidence in a criminal case is facts on the basis of which the organ of inquiry, the investigator and the court establish in accordance with the law, the existence or absence of a socially dangerous act, the guilt of the person committing the act, and other circumstances of importance in making a correct decision in the case.

The investigator, the organs of the militia, the procurator and the court establish the facts in case from testimony of witnesses, the injured parties, suspects, accused, the opinions of experts, exhibits, the records of the investigation and court proceedings, and other documents.

The investigator, having received the information that a crime has been committed, inquires as to the persons who may be of help to him in establishing the circumstances of the case and summons them as witnesses. To obtain exhibits the investigator inspects the place of the crime and makes searches seizures. He requests written documents from state establishments and persons in office.

For the evidence collected by the investigator to be valid in court it must be presented in the form of such documents as records of the interrogation, search inspection, etc. The law requires all documents of investigation to be signed by witnesses, the investigator and other participants in the case, and to be without erasures, alterations, and etc.

The collection of evidence before the trial is performed in the preliminary investigation. On more complicated cases the investigation is carried out by investigators, and otherwise, by the organs of the militia. To obtain evidence the investigator takes steps to find eye witnesses of the crime, obtain exhibits, etc.

The testimony of witnesses is a type of evidence, a witness is a person who is aware of facts relevant to a criminal case.

Upon receiving the summons, the witness must appear before the investigator or in court. Of he fails to appear without good reason he may be forcibly brought through the militia and is criminally responsible for failure to appear. Of the duty of the witness to give all the information at his disposal concerning the case and the accused.

The indictment is the culminate stage of the investigation in which the investigator sets forth particulars of the crime and the evidence collected in the case, and specifies the article of the criminal code covering the acts of the accused.

2.3.1.2 Задание 3. Ответьте на вопросы по текстам A, B

1 What does the state combat crime through?

2 What does the investigator commence after receiving information that a crime has been committed?

3 What right has the investigator during the investigation of a criminal case?

4 What does the term “criminal procedure” mean?

5 What it the evidence in the criminal case?

6 Where does the court establish the fact in case from?

7 Where does the collection of evidence performed?

8 What steps does the investigator take to obtain evidence?

9 What is the duty of the witness?

10 What is the culminate stage of the investigation?

2.3.2 Тексты для студентов специальностей «Бухгалтерский учет, анализ и аудит», «Финансы и кредит»

2.3.2.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

assets - активы (баланса);

equities - активы (предприятия);

claims - претензии; иски;

equation – уравнение;

liabilities - пассив; задолженности;

owner's equity - собственный (акционерный) капитал (компании);

consumption - потребление; расход;

entity - организация; предприятие;

cash inflows (receipts) - денежные поступления;

cash register - кассовый журнал;

merchandise – товары;

accounts payable - счета, подлежащие оплате;

note payable - вексель к оплате; дебиторская задолженность;

wages payable - зарплата к выплате;
sales taxes - налоги с оборота;
real estate taxes - налоги на недвижимое имущество;
total assets - общая стоимость имущества; сумма баланса;
ownership claim - имущественный иск;
to subtract – вычитать;
remainder – остаток;
residual equity - остаточные активы;
drawing - снятие (денег со счета); получение кредита;
revenues - доходы; доходные статьи бюджета;
commissions – комиссионные;
feel – гонорар;
royalty - право на земельную собственность;
expenses – расходы;
cash outflow - отток денег;
net income - чистая прибыль;
net loss - общий убыток;
to result in - кончаться; иметь результатом;
to result from - происходить в результате.

2.3.2.2 Задание 2. Прочитайте тексты A, B, C, переведите их письменно

Text A. Assets

Assets are resources owned by a business. Equities are rights or claims against these resources. Thus, a company that has $ 300,000 of assets also has $ 300,000 of claims against these assets. This relationship can be shown in equation form as follows:

$$\boxed{\text{ASSETS}} = \boxed{\text{EQUITIES}}$$

Equities may be further subdividied into two categories: claims of creditors and claims of owners. Claims of creditors are called liabilities. Claims of owners are called owner's equity. The equation above is then expanded as follows:

$$\boxed{\text{ASSETS}} = \boxed{\text{LIABILITIES}} + \boxed{\text{OWNER'S EQUITY}}$$

This equation is referred to as the basic accounting equation. Assets must equal the sum of liabilities and owner's equity. Because creditor's claims are paid before ownership claims if a business is liquidated, liabilities are shown before owner's equity in the basic accounting equation.

The accounting equation applies to all economic entities regardless of size, nature of business or form of business organization. Thus, it applies to a small proprietorship such as a corner grocery shop as well as to a giant corporation. This equation provides the framework for recording and summarizing the economic events of a business enterprise.

Assets.

As indicated above, assets are resources owned by a business. Thus, they are the things of value used in carrying out such activities as production, consumption and exchange. The common characteristic possessed by all assets is the capacity to provide future services or benefits to the entities that use them. In a business enterprise, that service potential or future economic benefit eventually results in cash inflows (receipts) to the enterprise.

For example, the enterprise Campus Pizza owns a delivery truck that provides economic benefits because it is used in delivering pizzas. Other assets of Campus Pizza are tables, chairs, cash register, oven, and, of course, cash.

Text B. Liabilities

Liabilities are creditorship claims on total assets. Put more simply, liabilities are existing debts and obligations. For example, businesses of all sizes and degree of success usually find it necessary to borrow money and to purchase merchandise on credit. Campus

Pizza, for instance, purchases cheese, sausage, flour and beverages on credit from suppliers; these obligations are called accounts payable. Additionally, Campus Pizza has a note payable to First National Bank for the money borrowed to purchase its delivery truck. Campus Pizza may also have wages payable to employees, and sales and real estate taxes payable to the local government. Persons or entities to whom Campus Pizza ows money are called creditors.

Most claims of creditors attach to total enterprise assets rather than to the specific assets provided by the creditor. In the event of nonpayment, creditors may legally force the liquidation of a business. In that case, the law requires that creditor claims be paid before ownership claims.

Owner's Equity.

The ownership claim on total assets is known as owner's equity. It is equal to total assets minus total liabilities. Here is why: the assets of a business are supplied or claimed by either creditors or owners. To determine what belongs to owners, we therefore subtract creditors' claims - the liabilities - from assets. The remainder - owner's equity - is the owner's claim on the assets of the business. Since the claims of creditors take precedence (приоритет) over ownership claims, the latter are often referred to as residual equity.

In proprietorships, the principal subdivisions of owner's equity are capital, drawings, revenues and expenses.

Capital.

Capital is the term used to describe the owner's investment in the business. An investment made in the business increases capital. It follows that total owner's equity increases as well.

Drawings.

An owner may withdraw cash or other assets during the accounting period for personal use. These withdrawals could directly decrease capital. Drawings decrease total owner's equity.

Revenues.

Revenues are the gross increase in owner's equity resulting from business activities entered into for the purpose of earning income. Generally, revenues result from the sale of merchandise, the performance of services, the rental of property, and the lending of money.

Revenues usually result in an increase in an asset. They may arise from different sources and are identified by various names depending on the nature of the business. Campus Pizza, for instance, has two categories of sales revenues - pizza sales and beverage sales. Other titles for and sources of revenue common to many businesses are: sales, fees, services, commissions, interest, dividends, royalties, and rent.

Text C. Expenses

Expenses are the cost of assets consumed or services used in the process of earning revenue. Expenses are the decreases in owner's equity that result from operating the business. Expenses represent actual or expected cash outflows (payments). Like revenues, expenses take many forms and are identified by various names depending on the type of asset consumed or service used. For example, Campus Pizza recognizes the following types of expenses: cost of ingredients (meat, flour, cheese, tomato paste, mushrooms, etc.); cost of beverages; gas and water expense, telephone expense; delivery expense (gasoline, repairs, licenses, etc.); supplies expense (napkins, detergents, aprons, etc.); rent expense; interest expense); and property tax expense.

In summary, the principal sources (increases) of owner's equity are (1) investments by owners and (2) revenues from business operations. In contrast, reductions in owner's equity are a result of (1) withdrawals of assets by owners and (2) expenses. Net income results when revenues exceed expenses; conversely, a net loss occurs when expenses exceed revenues.

2.3.2.3 Задание 3. Ответьте на вопросы по текстам A, B, C

1 What is the difference between assets and equities?
2 Claims of creditors are called liabilities, aren't they?
3 Must assets equal the sum of liabilities or owner's equity?

4 Why are liabilities shown before owner's equity in the basic accounting equation?

5 Does the accounting equation apply to all economic entities?

6 What does the equation provide?

7 What is the common characteristic possessed by all assets?

8 Are liabilities claims of creditors?

9 What is owner’s equity equal to?

10 Do withdrawals decrease the capital?

11 What do revenues usually result from?

12 What are expenses?

2.3.2.4 Задание 1. Прочитайте и запомните следующие слова и словосочетания

the means of payment — средство платежа;

medium of exchange — средство обращения;

a standard of value — мера стоимости;

a unit of account — единица учета;

a store of value — средство сбережения (сохранения стоимости);

a standard of deferred payment — средство погашения долга (отсроченный платеж);

subsequently — впоследствии;

a barter economy — бартерная экономика;

to swap *(also* swop; *syn.* to exchange, to barter) —обменивать, менять;

to hand over in exchange — передать, вручить в обмен;

a double coincidence of wants — двойное совпадение потребностей;

a monetary unit — денежная единица;

to remind of — напоминать;

to be worthless — обесцениваться;

an interest-bearing bank account — счет в банке с выплатой процентов;

to pay interest — приносить процентный доход;

to erode - *зд.* фактически уменьшать;

hard currency — твердая (конвертируемая) валюта;

soft currency — неконвертируемая валюта;

invariably — неизменно, постоянно;

commodity money — деньги-товар;

token money - символические деньги (дензнаки);

inch — дюйм (2,54 см);

to melt down — расплавить;

tiny costs — мизерные затраты;

legal tender — законное платежное средство;

to supplement — дополнять;

IOU money — деньги, долговое обязательство; IOU сокр. от I owe you — я вам должен (форма долговой расписки);

bank deposit — вклад в банке.

2.3.2.5 Задание 2. Прочитайте тексты А, В, переведите их письменно

Text A. Money and Its Function

The main feature of money is its acceptance as **the means of payment** or **medium of exchange.** Nevertheless, money has other functions. It is **a standard of value, a unit of account, a store of value** and **a standard of deferred payment.**

The Medium of Exchange

Money, the medium of exchange, is used in one-half of almost all exchange. Workers work for money. People buy and sell goods in exchange for money. We accept money not to consume it directly but because it can **subsequently** be used to buy things we do wish to consume. Money the medium through which people exchange goods and services.

In barter economy there is no medium of exchange. Goods are traded directly or **swapped for** other goods. In a barter economy, the seller and the buyer each must want something the other has to offer. Each person is simultaneously a seller and a buyer. There **is** a **double coincidence** of **wants.**

Trading is very expensive in a barter economy. People must spend a lot of time and effort finding others with whom they can make mutually satisfactory swaps. Since time and effort are scarce resources, a barter economy is wasteful.

Money is generally accepted in payment for goods, services, and debts and makes the trading process simpler and more efficient.

Other Functions of Money

Money can also serve as **a standard of value.** Society considers it convenient to use **a monetary unit** to determine relative costs of different goods and services. In this function money appears as **the unit of account,** the unit in which prices are quoted and accounts are kept.

To be accepted in exchange, money has to be a **store of value.** Money is a store of value because it can be used to make purchases in the future.

Houses, stamp collections, and **interest-bearing bank accounts** all serve as stores of value. Since money **pays no interest** and its real purchasing power **is eroded** by inflation, there are almost certainly better ways to store value.

Finally, money serves as **a** standard of deferred payment or a unit of account over time. When you borrow, the amount to be repaid next year is measured in money value.

Different Kinds of Money

Golden coins are the examples of **commodity money,** because their gold content is a commodity.

A token money is a means of payment whose value or purchasing power as money greatly exceeds its cost of production or value in uses other than as money.

A $10 note is worth far more as money than as a **3x6 inch** piece of high-quality paper. Similarly, the monetary value of most coins exceeds the amount you would get by melting them **down** and selling off the metals they contain. By collectively agreeing to use token money, society economizes on the scarce resources required to produce money as a medium of exchange. Since the manufacturing **costs** are **tiny,** why doesn't everyone make $10 notes? The essential condition for the survival of token money is the restriction of the right to supply it. Private production is illegal.

Society enforces the use of token money by making **it legal tender.** The law says it must be accepted as a means of payment. In modern economies, token money is **supplemented** by **IOU money.** An **IOU** money is a medium of exchange based on the debt of a private

firm or individual.

A bank deposit is **IOU** money because it is a debt of the bank. When you have a bank deposit the bank owes you money. You can write a cheque to yourself **or** a third party and the bank is obliged to pay when ever the cheque is presented. Bank deposits are a medium of exchange because they are generally accepted as payment.

Text B. Money and Banking

The role of money and the banking system is an important part of the study of economics. Money, after all, is involved in nearly all economic transactions. This section explains the nature and functions of money, the demand and supply of money, and the role of the banking system in the money-creation process.

Definition of Money

What is money? Money is any good that is widely used and accepted in transactions involving the transfer of goods and services from one person to another. Economists differentiate among three different types of money: commodity money, token money, and bank money. Commodity money is a good whose value serves as the value of money. Gold coins are an example of commodity money. In most countries, commodity money has been replaced with fiat money. Fiat money is a good, the value of which is less than the value represents as money. Dollar bills are an example of fiat money because their value as slips of printed paper is less than their value as money. Bank money consists the book credit: that banks extend to their depositors. Transactions made using checks drawn on deposits held at banks involve the use of bank money.

Functions of Money

Money is often defined in terms of the three functions or services that it provides.

Money serves as a medium of exchange, as a store of value, and as unit of account.

Medium of exchange. Money's most important function is as a medium of exchange to facilitate transactions. Without money, all transactions would have to conducted by barter, which involves direct exchange of one good or service for another. Money serves as a medium of exchange that is accepted in all transactions, by all parties, regardless of whether they desire each others' goods and services.

Store of value. Money must hold its value over time; that is it must be a stores of value. As a store of value money is not unique and even is not the best one because it depreciates with inflation. However, money is more liquid than most other stores of value because as a medium of exchanges, it is readily accepted everywhere. Furthermore, money is an easily transported store of value that available in a number of convenie: in a denominations.

Unit of account. Money also functions as a unit of account, providing common measure of the value of goods and services being exchanged. Knowing the value or price of a good, in terms of money, enables both the supplier and purchaser of the good to make decisions about how much of the good to supply and how much of the good to purchase.

The Demand for Money

The demand for money is affected by several factors, including the level income, interest rates, and inflation as well as uncertainty about the future. The way in which these factors affect money demand is usually explained in term the three motives for demanding money: the transactions, the precautionary, and speculative motives.

2.3.2.6 Задание 3. Ответьте на вопросы по текстам А, В

1 Why do people accept money?
2 What are the functions of money?
3 What are different kinds of money?
4 What's a barter economy? Why is trading expensive in a barter economy?
5 What does IOU stand for?

6 Is money used and accepted in transactions as any good?

7 What types of money do economists differentiate?

8 What is commodity money?

9 Does money serve as a medium of exchange?

10 What are the functions of money?

11 What factors affect the demand for money?

2.3.3 Тексты для студентов специальностей «Маркетинг», «Таможенное дело», «Товароведение и экспертиза товаров»

2.3.3.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания

marketing research - исследование маркетинга;

marketing manager - управляющий маркетингом;

need – нужда, нуждаться;

to tabulate - составлять таблицу;

to take charge of – руководить;

to handle - обрабатывать (документы);

top manager - главный управляющий;

framework – структура;

approach - подход;

to assume – предполагать;

guess – догадка;

relationship – связь;

orderly – точный;

to define – определять;

data – данные;

available - имеющийся в наличии;

quantitative – количественный;

to set up – создавать;

recurring – появляющийся;

product - продукт; товар, изделие;

tangible - осязаемый, материальный;

item – предмет;

to own – владеть;

deed – дело, акт;

to perform – выполнять;

to provide – обеспечивать;

party – участник, сторона;

to develop – разрабатывать;

to meet - удовлетворять (потребности), соответствовать;

to survive – выживать;

life cycle - жизненный цикл;

failure – неудача, крах, банкротство;

brand - марка (изделия);

branding - присвоение товару марочного названия;

trademark - торговая марка, торговый знак;

legal term - юридический термин;

craft guild - ремесленная гильдия;

merchant guild - торговая гильдия;

output – продукция;

purchase – покупка, покупать;

sales volume - объем реализованной продукции;

costs – издержки, затраты;

failure – неудача.

2.3.3.2 Задание 3. Прочитайте тексты A, B, C, переведите их письменно

Text A. Marketing Research

The marketing concept says that marketing managers should meet the needs of customers. This means marketing managers have to rely on help from **marketing research –** procedures to develop and analyze new information to help marketing managers make decisions.

Most large companies have a separate marketing research department to plan and carry out research projects. These departments often use outside specialists – including interviewing and tabulating services – to handle technical assignments. Further, specialized marketing consultants and marketing research organizations may be called in to take charge of a research project.

Small companies usually don't have separate marketing research departments. They depend on salespeople or top managers.

Good marketing research requires much more than just technical tools. It requires cooperation between researchers and marketing managers.

The **scientific method** combined with the strategy planning framework can help marketing managers make better decisions.

The scientific method forces an orderly research process. The marketing research process is a five-step application of the scientific method that includes: defining the problem; analyzing the situation; getting problem-specific data; interpreting the data; solving the problem.

Defining the problem is the most important – and often the most difficult – step in the marketing research process. Sometimes it takes up over half the total time spent on a research project . But it's time well spent if the objectives of the research are clearly defined. The best research job on the wrong problem is wasted effort.

The **situation analysis** is an informal study of what information is already available in the problem area. It can help define the problem and specify what additional information – if any – is needed.

The next step is to plan a formal research project to gather primary data. There are different methods for collecting primary data. Which approach to use depends on the nature of the problem and how much time and money are available.

When data has been collected it has to be analyzed to decide what it all means. In quantitative research this step usually involves statistics. Statistical packages - easy–to–use computer programs that analyze data – have made this step easier.

In the problem solution step, managers use the research results to make marketing decisions.

When the research process is finished the marketing manager should be able to apply the findings in marketing strategy planning – the choice of a target market.

Text B. MIS

A marketing information system (MIS) is an organized way of continually gathering and analyzing data to provide marketing managers with information they need to make decisions. In some companies, an MIS is set up by marketing specialists. In other companies, it is set up by a group that provides all departments in the firm with information. Marketing managers often don't know in advance exactly what questions they will have – or when. But they do know what data they have routinely used or needed in the past. They can also foresee what types of data might be useful. They should communicate these needs to the MIS manager so the information will be there when they want it.

Routinely analyzing incoming data can be valuable to marketing managers. But incoming data shouldn't be their only source of information for decision-making. Marketing information systems tend to focus on recurring information needs. But marketing managers must try to satisfy ever-changing needs in dynamic markets. So marketing research must be used – to supplement the data already available in the MIS system.

Text C. Product and New-Product Development

Product means the need-satisfying offering of a firm.

You already know that a product may be a physical **good** or a **service** or a **blend** of both. A good is a tangible item. When you buy it, you own it. And it's usually pretty easy to see exactly what you'll get. On the other hand, a service is a deed performed by one party for another. When you provide a customer with a service, the customer can't "keep" it. Services are not physical – they are intangible. You can't "hold" a service. Most products are a combination of tangible and intangible elements.

Competition is strong and dynamic in most markets. So, it is essential for a firm to keep developing new products – as well as modifying its current products – to meet changing customer needs and competitor's actions. New-product planning is not an optional matter. It has to be done just to survive in today's dynamic markets. A **new product** is one that is new in any way for the company concerned. A product can become "new" in many ways. A fresh idea can be turned into a new product – and start a new life cycle. Even small changes in an existing product can make it "new". A product can be called "new" for only a limited time. Six months is the limit according to the **Federal Trade Commission (FTC)** - the federal government agency that policies antimonopoly laws.

New-product development demands effort, time, and talent – and still the risks and costs of failure are high.

2.3.3.3 Задание 4. Ответьте на вопросы по текстам A, B, C

1 Why do marketing managers have to rely on help of marketing research?
2 What does a good marketing research require?
3 Can the scientific method help marketing managers make better decisions?
4 What steps does the market research process include?
5 Defining the problem is the most important and difficult step, isn't it?
6 Does the quantitative research involve statistics?
7 What is a market information system used for?
8 Are incoming data the only source of information for decision – making?
9 What needs must marketing managers try to satisfy?
10 Is a good a tangible item?
11 New product planning is not an optional matter, is it?

12 What does new product development demand?

2.3.4 Тексты для студентов специальности «Экономика и управление на предприятии», «Менеджмент организации», «Государственное и муниципальное управление», «Управление персоналом»

III семестр для специальностей «Экономика и управление на предприятии», «Менеджмент организации», «Государственное и муниципальное управление»

2.3.4.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

the like – подобное;
existence – существование, жизнь;
responsibility – ответственность, обязанность;
aim, goal, target, objective – цель;
to define – определить, давать определение;
definition – определение;
to forecast – предсказывать;
to accept – принимать, признавать;
description – описывать;
to involve in – вовлекать;
to make decision – принимать решение;
competition – конкуренция;
to diversify – разнообразить;
to run smoothly – работать плавно;
to respond to – реагировать на;
to chase up supplies – гоняться за поставками;
urgent order – срочный заказ;
to spell out – разжевывать (зд. расписать, подчеркнуть);
to set objectives – ставить цель;

analytical ability – аналитические способности;

as a team – как одна команда;

superior – старший, начальник;

collogue – коллега;

subordinate – подчиненный;

performance – исполнение;

in relation to – относительно к;

to measure – оценивать;

to get on well with – иметь хорошие отношения с;

character – характер;

integrity – цельность; честность.

to have much in common - иметь много общего;

to depend on the level (position) - зависеть от должности;

to spend a great deal of time - тратить много времени;

to meet (to perform) objectives - достигать цели;

successful – успешный;

interpersonal skills - межличностые навыки;

least understood - наименее попятный

personnel department - отдел кадров;

to recruit (to hire) — принимать на работу;

training courses - подготовительные курсы;

to possess - обладать, владеть;

to chair a meeting - быть председателем собрания (заседания, совещания);

to post a list of vacancies - вывешивать список вакансий;

notice board — доска объявлений;

to be referred for a position - быть назначенным на должность

advertising – реклама;

technique - зд.тактика

a set of qualifications - перечень качеств;

experience – опыт;

standard application form - стандартный бланк;

one-to-one interview - интервью "один на один";

panel interview — интервью с несколькими претендентами;

"deep" end interview - интервью, во время которого претендент обязан показать наглядно владение специальностью

to cope with - справляться с чем-либо;

to be aware of- осознать;

organization culture - взаимоотношения в организации

accounting – бухучет;

data processing - обработка данных.

2.3.4.2 Задание 2. Прочитайте тексты А, В переведите их письменно

Text A. The manager’s role

Our society is made up of all kinds of organisations, such as companies, government departments, unions, hospitals, schools, libraries, and the like. They are essential to our existence, helping to create our standard of living and our quality of life. In all these organisations, there are people carrying out the work of a manager although they do not have that title. The vice-chancellor of a university, the president of a students' union or a chief librarian are all managers. They have a responsibility to use the resources of their organisation effectively and economically to achieve its objectives.

Are there certain activities common to all managers? Can we define the task of a manager? A French industrialist, Henri Fayol, wrote in, 1916 a classic definition of the manager's role. He said that to manage is to forecast and plan, to organise, to command, to coordinate and to control. This definition is still accepted by many people today, though some writers on management have modified Fayol's description. Instead of talking about command, they say a manager must motivate or direct and lead other workers.

Henri Fayol's definition of a manager's functions is useful. However, in most companies, the activities of a manager depend on the level at which he/she is working.

Top managers, such as the chairman and directors, will be more involved in long range planning, policy making, and the relations of the company with the outside world. They will be making decisions on the future of the company, the sort of product lines it should develop, how it should face up to the competition, whether it should diversify etc. These strategic decisions are part of the planning function mentioned by Fayol.

On the other hand, middle management and supervisors are generally making the day-to-day decisions which help an organisation to run efficiently and smoothly. They must respond to the pressures of the job, which may mean dealing with an unhappy customer, chasing up supplies, meeting an urgent order or sorting out a technical problem. Managers at this level spend a great deal of time communicating, coordinating and making decisions affecting the daily operation of their organisation.

An interesting modern view on managers is supplied by an American writer, Mr Peter Drucker. He has spelled out what managers do. In his opinion, managers perform five basic operations. Firstly, managers set objectives. They decide what these should be and how the organisation can achieve them. For this task, they need analytical ability. Secondly, managers organise. They must decide how the resources-of the company are to be used, how the work is to be classified and divided. Furthermore, they must select people for the jobs to be done. For this, they not only need analytical ability but also understanding of human beings. Their third task is to motivate and communicate effectively. They must be able to get people to work as a team, and to be as productive as possible. To do this, they will be communicating effectively with all levels of the organisation - their superiors, colleagues, and subordinates. To succeed in this task, managers need social skills. The fourth activity is measurement. Having set targets and standards, managers have to measure the performance of the organisation, and of its staff, in relation to those targets. Measuring requires analytical ability. Finally, Peter Drucker says that managers develop people, including themselves. They help to make people more productive, and to grow as human beings. They make them bigger and richer persons.

In Peter Drucker's view, successful managers are not necessarily people who are liked or who get on well with others. They are people who command the respect of workers, and who set high standards. Good managers need not be geniuses but must bring character to the job. They are people of integrity, who will look for that quality in others.

2.3.4.3 Ответьте на вопросы

1. What is our society made up of?
2. What is the definition of manager's role?
3. What decisions will the managers be making?
4. What do we call the "strategic decisions"?
5. What decisions are middle management and supervisors generally making?
6. How many basic operations do managers perform?
7. What ability does manager need to fulfill the first basic operation?
8. What must manager do secondly and thirdly?
9. What are manager's fourth and fifth tasks?
10. What kind of people, in Pater Drucker's view, should successful managers be?

2.3.4.4 Text B. Business Structure

Each company has its business structure. Many companies have much in common in their structures. The number of departments in corporation depends on the size of the company and on the nature of the goods and services it provides. All departments are headed by managers.

In most companies the activity of a manager depends on the level at which he/she is working. Top managers are involved in long range planning, policy making, and the relations of the company with the outside world. Middle management and supervisors make day-to-day decisions. Managers at this level spend a great deal of time communicating, coordinating and making decisions affecting the daily operation of their organization.

Effective managers meet their company's objectives through a successful combination of planning, organizing, directing, and controlling. In order to perform these management functions, managers need not only organizational and technical but also interpersonal skills. Managers perform various functions, but one of the most important and least understood aspects of their job is proper utilization of people.

A corporation with many employees may need a personnel department. Personnel department recruits new employees and organizes training courses. A qualified personnel manager should possess good communication skills. He/she should be able to chair a meeting, to conduct an interview with job applicants. There are many ways in which an organization can recruit personnel. Posting a list of vacancies on the company notice board is fairly common. A subordinate may be referred for a position by his/her superior. Advertising is a commonly used technique for recruiting people from outside. The personnel manager has two sets of qualifications to consider if he wants to choose from among the applicants. He/she must consider both professional qualifications and personal characteristics. A candidate's education, experience and skills are included in his/her professional qualifications. These can be listed on a resume (American English) or CV (Curriculum Vitae - British English). Many companies expect all personal information to be entered on a standard application form. Personal characteristics must be evaluated through interviews. There are different kinds of interviews: traditional one-to-one interviews, panel interviews where one or more candidates are interviewed by a panel of interviewers and even 'deep-end' interviews where applicants have to demonstrate how they can cope in actual business situations. The atmosphere of an interview may vary from the informal to the formal ones.

A good manager should be aware of the type of organization culture his/her corporation adheres to. There are now five broad fields of business that offer exciting careers: management, marketing, accounting, finance, and data processing. Within each of these fields there are specific jobs in which one can specialize. For example, within the field of management you can specialize as a general manager, a production manager or a personnel manager.

2.3.4.5 Ответьте на вопросы

1 What does the number of departments in corporation depend on?

2 Who is the head of all departments?

3 What are the top managers and middle managers and middle management involved in?

4 What skills do all managers need?

5 What department may a corporation need?

6 What does personal department do?

7 What kinds of interview do you know?

8 What should a good manager be aware of?

9 How many broad manager be aware of? What are they?

III семестр для специальности «Управление персоналом»

2.3.4.6 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

Text A. What is Personal Management?

personnel [.pasa'nel] management – руководство кадрами;

recruiting [n'kruitin] – вербовка, набор, наем;

hiring ['haiann] – наем (сотрудников);

to encourage – поощрять;

to encounter – встретиться, столкнуться (с чем-л.);

salary scale – шкала заработной платы, тарифная сетка, расценки;

to put in(to) practice – осуществлять;

fringe benefits – дополнительные Льготы (пенсия, оплаченные отпуска и т.п.);

development – улучшение, усовершенствование;

to develop – развивать;

employee development – усовершенствование служащих;

direct compensation of employees – прямые выплаты служащим;

employee benefits – пособия работающим по найму;

employee (personnel) policy – кадровая политика;

operating procedure – способ эксплуатации;

organization plan – схема организационной структуры;

personnel department – отдел кадров;

to implement – выполнять, осуществлять; обеспечивать выполнение;

policy – стратегия, политика, линия поведения, установка, курс;

policy definition – выработка стратегии;

placement – определение на должность;

labor relations – трудовые отношения;

to afford – позволить себе;

assessing – оценка, определение;

screening – (тщательная) проверка, рассмотрение, отбор;

employee trust – ответственность сотрудников;

guideline – директива, указание.

assessing – оценка;

explicit [iks'phsrt] – ясный, подробный; подробно разработанный;

well-proven – хорошо отработанный;

expediency [iks'pi:d39nsi] – целесообразность; выгодность;

job analysis – анализ производственных операций путем разбиения их на элементы; изучение трудовых операций;

job title – название должности;

job description – должностная инструкция;

mental requirements – психические ограничения;

physical requirements – физические ограничения;

manual dexterity – ловкость, быстрота, сноровка, проворство рук;

hazard ['haezed] – риск;

job specification – квалификационные требования к исполнителю работы.

2.3.4.7 Задание 2. Прочитайте тексты А, В переведите их письменно

Text A. What is Personal Management?

Personnel management is concerned with the effective use of the skills of people. They may be salespeople in a store, clerks in an office, operators in a factory, or technicians in a research laboratory. In a business, personnel management starts with the recruiting and hiring of qualified people and continues with directing and encouraging their growth as they encounter problems that arise in working toward established goals.

In addition to recruiting and hiring, some of the responsibilities of a personnel manager are:

1 To classify jobs and prepare wage and salary scales.

2 To counsel employees.

3 To deal with disciplinary problems.

4 To develop safety standards and to put them into practice.

5 To manage fringe benefit programs, such as group insurance, health, and retirement plans.

6 To provide for periodic reviews of the performance of each individual employee, and for recognition of his or her strengths and needs for further development.

7 To assist individuals in their efforts to develop and qualify for more advanced jobs.

8 To plan and supervise training programs.

9 To be informed of developments in personnel management. Personnel managers often deal with the following difficult situations concerning the employees:

– The firm's employees - especially-the most qualified ones – can get better jobs with other employers.

– When a firm has not enough supervisory and specialized personnel with adequate experience and job capabilities, it has to train and develop its own people. This can be time consuming and expensive.

– The cost of hiring and training employees at all levels is increasing, for instance, several thousand dollars for a person. A mistake in hiring or in slow and inefficient methods of training can be costly.

– Most employees want better direct compensation, employee benefits, and working conditions that the firm cannot afford, but other employers can. So, all employee policies and operating procedures should be developed with great care.

The personnel department has the responsibility to define and implement policies, procedures and programs for recruitment, selection, training, placement, safety, employee benefits, compensation, labor relations, organization planning, and employee development.

Effective human resource management develops the abilities of job candidates and employees to meet the needs of the firm. Human resource (HR) management is a balancing act. At one extreme, you hire only qualified people who are well suited to the firm's needs. At the other extreme, you train and develop employees to meet the firm's needs. Most expanding businesses fall between the two extremes i.e., they hire the best people they can find and afford, and they also recognize the need to train and develop both current and new employees as the firm grows.

Functions of Personnel Management

One function of personnel management is to hire and train the right people. The effective personnel system is:

- Assessing personnel needs.
- Recruiting personnel.
- Screening personnel.
- Selecting and hiring personnel.
- Orienting new employees to the business.
- Deciding compensation issues.

The second function of human resource management is the training and development of employees.

A third function is raising employee trust and productivity. These three functions stress the importance of a good human resource management climate and provide specific guidelines for creating such a climate.

Text B. Developing a Personnel System

Assessing Personnel Needs

The firm's personnel policies should base on explicit, well-proven principles. Firms that follow these principles have higher performance and growth rates than those that do not follow them. The most important of these principles are:

– All positions should be filled with people who are both willing and able to do the job.

– A written job description and definition are necessary.

– Employees chosen on the basis of the best person available are more effective than those chosen on the basis of friendship or expediency.

– Employee training results in higher performance.

The process of selecting a competent person for each position is best accomplished through a systematic definition of the requirements for each job, including the skills, knowledge and other qualifications that employees must possess to perform each task. To guarantee that personnel needs are adequately specified personnel manager has to:

1) conduct a job analysis,
2) develop a written job description, and
3) prepare a job specification.

Job Analysis

Job analysis is a systematic investigation that collects all information related to each task performed by an employee. From this analysis, you identify the skills, knowledge and abilities required of that employee, and determine the duties, responsibilities and requirements of each job. Job analysis should provide information such as

– Job title.

– Department.

– Supervision required.

– Job description - major and implied duties and responsibilities.

– Characteristics of the job including location.

– Types of material used.

– Types of equipment used.

– Qualifications.

– Experience requirements.

– Education requirements.

– Mental and physical requirements.

– Manual dexterity required.

– Working conditions (inside, outside, hot, cold, dry, wet, noisy, dirty, etc.).

Job Description

The job analysis is used to generate a job description, which defines the duties of each task, and other responsibilities of the position. The description covers the various task requirements, such as mental or physical activities; working conditions and job hazards. The approximate percentage of time the employee should spend on each activity is also specified. Job descriptions focus on the **what, why, where and how** of the job.

The best way to develop job descriptions is to ask employees themselves to describe their jobs. A good employee may know more about the job than anyone else.

Job Specif ication

The job specification describes the person expected to fill a job. It details the knowledge, education, qualities, skills and abilities needed to perform the job satisfactorily. The job specification provides a standard to measure how well the worker matches a job. The job specification should be used as the basis for recruiting.

2.3.4.8 Задание 3. Ответьте на вопросы по текстам А, В

1 What are the responsibilities of a personnel manager? Name them.

2 What difficult situations concerning the employees may be encountered by personnel managers?

3 What are the responsibilities of personnel department?

4 What are the three functions of personnel management?

5 What are the most important principles of a firm's personnel policies?

6 What is a job analysis?

7 What information is contained in a job analysis?

8 What is a job description?

9 What information is contained in a job description?

10 What is a job specification?

11 What information is contained in a job specification?

2.3.5 Тексты для студентов специальности «Документоведение и документационное обеспечение управления»

2.3.5.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

Application Form – анкета;

Inquiry Letter – письмо запрос;

Covering Letter – сопроводительное письмо;

Resume – резюме, письменная сводка личных, образовательных, профессиональных данных;

Curriculum Vitae (CV) – жизнеописание, предназначено для кандидатов на высокие должности;

Letter of Offer – письмо-предложение;

Letter of Order – заказ;

Letter of Acknowledgement – подтверждение заказа;

Reminde Letter – письмо-напоминание об оплате;

Thank-you Letter – благодарственное письмо;

position – должность;

application – заявление, обращение;

job – работа;

promising – падающий надежды, многообещающий;

effort – усилие, попытка;

creative – творческий;

competitive – конкурентоспособный;

responsibility – ответственность, обязанность;

obligation – обязательство;

skillful – умелый, опытный;

entrepreneur – предприниматель;

reference – рекомендация, отзыв;

experimental period – испытательный срок;

environment – окружающая обстановка.

2.3.5.2 Задание 2. Прочитайте тексты и переведите их письменно

Text. Application Form

Personal

NAME ***Victor Klimenko***

ADRESS ***10 Zolia St., Ap.*** *7* PHONE NO. *(044)513-26-11 (home)*

DO YOU HAVE A VALID DRIVER'S LICENCE *Yes* *No*

MARITAL STATUS ***married*** NO. OF DEPENDENTS ***1 daughter***

EDUCATION ***higher***

Name of School	Year graduated	Course Taken or Degree
Kiev University	***1990***	***M.Sc. in Economics***

LANGUAGES

Russian/Ukrainian	Excellent	Good	Fair
English	Excellent	Good	Fair

EXPERIENCE (Give present or last position first)

COMPANY ***Alpha*** ADRESS ***17 Proreznaya St.***

TYPE OF BUSINESS/INDUSTRY EMPLOYED

Information Technologies *From* ***March 1990*** *To* ***July 1995***

POSITION(S) HELD SUPERVISOR'S NAME

Manager ***Alexander Bach***

DESCRIBE YOUR DUTIES

Negotiations, purchase of equipment

WHY DID YOU LEAVE

The company has moved to Sevastopol

COMPANY ADDRESS

TYPE OF BUSINESS/INDUSTRY EMPLOYED (Month & Year)

From To

POSITION(S) HELD SUPERVISOR'S NAME

DESCRIBE YOUR DUTIES

WHY DID YOU LEAVE

PERSONAL REFERENCES

Name ***A. Bach*** Address ***3 Tolstoy St.*** Phone No. ***221-1834*** (home)

Text. Format for letter of Inquiry or Covering Letter

Date

Dr., Mr., Ms.

Title

Company, Institution

Address

Dear Sir/Madam:

State your reason for writing.

You will either inquire whether any positions are available or you will say which position you are applying for. If you are applying for a specific position identify the source of the information (a person, a newspaper, including date, etc.)

Describe your educational background and professional experience. Focus on those things from your resume that best relate to the position you are applying for.

Say you are enclosing your resume and/or other supporting material. State your willingness to provide more information and to be interviewed.

Thank them for their consideration. Say you look forward to hearing from them.

Yours faithfully, (signature)

Your name
Address
Phone
Enclosure

Text. Covering Letter (sample)

Mark Diamond
4701 Pine Street, #K-13
Philadelphia, PA 19143
Tel. l-(215)-748-3037
April2, 2002

Dear Mr. Marinichenko:
I am a first-year student in the M.B. A. program at the Wharton Business School in Philadelphia.

I understand that you are heading the independent Ukrainian airline. I have heard from my friend Mr. Bill Eastmann, a student at Duke University's Fuqua School of Business that you might wish to have an American M.B.A. student work with your airline this summer as an intern. I am very interested in the possibility of such an internship during the summer of 2002.

My professional experience has given me an in-depth knowledge of the air transportation industry. I have, in particular, worked for American Airlines, the Federal Aviation Administration, and Kurth & Company, Inc., an aviation consulting firm where I was Manager of Airline Analysis. My responsibilities included the study of schedules, fares, equipment selection, and financial results. Notably, I prepared numerous feasibility studies for both jet and turboprop routes, including passenger and cargo flights, for proposed transatlantic and transpacific services.

I wish to place this experience at the disposal of your airline. I believe strongly that my knowledge of the deregulated air transportation industry in the United States could be quite beneficial to your carrier.

I have enclosed a copy of my resume. If my background and qualifications are of interest to you, please telephone me on (215) 748-3037. I would be interested in meeting you in mid-April in New York to discuss further the possibility of such a summer position, and your requirements.

I look forward to hearing from you soon.

Yours sincerely,

Mark Diamond (signature)

Mark Diamond

Text. Resume

JohnH.Mill

38 Park Avenue, Ap. 50

New York, N.Y. 11298

Tel. (312)493-8332

OBJECTIVE	A position as a bookkeeper.
SUMMARY	12 years of experience in all routine work in this field. Perfect knowledge of computers and statistics.

RESPONSIBILITIES	Compiled financial reports, balance sheets and production planning forecasts.
EXPERIENCE	
1990-1995	FRISCO DOCKS, Inc. San Francisco, California. Deputy Chief of Planning, Commerce Dpt. In charge of account books, statements, new ideas in planning.
1980-1990	SAKHA Co, Ltd. New York. Accountant. Prepared accounts and balance sheets.
EDUCATION (1977-1980)	LONDON SCHOOL OF ECONOMICS London, Great Britain, Bachelor (Ec.).
PERSONAL	Arrived to the United States January, 1980. British subject. Married, one child.
REFERENCES	Available upon request.

Text. Curriculum vitae (CV)

Objective: Senior position in engineering management

HIGHLIGHTS OF QUALIFICATIONS

- Business oriented; able to understand and execute broad corporate policy.
- Strength in analyzing and improving engineering and administrative methods.
- Effective in facilitating communication between management and project team.

– Proven ability to manage both large and small groups and maintain productivity.
– Successful in negotiating favorable design and construction contracts.

Text. Thank-You Letter

Mrs. Lori Roberts
Director of Personnel
Johnston Corporation
Austin, Texas 78777

Dear Mrs Roberts:

Thank you for your time and attention during my interview with you last week. I appreciated the opportunity to discuss my qualifications and aspirations with you.

I hope that all questions were answered to your satisfaction, however, I would be happy to supply any further information you may need.

I am very interested in the growth potential of the position , we discussed, and I hope you will consider me as a serious candidate.

I am looking forward to hearing from you soon.

Sincerely yours,
Jeanne Nguyen
1730 Green Street
Austin, Texas 7S776
(512)554-1730

Text. Inquiry Letter (sample)

Pet Products Ltd.

180 London Road

Exeter EX4 4JY

England

25th February, 2005

Dear Sir,

We read your advertisement in the 'Pet Magazine' of 25th December. We are interested in buying your equipment for producing pet food. Would you kindly send us more information about this equipment:

- price (please quote CIF Odessa price)
- dates of delivery
- terms of payment
- guarantees
- if the price includes the cost of equipment installation and staff training.

Our company specializes in distributing pet products in Ukraine. We have more than 50 dealers and representatives in different regions and would like to start producing pet food in Ukraine. If your equipment meets our requirements, and we receive a favourable offer, we will be able to place a large order for your equipment.

Your early reply would be appreciated!

Yours faithfully,

V.Smurov

Export-Import Manager

Text. Letter of Offer (sample)

Mr. Fred North

Purchasing Manager

Broadway Autos

November 11, 200__

Dear Mr. North,

Thank you very much for your enquiry: We are of course very familiar with your range of vehicles and are pleased to inform you that we have a new line of batteries that fit your specifications exactly.

The most suitable of our products for your requirements is the Artemis 66A Plus. This product combines economy high power output and quick charging time and is now in stock.

I enclose a detailed quotation, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr. Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product and, in some respects, outperforms them.

If you would like further information, please telephone or telex me: my extension number is 776. Or you may prefer to contact Mr. John Martin of Fillmore S.A. in M___________his telephone number is 0177 99 02.

I look: forward to hearing from, you

Yours sincerely,

(signature)

Fred Stock

Text. Letter of Order (sample)

Men's Clothes Dealers Ltd.

142 South Road

Sheffield S20 4HI

England

21th March, 2005

Dear Sirs,

Our Order for Silk Shirts

In response to your letter of 17th March, we thank you for sending us your catalogues of men's silk shirts. We are sure there will be a great demand for them in Ukraine.

We are enclosing our Order No.142, and would ask you to return its duplicate to us, duly signed, as an acknowledgement.

Yours faithfully,
(signature)
Vladimir Smurov
Export-Import Manager

Enc. Order №6.142

Text J. A Reminder Letter (sample)

Carsons Inc.
Bay Avenue
San Francisco July23,200__

Dear Mr. Carsons:

According to our records payment of our invoice No. 3823, sent to you in April, has not yet been made.

As specified on all our estimates and invoices our terms of payment are 30 days. Your invoice has now been outstanding for 90 days. In the case of unsettled debt of this duration it is our company policy to take legal action.

We would naturally prefer not to have to go so far. Would you please send us a check by return. In case you have lost or mislaid the original I am enclosing a copy of our invoice.

We look forward to receiving your payment by return.

Yours sincerely,

Pierre Lacoste

Credit Controller

2.3.5.3 Задание 3. Ответьте на вопросы анкеты

1 What is your name (second name, surname)?

2 Where do you live? What is your adress?

3 Do you have a driver's licence?

4 What is your marital status?

5 Have you a higher education?

6 What languages do you know?

7 What was the last place of your job?

8 What was your last position?

9 What were your duties?

10 Where do you live?

11 What are your personal references?

2.3.6 Тексты для студентов специальности «Статистика»

2.3.6.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

to measure – измерять;

to compile – составлять;

to increase – увеличиваться, расти;

to assess – оценивать;

to convert – превращать, переводить;

to serve – служить, выполнять;

to determine – определять;

to cover – покрывать;

to include – включать;

approach – подход;

consumer – потребитель;

retail sales – розничная торговля;

convenient – удобный;

evident – явный, очевидный;

frequent – частный;

diverse – разнообразный;

recent – недавний;

regarding – относительно (предлог)

innovation – нововведение;

inflation – инфляция;

heterogeneous – разнородный;

fluctuation – колебание;

series – ряд;

to erode – разрушать;

to revise – пересматривать;

proportion – часть;

base period – базовый период;

urban – городской.

2.3.6.2 Задание 2. Прочитайте текст А и переведите его письменно

Text A. The Index Number

Index numbers are a very useful statistical tool. Many indexes, for example consumer price index .appears on the nightly television news, on the front of local newspapers, in *The Wall Street Journal*, and in other business publications.

Example

Consumer prices rose in May to 117.5% of the 1982-84 average from 117.1% in April...This was the smallest gain in the three months as clothing prices leveled off after increasing sharply earlier this year, the Labor Department reported...Although many economists still expect inflation to accelerate later this year, the May report suggests that price increases at the consumer level may remain moderate the next few months, except for anticipated jump in food prices.

Index number is a percent that measures the change in price, quantity, value, or some other items of interest from one time to another. The index number allows us to express a change in price, quantity, or value as a percent.

Compiling index numbers, such as the producer price index (PPI), is not a recent innovation. An Italian, G.R. Carli, has been credited with originating the first index numbers in 1764. They were incorporated in the report he made about price fluctuation in Europe from 1500 to 1750. No systematic approach to collecting and reporting data in index form was evident in the USA until about 1900. The cost-of-living index (now called the consumer price index) was introduced in 1913, and the list of indexes has increased steadily since then.

Why convert data into indexes?

An index is a very convenient way of expressing a change in a heterogeneous group of items. The consumer price index (CPI), for example, includes in itself about 400 itemssuch as golf balls, lawn mowers, hamburgers, funeral services, and dentists' fees. Prices are expressed in dollars per pounds, box, yard, and many other different units. Only by converting the prices of these many diverse goods and services to one index number every month can the federal government keep informed of the overall movement of consumer prices and inflation.

Converting data into indexes also make it easier to assess the trend in data sets composed of large numbers, for example, suppose 1989 retail sales were \$185,679,432,621.87 and 1982 sales were \$185,500,000.000.00. The increase of \$179,432,621.87 looks significant, Yet if the 1989 sales total were expressed as an index based on 1982 sales, the increase would be less men one tenth of 1 percent!

Consumer Price Index

Consumer price index (CPI) is one of the most important indexes. It measures the change in prices of a fixed market basket of goods and services from one period to another. In January 1978 the Bureau of Labor statistics began publishing CPIs for two groups of the population. One index, for all urban consumers, covers about 80% of the total population. The other index is for urban wage earners and clerical workers and covers about 32% of the population.

In brief, the CPI serves several major functions. It allows consumers to determine the degree to which their purchasing power is being eroded by price increases. In that respect, it is a yardstick for revising wages, pensions, and other income payments to keep pace with changes in prices. It is also an important economic indicator of the rate of inflation in the USA.

The index includes about 400 items. About 250 part-time and full-time agents collect price data monthly. Prices are collected from more than 21,000 retail establishments and 60,000 housing units in 91 urban areas across the country. The prices of baby cribs, bread, beer, cigars, gasoline, haircuts, physicians' fees, taxes, and operating-room charges are just few of the items included in what is often termed a typical "market basket" of goods and services.

Originated in 1913 and published regularly since 1921, the *standard reference period* (the base period) has been updated periodically. The base period prior to the present (1982-84) period were 1967,1957-59,1947-49,1935-39, and 1925-29.

The reason for frequent changes in the base period is obvious. It changes because the consumers always change the manner of spending money. The automobile has replaced the horse as a mode of transportation. In the 1910s and 1920s a relatively small part of the income of wage earners and clerical workers was spent on higher education.

Now the typical family spends a sizable amount on the higher education of its children, and the CPI reflects all changes in costs of tuition, books, and home computers. In addition to changing the base period, the Bureau of Labor statistics conduct an extensive consumer expenditure survey from time to time to determine what items are to be included in the CPI and the relative weights to be put on CDs, bananas, gasoline, rent, and so on.

The CPI is not one index. There are consumer price indexes for New York City, Chicago, and a number of other large cities. There are price indexes for food, apparel, medical care, and other items. A few of them are shown below Table 1 for April 1988 (the prices of 1982-84 =100 %).

Table 1 – Price Indexes (%)

Items	**April 1988**
All items	117.1
Food and beverages	116.7
Apparel and upkeep	117.0
Transportation	107.2
Medical care	136.9
Entertainment	119 6
Housing	117.3

Source: U.S. department of labor, *Monthly Labor Review,* June 1988.

A perusal of this listing shows that the weighted price of all items combined increased 17.1 % since 1982-84, medical care increased the most (36.9 %), and transportation went up the least (7.2 %).

2.3.6.3 Задание 3. Ответьте на вопросы по тексту А

1 What is a very important statistical method?
2 What do index numbers show?
3 Who was the first to compile index number?
4 When did American statisticians begin to compile indexes?

5 What do index numbers make easier to show?
6 What is Consumer Price Index used to?
7 How many CPI indexes are there?
8 Has base period been changed since 1913?
9 Why is base period changed?
10 What does the Bureau of Labor statistics set up to find out the items of the CPI?

2.4 Тексты IV семестра

2.4.1 Тексты для студентов специальностей «Маркетинг», «Таможенное дело», «Товароведение и экспертиза товаров»

2.4.1.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

brand – марка (изделия);
take for granted – принимать на веру;
branding – присвоение товару марочного названия;
advertising – реклама;
identify – определить;
trademark – торговая марка, торговый знак;
manufacturer – производитель;
promote – продвигать;
middlemen – посредники;
distribute – распределять;
battle – битва;
competition – конкуренция;
benefit – получать выгоду;
narrow – сужаться;

due to – из-за, вследствие;

packaging – упаковка;

store – хранить;

damage – повреждение;

spoiling – порча;

purchase – покупка, покупать;

meet one's needs – удовлетворять нужды;

afford – позволять;

percentage of sales – процент продаж;

place – размещение распространение (товаров);

to make available - предоставлять что-либо;

to require – требовать;

utility – полезность;

possession – владение, собственность;

channel of distribution - канал распределения;

to handle – регулировать, управлять;

objective – цель;

attitude – позиция, отношение;

to be aware of – знать, осознавать;

to adjust – регулировать;

flow – поток;

transaction – сделка;

ensure – обеспечивать;

recruit – нанимать на работу;

pushing – продвижение товара на рынке;

pulling – привлечение внимания покупателей к товару посредством акций.

2.4.1.2 Задание 2. Прочитайте тексты A, B, C, переведите их письменно

Text A. Branding

There are so many brands – and we're so used to seeing them – that we take them for granted. Brands are of great importance to their owners. They help identify the company's marketing mix – and they help consumers recognize the firm's products and advertising.

Branding means the use of a name, term, symbol, or design – or a combination of these – to identify a product. It includes the use of brand names, trademarks and practically all other means of product identification.

Brand name has a narrower meaning. A brand name is a word, letter, or a group of words or letters.

Trademark is a legal term. A trademark includes only those words, symbols, or marks that are legally registered for use by a single company.

Manufacturer brands are brands created by manufacturers. These are sometimes called "national brands" because the brand is promoted across the country or in large regions.

Dealer brands are brands created by middlemen. These are sometimes called "private brands". Some of these are advertised and distributed more widely than many national brands.

The **battle of the brands** is the competition between dealer brands and manufacturer brands. The "battle" is just a question of whose brands will be more popular – and who will be in control. Customers benefit from the "battle". Price differences between manufacturer brands and well-known dealer brands have already narrowed due to the competition.

Packaging involves promoting and protecting the product. Packaging can be important to both sellers and customers. Packaging can make a product more convenient to use and store. It can prevent spoiling or damage. Good packaging makes products easier to identify and promotes the brand at the point of purchase and even in use.

A new package can make the important difference in a new marketing strategy – by meeting customers' needs better. A better box, wrapper, can, or bottle may help create a "new" product.

A good package sometimes gives a firm more promotion effect than it could possibly afford with advertising. The package is seen in stores – when customers are actually doing the buying. The package may be seen by many more potential customers than the company's advertising. An attractive package may speed turnover so much that total costs will drop as a percentage of sales.

Packaging costs as a percentage of a manufacturer's selling price vary widely – ranging from 1 to 70 percent.

Text B. Place

1 Offering customers a good product at a reasonable price is important to a successful marketing strategy. But it is not the whole story. Managers must also think about **Place -** making products available in the right quantities and locations - when customers want them.

2 Place often requires the selection and use of marketing specialists-**middlemen** and **facilitators** - to provide target customers with time, place, and possession utilities. But many variations are possible. Specialists are involved and they come together to form **a channel of distribution** - any series of firms or individuals who participate in the flow of goods and services from producer to final user or customer.

3 Some producers prefer to handle the whole distribution job themselves. They don't want to rely on independent middlemen - who have different objectives. And some just want to control a large organization. In any case, there are often great advantages in selling direct to the final user or consumer. Direct-to-user channels are not uncommon. Many industrial products are direct. This is understandable since there are fewer transactions and orders are larger. Service firms often use direct channels. Marketing managers must choose among direct and indirect channel systems.

4 Typically, producers have to use middlemen - like it or not. Although a producer might prefer to handle the whole distribution job, this is not economically possible for many kinds of products. This means that they must either join or develop one of the indirect channel systems.

Text C. How to recruit middlemen

A producer has a special challenge ensuring that the product reaches the end of the channel.

To reach its target market, a producer may have to recruit middlemen.

The two basic methods of recruiting middlemen are pushing and pulling.

Pushing (a product through a channel) means using normal promotion efforts-personal selling, advertising, and sales promotion - to help sell the whole marketing mix to possible channel members. The producer in effect tries to develop a team that will work well to "push" the product down the channel to the final customer.

By contrast, **pulling** means getting consumers to ask middlemen for the product. This usually involves highly aggressive and expensive promotion to final consumers or users - perhaps using coupons or samples - and temporary bypass of middlemen. Such an approach is risky. But if the promotion works the middlemen are forced to carry the product to satisfy customer requests.

2.4.1.3 Задание 3. Ответьте на вопросы по текстам А, В, С

1 Why are brands so important for both their owners and customers?
2 What is branding?
3 What is a trademark?
4 How is branding connected with the quality of a product?
5 In what cases is not a brand used by well-known firms?
6 What is the battle of the brands?
7 Does packaging involve promoting and protecting the product?
8 What does a good packaging give firm?
9 What does the term “place” mean?
10 Must marketing managers choose among direct and indirect channel systems?
11 What are the two basic methods of recruiting middlemen?
12 What is the difference between pushing and pulling?

2.4.2 Тексты для студентов специальностей «Экономика и управление на предприятии», «Менеджмент организации», «Государственное и муниципальное управление», «Управление персоналом»

IV семестр для специальности «Государственное и муниципальное управление»

2.4.2.1. Задание 1. Прочитайте и запомните следующие слова и словосочетания:

tribution –

to transfer – переводить;

expenditure – затраты;

tyment –

interest – процент;

debt – долг;

tax revenues – налоговые поступления, доходы от налогов;

scale – масштаб;

income – доход;

national income – национальный доход;

resource – источник;

tank – танк;

to affect – действовать, влиять;

to ensure – обеспечивать;

to obey – подчиняться, повиноваться;

to implement – проводить в жизнь;

controversial – спорный, неоднозначный;

eventually – в конце концов;

to allocate – выделять (средства);

consumer – потребитель;

to assert – утверждать, отстаивать;

possibility – возможность;

target – цель;

to remain – оставаться, сохраняться;

welfare payments – социальны выплаты;

unemployment's benefit – пособие по безработице;

disincentive effects – сдерживающие обстоятельства.

2.4.2.2 Прочитайте текст А переведите его письменно

Text A. The Role of Government

Having mentioned the effect of government tax policy on the income attribution, it's necessary to examine in greater detail the role of the Government in society. In every society governments provide such services as national defence, police, public education, firefighting services, and the administration of justice. In addition, governments through budget make transfer payments to some members of society. Transfer payments are payments made to individuals without requiring the vision of any service in return. Examples are social security, retirement pensions, unemployment benefits, and, in some countries, food stamps. Government expenditure, whether on the provision of goods and services (defence, police) or on transfer payments, is chiefly financed by imposing taxes, although some (small) residual component may be financed by government borrowing. Tabl. 2 compares the role of the government in four countries.

In each case, we look at **four measures of government spending** as a percentage national income: spending on the direct provision of goods and services for the c, transfer payments, interest on the national debt, and total spending.

Italy is a "big-government" country. Its government spending is large and it to raise correspondingly large tax revenues. In contrast, Japan has a much smaller government sector and needs to raise correspondingly less tax revenue, differences in the scale of government activity relative to national income differences in the way different countries allocate their resources among competing uses.

Table 2 - Government Spending as a Percentage of National Income (%)

Country	Purchase of goods and services	Transfer payments	Debt interest	Total
UK	23.0	17.2	5.1	45.3
Japan	14.9	12.7	4.6	32.2
USA	20.1	12.2	4.8	37.1
Italy	27.0	23.0	9.2	59.4

Governments spend part of their revenue on particular goods and services as tanks, schools and public safety. They directly affect **what** is produced low share of government spending on goods and services in Table 2 reflects the very low level of Japanese spending on defence.

Governments affect **for whom** output is produced through their tax and transfer payments. By taxing the rich and making transfers to the poor, the government ensures that the poor are allocated more of what is produced than would otherwise be the case; and the rich get correspondingly less.

The government also affect **how** goods -are produced, for example through the regulations it imposes. Managers of factories and mines must obey safety requirements even where these are costly to implement, firms are prevented from freely polluting the atmosphere and rivers, offices and factories are banned in attractive residential parts of the city.

The scale of government activities in the modern economy is highly controversial. In the UK the government takes nearly 40 per cent of national income in taxes. Some governments take a larger share, others a smaller share. Different shares will certainly affect the questions **what, how and for whom,** but some people believe that a large government sector makes the economy inefficient, reducing the number of goods that can be produced and eventually allocated to consumers.

It's commonly asserted that high tax rates reduce the incentive to work. If half of **all** we earn goes to the government, we might prefer to work fewer hours a **week and** spend more time in the garden or watching TV. That is one possibility, but there is another one: if workers have in mind a target after-tax income, e.g. to have at least sufficient to afford a foreign holiday every year, they will **have to** work **more** hours to meet this target when taxes are higher.

Whether on balance high taxes make people work more or less remains an open question. Welfare payments and unemployment benefit are more likely to reduce incentives to work since they actually contribute to target income. If large-scale government activity leads to important disincentive effects, government activity will affect not only what, how, and for whom goods are produced, but also **how much** is produced by the economy as a whole.

This discussion of the role of the government is central to the process by which society allocates its scarce resources. It also raises a question. Is it inevitable that the government plays a prominent part in the process by which society decides how to allocate resources between competing demands? This question lies at the heart of economics.

2.4.2.3 Задание 3. Ответьте на вопросы по тексту

1 What does government provide in very society?

2 Through what do governments make transfer tyments to some members of society?

3 What does “transfer payments” mean?

4 What are four measures of government spending?

5 What is tax revenues so large in Italy?

6 What do governments affect?

7 How many per cent of national income does the UK government take in taxes?

8 What questions will different shares certainly affect on?

9 Do high tax rates reduce the incentive to work?

10 What question lies at the heart of economics?

IV семестр для специальности «Управление персоналом»

2.4.2.4 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

job applicant – претендент на рабочее место;

overqualified person – сверхквалифицированный человек;

application form – анкета поступающего на работу; бланк для заявления;

background – биографические данные (все, что связано с жизнью, образованием и т. п. человека);

to meet requirements – удовлетворять требованиям;

reference – 1) рекомендация; 2) поручитель

personal interview – личная встреча, беседа;

courteous ['katjas] – вежливый, любезный;

physical examination – врачебный/медицинский осмотр;

aptitude – способности;

achievements – достижения;

intelligence – интеллект;

personality – личные свойства и особенности характера, определяющие личность;

honesty ['onisti] – честность;

checking – сопоставление, сравнение;

employee handbook – справочник работника;

pay rates – ставки заработной платы;

fringe benefits – дополнительные льготы (пенсия, оплаченные отпуска и т. п.);

compensation – вознаграждение;

incentive plan – система поощрительных вознаграждений;

payroll – платежная ведомость;

benefits – льготы;

profitability – рентабельность, доходность.

firing – увольнение;

originally – первоначально;

personnel policies – кадровая политика;

via [vaia] – посредством чего-л., с помощью чего-л.;

policy handbook – инструкция о правилах распорядка;

memo *сокр. от* memorandum – служебная записка, докладная записка;

degrading performance – ухудшение работы;

probationary period – испытательный срок;

promptly – быстро, сразу;

credibility – доверие;

to procrastinate – откладывать, отсрочивать;

termination of employment – окончание срока службы;

consequences – последствия;

confidence – секретность, конфиденциальность;

grounds for dismissal – причины, основания увольнения.

2.4.2.5 Задание 2. Прочитайте тексты А, В переведите их письменно

Text A. Hiring new Employees

Screening of Job Applicants

The **screening** process provides information about an individual's skills and knowledge enabling a potential employer to determine whether that person is suited to, and qualified for, the position. Experience has shown that hiring an overqualified person can be as harmful as hiring an under qualified person.

The **application form** can be used to begin screening candidates for a job. It provides information on the person's background and training and is the first means of comparing the applicant with the job description. This will ensure that you don't waste time on applicants who clearly do not meet the minimum requirements for the job.

Generally, the following information is asked on an employment application form:

name, address, telephone number, kind of work desired, work experience, education and references.

The **personal interview** is the second step in the screening process. During the interview, the manager learns more about the applicant. The interview should be guided, but not dominated, by the manager, as it is important to let the candidate speak freely. Whenever possible, the interviewer should ask questions that are directly related to the job.

A list of questions helps assess the applicant's qualifications that meet the specifications for the job.

Interviewing makes the selection process more personal and gives the interviewer an overall idea of whether the applicant is appropriate for the job. The following list of techniques will help you select the right applicant for the job:

1 Review the job description before the interview.

2 Establish a friendly atmosphere.

3 Develop an interview time plan.

4 Don't form an opinion too early.

5 Give the candidate time to tell his or her story; don't talk too much.

6 Present a truthful picture of the company and the job.

7 Listen carefully and take notes.

8 Avoid detailed discussion of salary too early in the interview.

9 Be courteous.

10 Discuss with the candidate the next step in the hiring process and the timing.

Other screening techniques include employment tests and physical examinations. Some employment tests measure aptitude, achievements, intelligence, personality and honesty. A physical examination determines if the applicant meets the health standards and physical demands of the job.

Selecting and Hiring

If the screening process is thorough, selecting the best applicants for the job is easy. However, before making the final selection, one last step should be taken: the top candidate's references should be checked for accuracy. You should be aware of the tendency of references to give a rose-colored picture of applicant's character and ability. A careful check with former employers and other references can be most constructive. Checking can determine whether or not the applicant was truthful about his or her employment history.

Orienting New Employees

An employee handbook gives important information about the company to the employee. The handbook should cover topics such as pay rates, working conditions and fringe benefits.

When an individual is hired, he or she should receive a comprehensive orientation on the specific nature of the job. Rules should be explained in detail, and any questions answered before the new employee begins work. New employees should be introduced to other employees and made to feel welcome.

Compensation Issues

Compensation takes two forms: (1) direct compensation (wages and salaries) and (2) indirect compensation (fringe benefits).

Direct Compensation - Wages and salaries are the compensation people receive on a regular basis (monthly, biweekly or weekly). Workers are paid on the basis of time (by the hour, day, week or month) or on the basis of output (an incentive plan).

Indirect Compensation - Fringe benefits are an important part of the overall compensation in most small businesses. Enlployee benefits now account for about 40 percent of payroll costs. The profitability of the small firm is one of the primary factors of benefits offered by the firm.

Text B. Firing Employees

1 **You should consider firing the employee only if you have made the following steps:**

a) given the employee clear indication of what you originally expected from him or her (via a written job description previously provided to the him or her);

b) have clearly written personnel policies which specify conditions and directions about firing employees and the employee has signed a copy of the policy handbook to verify that he or she had read the policies;

c) warned the employee in successive and dated memos which clearly described degrading performance over a specified time despite your specific and recorded offers of assistance and any training (the number of memos depends on the nature of the problem, but should be no more than three or four); and

d) you clearly observe the employee still having the performance problem. (Note that if the employee is being fired within a probationary period specified in your personnel policies, you may not have to meet all of the above conditions.)

2. **Take a day or so to consider what you are going do.** Consult with members of your board (in the case of corporations).

3. **If you still decide to fire the employee, do so promptly** both for your credibility with other employees and so as not begin procrastinating about this rather painful event.

4. **Write letter of termination of employment to the employee.** As with the previous letters of warning, be clear about the observed behaviors, when you saw them, earlier warnings and their consequences, what you did in response, and the consequences that must now follow according to your policies.

5. **Tell the computer system administrator to change the employee's password**

and make sure that this action should be done promptly and in complete confidence.

6. **Meet with the employee. Provide them the letter. Explain how the termination will occur,** including when, what they must do, what you request from them and when. Ask for any keys. Give them a half hour or so to remove personal items (you may choose to monitor them during this removal, depending on the nature of the grounds for dismissal). Consider changing the door locks to the facilities. Change the passwords on phone systems.

2.4.2.6 Задание 3. Ответьте на вопросы по текстам A, B

1 What information is necessary to determine whether the applicant is suited to the position he/she wants?

2 What an interview with the applicant should be?

3 What techniques of conducting an interview help to select the right applicant for the job?

4 What topics should an employee handbook cover?

5 What are the two forms of compensation for work? Describe them.

6 What are the steps in firing the employee?

7 What may be the main reasons of firing the employee?

2.4.3 Тексты для студентов специальности «Документоведение и документационное обеспечение управления»

2.4.3.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

contract – контракт, соглашение;

Seller and Buyer – покупатель и продавец;

value – стоимость, цена, оценка;

FOB, CIF – базисные условия поставки;

loading – погрузка;

time of delivery – срок поставки;

to ship – производить погрузку;

irrevocable confirmed – безотзывный подтвержденный;

Letter of Credit – аккредитив

vessel – судно, самолет;

Bill of Lading – транспортная накладная на груз при морских перевозках;

act – дело, постановление, акт;

liabilities under the contract – обязательства сторон по контракту;

delay in delivery – задержка в поставке;

force majeure circumstances – форс - мажорные обстоятельства;

arbitration – арбитраж;

subject of the contact – предмет контракт;

an integral part of the contract – неотъемлемая часть контракта;

tonal value of the contract, total contract value – общая сумма контракта;

spare and wear parts – запасные и изнашиваемые детали;

freight – фрахт (судна и т. п.);

specification – спецификация, технические условия;

to be valid – быть действительным;

destination – место назначения;

shipping documents – отгрузочная документация;

waybill – транспортная накладная;

consignor, shipper – грузоотправитель;

consignee – грузополучатель;

shipping specification – отгрузочная спецификация;

shipment, consignment – груз, партия товара;

shipment – погрузка, перевозка;

packing – упаковка;

marking – маркировка;

to consider null and void – считать не имеющим силы.

2.4.3.2 Задание 2. Прочитайте текст А и переведите письменно

Text A. The Contract

After talks in Brighton Victor Klimenko has signed the contract between Continental Equipment and TST Systems for the supply of processing equipment. Here are some clauses of this contract.

Continental Equipment Pic, Brighton, England, hereinafter referred to as "the Seller", on the one part, and TST Systems Ltd., Kiev, Ukraine, hereinafter referred to as "the Buyer", on the other part, have concluded the present contract as follows:

1. *Subject of the Contract*

1.1. The Seller has sold and the Buyer has bought the machinery, equipment, materials, and services ("Equipment") as listed in Appendix 1 being an integral part of this Contract.

2. Prices and Total Value of the Contract

2.1. The Total Contract Value is as follows:

Equipment and engineering FOB U.K. port + documentation	£___________
Supervision, start-up and training	£_____________
Spare and wear parts	£_____________
Freight	£_____________
Total price CIF Odessa	£_____________
Discount	£_____________
Total Contract Value	_______________

2.2. The prices are understood to be CIF Odessa including cost of packing, marking, loading on board a ship, stowing and fastening the eqipment in the hold, and the cost of the materials used for this purpose.

2.3. The prices are firm for the duration of the Contract and shall not be subject to any revision except on account of any mutually agreed changes or modifications to equipment specification and/or quantities listed in Appendix 1 to this Contract.

3. Time of Delivery

3.1.The equipment specified in Appendix 1 of the present Contract is to be delivered within two (2) months from the date of opening the Letter of Credit specified in Clause 4.1 of this Contract.

3.2.The delivery date is understood to be the date of the clean Bill of Lading issued in the name of the Buyer, destination Odessa,Ukraine.

4. Terms of Payment

4.1. Within thirty (30) days from the date of signing this Contract, the Buyer is to open in favour of the Seller an irrevocable confirmed Letter of Credit with CityBank, London, for hundred per cent (100%) of the total contract value, the Letter of Credit is to be valid for three (3) months.

4.2. Payment from this Letter of Credit at the rate of hundred per cent (100%) of the total contract value is to be effected in GB pounds against the following shipping documents:

4.2.1. Original Bill of Lading issued in the name of the Buyer, destination Odessa, Ukraine.

4.2.2.Shipping Specification.

4.2.3.Certificate of Quality.

4.2.4.Certificate of Origin.

4.2.5.Packing List.

4.2.6. Insurance Policy.

5. Technical Documentation

5.1. Within five (5) days from the delivery date the Seller shall send two (2) sets of the technical documents as listed in Appendix 2 to the address of the Buyer.

5.2. All instructions on the drawings are to be in English, with all the instructions contained in Items 1,2,3, and 4 of Appendix 2 translated into Russian.

6. Guarantee of the Quality of theEquipment.

6.1. The guarantee period is velve (12) months from the date of the start-up of the equipment, that is reflected in an appropriate Act Signed by the representatives of the Parties to the present Contract, but not more than eight (18) months from the date of delivery of the equipment.

6.2. If the equipment proves to be defective or faulty during the guarantee period, the Seller has at its expense at the choice of both Parties either to remedy the defects or to replace the faulty equipment with new equipment of good quality which is to be delivered without delay to the port of delivery.

7. Packing

7.1. The equipment is to be shipped in export sea packing suitable for the type of equipment delivered. Packing should also be suitable for transshipment in transit and reasonable long storage of the equipment.

7.2. Each container is not to exceed the following dimensions:

length = 2,500 mm, width = 2,500 mm, height = 2,500 mm.

7.3. The Seller is responsible to the Buyer for any damage to the equipment resulting from inadequate packing of the equipment.

8. Marking

8.1. All the containers are to be marked on three (3) sides. Each container should bear the following markings made in indelible paint (in Russian and English):

Contract No.

Seller: Continental Equipment Plc (Address)

Buyer: TST Systems Ltd. (Address)

Railway Station of Destination:

Container No:

Gross weight: ___ kg

Net weight: ____

Case dimentions in cm (length *width*height)

8.2. If a case requires special handling it should bear additional marks: “Fragile”, “Top” or “This side up”, etc.

9. Shipping Instructions and Notifications

9.1. Within twenty-four (24) hours after shipment, the Seller is to inform the Buyer by fax regarding the date of shipment, the Bill of Landing number, number of containers, their weight, the vessel name.

10. Insurance

10.1. The Seller is to take care of and cover expenses for insurance of the equipment under the Contract from the moment of its dispatch up to the moment of its arrival at the port of Odessa.

11. Sanctions

11.1. In the event of delay in delivery of the equipment the Seller is to pay the Bayer a penalty at the rate of 1.0% of the total contract value for every week of delay. However, the total amount of penalty for delay in delivery is not to exceed 10% of the total Contract value.

11.2. While calculating penalty for delay, the amount of days comprising over half of a calendar week is considered to be a full week.

12. Force Majeure

12.1. The Parties are released from their responsibility for partial or complete non-execution of their liabilities under the Contract should this non-execution be caused by the force majeure circumstances including, but not limited to: fire, flood, earthquake, and if these circumstances have had a direct damaging effect on the execution of the present Contract.

12.2. The Party which is unable to fulfil its obligations under this Contract is to inform the other Party within ten (10) days from the beginning of force majeure circumstances.

13. Arbitration

13.1. The Seller and the Buyer will take all possible measures to settle amicably any disputes or differences which may arise out of the present Contract or in connection with it.

13.2. If the Parties do not come to an agreement, all the disputes and differences are to be submitted for Arbitration in Stockholm, Sweden, in accordance with the rules and regulations of the Chamber of Commerce in Stockholm and applying the substantive laws of Sweden.

14. Other Terms

14.1. The Seller upon written consent of the Buyer shall be permitted to substitute equipment of comparable quality and conforming to the technical requirements for any item of equipment that may not be available for one reason or another.

14.2. Any changes, amendments or supplements to the terms arid conditions of this Contract shall be valid only if set forth in a written document duly signed by authorized representatives of both Parties to the present Contract.

14.3. After the Contract has been signed all the preliminary agreements, discussions and correspondence between the Parties concerning this Contract are to be considered null and void if conflicting with Contract.

14.4 The Contract becomes effective and comes into full force from the date of signing.

15. Legal Addresses of the Parties

SELLER (ПРОДАВЕЦ) ПОКУПАИЕЛЬ (BUYER):

Continental Equipment Plc 9 North Road Brighton BN1 5JF England	TST Systems Ltd. P.O.Box 171 Kiev 253100 Ukraine
for and behalf of the Seller (от имени и по поручению Продавца)	For and on behalf of the Buyer (от имени и по поручению покупателя)
Alfred Rogers Chairman(Президент)	Виктор Клименко Коммерческий директор (commercial Director)

2.4.3.3 Задание 3. Ответьте на вопросы по тексту А

1 What is the subject of the Contract?
2 What are the prices and the Total Value of the Contract?
3 What is the time of delivery?
4 What are the terms of payment?
5 What is the guarantee of the Quality of the equipment?
6 What are the requirements of packing and marketing?
7 What is about shipping instructions and notifications?
8 What are the requirements of insurance and sanctions?
9 What does the term “force majeure” mean?
10 What can you say about other terms?

2.4.4 Тексты для студентов специальности «Статистика»

2.4.4.1 Задание 1. Прочитайте и запомните следующие слова и словосочетания:

to juggle data for political purposes – манипулировать данными в политических целях;

to cover up the aftermath of smth – скрывать последствия чего-либо;

to cite figures (data) – приводить данные, ссылаться на цифры;

available statistics – доступная статистика;

to present objective data – предоставить объективные данные;

to take a heavy toll – нести большие потери;

to be far from favorable – быть неблагоприятным;

to hold a new census – провести новую перепись;

to resort to manipulation – прибегать к манипуляции;

to contradict (to) smb's claim – противоречить чьему-либо утверждению;

to evoke a response – вызвать отклик;

data banned from publication – запрещенные для публикации данные;

a ceremony on the occasion of smth – церемония по случаю чего-либо;

to reach the peak of smth – достить высшей точки;

to have implications for smth – иметь значение для…;

to date back to – относиться к определенному времени;

to remove from office – снять с поста;

to reject the proposal – отвергать предложение;

penitentiary system – исправительная система;

to rig results – фальсифицировать результаты;

to budge from smth – отступать от чего-либо;

average life expectancy – средняя продолжительность жизни;

to undermine one's position – подорвать чье-либо положение;

objective assessment – объективная оценка;

express permission – специальное разрешение;

to the end that – с той целью, чтобы;

to subject to publication – подлежать публикации;

to change beyond recognition – изменить до неузнаваемости;

to have no other way to do smth – не иметь другого способа что-либо сделать;

to aggravate smth – ухудшить

subsequent census – более поздняя перепись;

to change name – сменить название;

to disappear from official publications – исчезнуть из официальных публикаций.

2.4.4.2 Задание 2. Прочитайте текст А переведите его письменно

Text A. Demographic Statistics as Propaganda Vehicle

The history of Soviet statistics knows plenty of examples of demographic data juggling for political purposes. Thus, in a bid to cover up the horrible aftermath of famine, Stalin, addressing the 17 Congress of the All-Union Communist Party (Bolsheviks), said that the population of the USSR had grown to 168 million by the end of 1933.

According to Mikhail Kurman, who at the time worked in the central office of the State Statistics Bureau (the statistics department often changed its name during the Soviet era), Stalin on his own initiative inflated the figure by approximately 8 million. In a subsequent conversation with the then head of the Soviet statistics agency, the dictator said he ought to know better which figure to cite in his report. Interestingly, documents of the Communist Party congress that were published later contained a figure 1 million below the originally mentioned

Demographers conducting the 1937 census, which undermined Stalin's position, had to pay with their lives for an attempt to present objective data. Meanwhile, the census itself was declared "defective" and its results classified. In 1939, a new census was taken; its results were rigged.

The 1941-1945 war took a heavy death toll, the actual size of which is still debated. After the war, the demographic situation was aggravated by famine which claimed about 1 million lives. Naturally, data over that period could not possibly be used for propaganda purposes, so Stalin rejected the proposal by statisticians to hold a new census in 1949.

In the post-Stalin era the demographic situation in the Soviet Union improved but was still far from favorable. Meanwhile, the use of demographic statistics for propaganda purposes continued. In 1961, speaking at the 22nd CPSU Congress, Nikita Khrushchev said that "mortality in the Soviet Union is the lowest in the world." Even after Khrushchev was removed from office, that lie long remained one of the most oft repeated Soviet propaganda claims.

In 1967, the new Soviet leader Leonid Brezhnev, addressing a ceremony on the occasion of the 50th anniversary of the 1917 Bolshevik revolution, said: "Today the average life expectancy has reached 70 years - one of the highest in the world". Still, from 1965 on life expectancy in the Soviet Union kept falling and the subservient heads of Soviet statistics agencies had to resort to manipulation so as not to contradict Brezhnev's claim. To that end, life expectancy data were provided for the second half of 1970 and the first half of 1971 whereas normally that figure was given over a two-year period.

Another important demographic indicator - infant mortality - worsened in the Soviet Union in the 1970s, evoking a traditional response from official statistics: From 1975 on, these statistics were not published at all.

The number of suicides, murders, and deaths from dangerous infectious diseases (plague, cholera, etc), as well as international migration statistics were classified in the Soviet Union.

In the mid-1970s, many other important demographic statistics also began to disappear from official publications, which was of course noticed by demographers throughout the world.

It was at that time that the Soviet military-industrial complex reached the peak of its influence, which had catastrophic implications for the demographic situation. The last openly available statistics on the age and gender structure of pre-perestroika society date back to 1975 while statistics on male and female mortality, to 1973-74.

Demographic statistics were published only on express permission from the Soviet Central Statistics Board or its regional divisions. Most of them were included in the List of Data Banned from Publication in the Open Press, Radio or Television. The list even included the number of newborn boys and girls.

The Soviet leadership never budged from its fundamental position Information on the country's military capability and the condition of its penitentiary system were classified most secret. So, from the Stalin era on, every Soviet census was accompanied by a "special census" of military servicemen and convicts, and in the post-Soviet period also of residents of "closed" (secret) cities. The data were mixed with the basic results of each subsequent census and were not subject to publication. Thus, population size by the region was distorted.

The secrecy of demographic statistics, on one hand, provided wide scope for ideological manipulations, but on the other, what sensible planning or objective assessment of the country's condition could you talk about if distortions on the regional level sometimes reached 7 to 10 percent?

It would seem that in the past 10 years the country has changed beyond recognition. Still, it is not known just how tenacious the Soviet legacy in demographic statistics is going to be. Thus, one inevitable problem will be the credibility of the last Soviet census of 1989 against which the results of the new census will be compared. Yet, Russia has no other way to address it except be honest with itself and the world.

2.4.4.3 Задание 3. Ответьте на вопросы по тексту А

1 What was the final figure of population in documents that were published after the 17^{th} Congress of the Communist Party?

2 What was Stalin’s initiative?

3 What census was declared defective?

4 What were the most often repeated soviet propaganda claims?

5 What was an important demographic indicator that stopped being published?

6 What had a catastrophic implications for the demographic situation?

7 Why do you think the Soviet military industrial complex influenced the demographic situation?

8 Why was it necessary to have special permission for data publication of demographic statistics?

9 Do you remember when the last census in Russia was?

10 What is the population in Russia today?

3 Коммуникативные ситуации

3.1 О себе, семье, работе

About Myself

My name is Sergei. My surname is Petrov. My full name is Sergei Ivanovich Petrov. I was born on March 23, 1990 in the village of Ivanovka, Orenburg region. I live in Orenburg in Sovetskya Street, Number 56.

A year ago I finished school number 3 in Orenburg. It's an ordinary secondary school, not a specialized one. I did well at school and studied with great interest. My favorite subjects at school were mathematics and English. I think these subjects are very important for my future profession of an economist (manager, lawyer).

At the age of 18 I entered the Orenburg State University. Now I am a first-year student of the Extra-Mural Department. I Study accounting (management, law). I also work at a trade company as a clerk. Twice a year extra-mural students come to the University to attend lectures and classes. We take tests and examinations at the end of each term of the academic year. At the University we are given instructions in different subjects and also work on our own. It's difficult to combine work and study but we do our best to become good specialists.

My family is not large. We are four in the family: father, mother, sister and I. My parents don't work. They are pensioners (are retired). Our family is very united and we have many relatives.

I have many friends. Some of them are married and have children. I am not married yet.

I like to listen to modern music. I am also fond of watching TV but I don't have much time for this.

3.1.1 Задание 1. Прочитайте слова к тексту. Выучите их перевод

surname – фамилия;

united – дружный;

relatives – родные, родня;

ordinary secondary school – обычная средняя школа;

specialized – специализированный;

attend – посещать;

subject – предмет;

accounting – бухучет;

extra-mural – заочный факультет;

trade – торговля;

clerk – служащий;

term – семестр;

receive – получать;

work on one’s own – работать самостоятельно;

be married – быть замужем (женатым);

be fond of smth. – увлекаться.

3.1.2 Задание 2. Дайте русские эквиваленты следующим словосочетаниям

to finish school; to do well; to study with interest; to attend classes; to enter the University; to work at company as a clerk; a-first-year student; at the age of; academic year; to give instructions; twice a year.

3.1.3 Задание 3. Найдите в тексте английские эквиваленты следующим словосочетаниям

поступать в университете; сдавать экзамены; делать все возможное; работать самостоятельно; сочетать работу с учебой; иметь хорошие оценки; любить смотреть телевизор; быть женатым; будущая профессия; любимые предметы; делать все возможное; иметь родственников.

3.1.4 Задание 4. Ответьте на следующие вопросы используя текст в качестве опоры

1 What is your (surname, full name)?
2 When and where were you born? What's the date and the place of your birth?
3 Do you have a large family?
4 Do you have many relatives? What relatives do you have?
5 Do your parents work or are they retired?
6 When did you finish school?
7 Did you finish a specialized or a secondary school?
8 What mark did you have in English?
9 At what department do you study?
10 What are your favorite subjects at the University?
11 Why is it difficult to combine work and study?
12 Are you married or single?
13 What's your hobby (favourite pass-time)?

3.2 Оренбургский государственный университет

3.2.1 Задание 1. Прочитайте текст и постарайтесь понять его

The University I Study At

I am a first-year student of the Orenburg State University (OSU). I study by correspondence. I take economics (management, jurisprudence, etc.).

The OSU was founded in 1996. At present there are 16 faculties at the University. I study at the faculties of Economics and Finance (Economics and Management, Law Faculty). The overall number of students is about 40000.

They study in the daytime, evening and extra-mural departments.

The University trains students in many specialists: accountancy, management, finances, jurisprudence and others.

The academic year is divided into 2 terms. At the end of each term students take tests and examinations.

The University campus consists of teaching blocks, a library, sport grounds and gyms, cafes and hostels. The University provides students with computer rooms, laboratories, libraries and lecture halls, a swimming pool and a palace of culture "Russia".

The University has its own newspaper which reflects the University life.

3.2.2 Задание 2. Заполните следующие слова и словосочетания:

a first-year student – студент первого курса;

by correspondence – заочно;

to found – основывать;

at present – в настоящее время;

faculty of Economics and Finance – финансово-экономический факультет;

faculty of Economics and Management – факультет экономики и управления;

Law faculty – юридический факультет;

overall number – общее количество;

daytime department – дневное отделение;

evening department – вечернее отделение;

extra-mural department – заочное отделение;

to train – обучать, подготавливать;

accountancy – бухучет;

jurisprudence – юриспруденция;

academic year – учебный год;

term – семестр;

take tests and examinations – сдавать зачеты и экзамены;

campus – студенческий городок;

teaching block – учебный корпус;

gym – спортивный зал;

sport ground – спортивная площадка;

hostel – общежитие;

provide – обеспечивать;

lecture hall – лекционный зал;

swimming pool – бассейн;

palace of culture – дворец культуры

reflect – отражать.

3.2.3 Задание 3. Найдите русские эквиваленты следующим английским:

1 full time department;	1 общежитие;
2 take an exam;	2 обучать;
3 first-year student;	3 в настоящее время;
4 extra-mural department;	4 учиться;
5 hostel;	5 отражать;
6 to found;	6 сдавать экзамены;
7 to train;	7 дневное отделение;
8 at present;	8 основывать;
9 to reflect;	9 студент-первокурсник;
10 to study.	10 заочное отделение.

3.2.4 Задание 4. Соотнесите начало предложения в левой колонке с предложением в правовой колонке:

1 The OSU …;	1 … 16 faculties at the University;
2 At present there are…;	2 … take tests and exams;

3 The students …;	3 … computer rooms and a library;
4 The University trains students …;	4 … was founded;
5 At the end of each term …;	5 … at extra-mural department;
6 The University provides students with …;	6 … the University life;
7 The newspaper reflects.	7 … in many specialties.

3.2.5 Задание 5. Закончите следующие предложения:

1 I am a first-year student …;
2 The University has a full-time, evening and correspondence …;
3 The University trains students in many …;
4 The academic year is divided into …;
5 The students take tests and exams at the end of …;
6 The University provides students with … .

3.2.6 Задание 6. Скажите какие из утверждений соответствуют содержанию текста:

1 The University was founded ten years ago.
2 About twenty thousand students study at the University.
3 The students study at three department.
4 The University campus consists of several buildings.
5 The University newspaper describes students' life.

3.2.7 Задание 7. Ответьте на вопросы используя информацию, представленную в тексте:

1 When was OSU founded?
2 How many faculties are there at the University?
3 What are the departments?

4 When do the students take tests and exams?

5 Does the University campus consist only of teaching blocks?

6 How many students study at the University?

7 What departments do the students study at?

8 What faculties does the University provide students with?

9 Does the University have its own newspaper?

3.2.8 Задание 8. Расскажите об университете в котором вы учитесь

3.3 Оренбург – город, в котором я живу

3.3.1 Задание 1. Прочитайте текст и постарайтесь понять его

Orenburg is the city I study in. It is an old city. It was founded in 1733 as a fortress and a centre of commerce.

Now Orenburg is a big administrative, industrial and cultural centre of the Orenburg region. More than 500000 people live in the city. Its population is multinational.

You can see fine historical buildings in the old part of the city. Many famous people visited Orenburg and worked in it: A. Pushkin, V. Dal, T. Schevchenko and others. The first world cosmonaut studied in Orenburg.

There are several institutions of higher learning in the city. The Orenburg State University is the largest among them.

There are also many schools and colleges.

In free time you can go to one of the theatres, exhibition halls, museums, palaces of culture, cinemas or the musical hall.

3.3.2 Задание 2. Заполните следующие слова и словосочетания:

be founded – быть основанным;

fortress – крепость;

commerce – торговля;

region – область;

population – население;

multinational – многонациональный;

building – здание;

famous – знаменитый;

several – несколько;

institution of higher learning – высшее учебное заведение;

among – среди;

palace of culture – дворец культуры;

musical hall – филармония;

exhibition hall – выставочный зал.

3.3.3 Задание 3. Прочитайте следующие слова и постарайтесь угадать их значения:

fortress, centre, commerce, administrative, cultural, industrial region, population, historical, visit, cosmonaut, university, college, theatre, museum, musical.

3.3.4 Задание 4. Найдите русские эквиваленты следующим английским:

1 was founded;	1 высшее учебное заведение;
2 centre of commerce;	2 среди них;
3 multinational population;	3 красивое здание;
4 fine buildings;	4 государственный университет;
5 famous people;	5 свободное время;
6 institutions of higher learning;	6 центр торговли;
7 state university;	7 многонациональное население;
8 among them;	8 дворец культуры;
9 free time;	9 известные люди;

10 palace of culture. | 10 был основан.

3.3.5 Задание 5. Закончите следующие предложения, используя варианты из правой колонки:

1 Orenburg is the city …;	1 … multinational;
2 Orenburg was founded …;	2 … lived and worked in Orenburg;
3 Its population is …;	3 … the largest Institution of higher learning in Orenburg;
4 Many famous people …;	4 … I study in;
5 The Orenburg State University is …;	5 … as a fortress and centre of commerce.

3.3.6 Задание 6. Какие из следующих утверждений соответствуют содержанию текста

1 Orenburg was founded in 1733 as an industrial centre;
2 Orenburg is the centre city of the region;
3 People of many nationalities live in the city;
4 You can see fine historical buildings in all districts of the city;
5 Two cosmonauts studied in Orenburg;
6 There are several universities in Orenburg;
7 There is only one theatre in the city.

3.3.7 Задание 7. Ответьте на вопросы по тексту

1 What city do you study in?
2 Orenburg is an old city, isn’t it?
3 When was it founded?

4 Was it founded as a fortress?

5 Is Orenburg or Orsk the centre of the Orenburg region?

6 How many people live in Orenburg?

7 Where can you see fine historical buildings?

8 What famous people lived and worked in Orenburg?

9 Are there several institutions of higher learning in Orenburg?

10 Where can you go in your free time?

3.3.8 Расскажите о городе, в котором вы учитесь

4 Тексты для дополнительного чтения

4.1 Тексты для студентов специальности «Юриспруденция»

Text A. The Need For Law

Mr. Jones, having murdered his wife, was burying her in the garden one night, when his neighbour, hearing the noise, asked him what he was doing.

"Just burying the cat," said Mr. Jones.

"Funny sort of time to bury a cat," said the neighbour.

"Funny sort of cat," said Mr. Jones.

Now it is obvious to everyone that, in a community such as the one in which we live, some kind of law is necessary to try to prevent people like Mr. Jones from killing their wives. When the world was at a very primitive stage, there was no such law, and, if a man chose to kill his wife or if a woman succeeded in killing her husband, that was their own business and no one interfered officially.

But, for a very long time now, members of every community have made laws for themselves in self-protection. Otherwise it would have meant that the stronger man could have done what he liked with the weaker, and bad men could have joined together and terrorized the whole neighbourhood.

If it were not for the law, you could not go out in broad daylight without the fear of being kidnapped, robbed or murdered. There are far, far more good people in the world than bad, but there are enough of the bad to make law necessary in the interests of everyone.

There is no difficulty in understanding this but it is just as important to understand that law is not necessary just because there are bad people in the world. If we were all as good as we ought to be, laws would still be necessary. If we never told lies, never took anything that didn't belong to us, never ommitted to do anything that we ought to do and never did anything that we ought not to do, we should still require a set of rules of behaviour, in other words laws, to enable us to live in any kind of satisfactory state.

How is one good man in a motor-car to pass another good man also in a motor-car coming in the opposite direction, unless there is some rule of the road? People sometimes hover in front of one another when they are walking on the pavement before they can pass, and they may even collide. Not much harm is done then, but, if two good men in motorcars going in opposite directions hover in front of one another, not knowing which side to pass, the result will probably be that there will be two good men less in the world.

So you can see that there must be laws, however good we may be. Unfortunately, however, we are none of us always good and some of us are bad, or at any rate have our bad moments, and so the law has to provide for all kinds of possibilities. Suppose you went to a greengrocer and bought soine potatoes and found on your return home that they were mouldy or even that some of them were stones, what could you do if there were no laws on the subject? In the absence of law you could only rely upon the law of the jungle. You could go back to the shop, demand proper potatoes and hit the shopkeeper on the nose if he refused to give them to you. You might then look round the shop to try to find some decent potatoes. While you were doing this, the shopkeeper might hit you on the back of the neck with a pound weight. Altogether not a very satisfactory morning's shopping.

Or you might pay your money to go to see a film at a cinema. You might go inside, sit down and wait. When the cinema was full, there might be flashed on the screen:

"You've had it, Chums". And that might be the whole of the entertainment. If there were no law, the manager could safely remain on the premises and, as you went out, smile at you and say: "Hope you've enjoyed the show, sir." That is to say, he could do this safely if he were bigger than you or had a well-armed bodyguard.

Every country tries, therefore, to provide laws which will help its people to live safely and as comfortably as possible. This is not at all an easy thing to do, and no country has been successful in producing laws which are entirely satisfactory. But we are far better off with the imperfect laws which we have, than if we had none at all.

Text B. An Outline Of Lawmaking Process In Britain And The USA

Britain

New legislation in Britain usually starts in the House of Lords. In each purely formal, to introduce the bill. The second reading is usually the occasion for debate. After the second reading the bill is examined in detail by a committee.

The bill is then returned to one of the houses for the report stage, when it can be amended. If passed after its third reading, it goes to the other house. Amendments made to a bill by the House of Lords must be considered by the Commons. If the House of Commons does not agree, the bill is altered and sent back to the Lords. In the event of persistent disagreement between the two houses, Commons prevails.

Finally, the bill goes to the reigning monarch for the royal assent. Nowadays the royal assent is merely a formality. In theory the queen could still refuse her consent, but the last monarch to use this power was Queen Anne, who vetoed the unpopular Scottish Militia Bill in 1707.

United States

The US Congress, the lawmaking arm of the federal government, consists of two houses: the House of Representatives and the Senate. Any congressman in either house, or the president, may initiate new legislation.

The proposed legislation, or bill, is first introduced in the House of Representatives, then referred to one of the standing committees, which organizes hearings on it and may approve, amend or shelve the draft. If the committee passes the bill, it is considered by the House of Representatives as a whole. If passed there, it goes to the Senate for a similar sequence of committee hearings and general debate.

In cases of disagreement, the House of Representatives and the Senate confer together. Once passed by the Senate as a whole, the bill has to be examined by two more standing committees - the Committee on House Administration and the Senate Committee on Rules and Administration - and is then signed by the speaker of the House and by the president of the Senate.

Finally, it must be signed by the president, who has the right to veto it. If the president vetoes a bill, it can still become a law - but only if it is passed by a two-thirds majority in both houses of Congress.

4.2 Тексты для студентов специальностей «Бухгалтерский учет, анализ и аудит», «Финансы и кредит»

4.2.1Тексты для дополнительного чтения специальности «Бухгалтерский учет, анализ и аудит»

Text A. The World Major Currencies

Apart from a few misguided misers like Ebennezer Scrooge , no one wants a currency "to have and to hold, until death do you part." Currencies are used to buy goods and services, both at home and abroad. The currencies of the world's major economies have names and backgrounds that are as diverse as the counties themselves.

The **dollar,** used in many countries including the United States, Canada, and Australia, gets its name from a silver coin minted during the Middle Ages in a small valley, or *"Thai,"* in Bohemia called Joachimsthal. Just as a sausage from Frankfurt came to be called a frankfurter, the coins from Joachimsthal were called "Joachimsthaler" or simply "Thaler," and came to be called "dollar" in English.

The **pound,** used in Britain, Egypt, and Lebanon among others, refers to the weight used in determining the value of coins, based on precious metals such as gold or sterling. The **penny** has the same origin as the word pawn, found in terms such as *pawn shop,* and originally meant "to pledge." A penny, like any currency, is a "pledge" of value.

In Italy and Turkey, the currency is called **lira.** The word is based on the Latin *libra,* meaning "pound," and once again refers to the weight of the original coins.

In Spanish, the word meaning "weight," **peso,** is used to describe the coins that were based on a certain weight of gold or silver. Originally, there were gold coins called *peso de oro* and silver ones called *peso de plata.* In Spain, the currency is called peseta, meaning "small peso." The word peso is used to describe the currency in many Spanish-speaking countries in Latin America.

In Denmark, Norway, and Sweden, the word for crown — **krone** in Denmark and Norway, **krona** in Sweden — is used to describe the currency that was originally minted by the king and queen, with royal crowns stamped on the earlier coins. Today, the crown has been replaced by other symbols, but the name remains.

The **franc,** used in France, Belgium, Switzerland, and other countries and territories, is based on the early coins used in France that bore the Latin inscription *franconium rex,* meaning "king of the Franks." The coin, as well as the country, took its name from one of the original tribes that settled in the area, the Franks.

The German **mark** and Finnish **markka** derive their names from the small marks that were cut into coins to indicate their precious metal content. The German mark, **deutsche mark** in German, is often called by its shortened name, **D-mark.**

The **riyal,** in Saudi Arabia and Qatar, and the **rial** in Iran, are based on the Spanish word *real*— which, in turn, was derived from the Latin *regal(is)* — referring to earlier "royal" coins. The **dinar,** used in Iraq and Kuwait among others, derives its name from "denarius," a Roman coin that was worth "ten bronze asses," an item of considerable value in days of old. In India, Pakistan, and other countries of the subcontinent, the currency is called **rupee** (in Indonesia, **rupiah),** based on the Sanskrit word *rupya,* meaning "coined silver."

The ancient Chinese word *yiam* meant "round," or "small round thing." The name of the Japanese currency, the **yen,** and the name of the Chinese currency, the **yuan,** both derived from the old Chinese word, refer to the round shape of the original coins.

It used to be that a currency's value was fixed by its government or was linked to some item of value. This is not necessarily the case today. In the United States, for example, dollars held by foreigners could be converted into gold until 1971. This **gold standard** was meant to guarantee that currencies would always have a fixed value, determining by the amount of gold in each country's vault.

The value of the major world currencies — such as the U.S. dollar, the Swiss franc, and the Japanese yen — is no longer fixed but is allowed to fluctuate freely on the world's foreign exchange markets. Just like a concert ticket on the night of a sold-out performance, a freely floating currency's price goes up when it is increased demand.

Currencies are "scarce" **commodities** subject to the laws of supply and demand, as long as governments do not start printing too much money. When everyone wants to buy much French wine, for example, the "price" of the franc tends to increase. The franc's value will rise as importers around the world buy francs — with dollars, yens or D-marks — to pay for it. Likewise, if Danish should decide to buy the latest Japanese stereo systems and video games, the krone will lose value as it is sold on the foreign exchange market to buy yens.

The free-floating system still does not keep governments from trying to influence the value of their currency by buying or selling on the open markets. The present system, sometimes referred to as a "dirty float," is based on periodic central bank intervention to keep currencies from changing its value too quickly or from moving out of a predetermined range, such as those periodically fixed in the European Monetary System.

However, like trying to reverse the flow of water, it is very difficult to intervene in the international currency markets. Because of the enormous amount of currencies traded every day on the **foreign exchange (forex) market,** interventions by the central banks usually succeed in only slowing down a free floating currency's inevitable rise or fall.

Text B. Capital Market

Capital goods are **input goods** that are purchased in order to increase the production *of future* output. Capital goods include **tangible** goods, such as buildings and structures, machinery and equipment, and inventories of goods in process. Capital goods also include intangible goods such as franchises, literary rights, and product brand names. An individual's investment in knowledge from taking classes or learning "on the job" is another form of intangible capital called **human capital.**

Measure of Capital

While labor is measured in terms of the number of workers hired or the number of hour worked, it is difficult to measure **capital** in terms of physical units because there are so many different types of capital goods. Capital goods, therefore, are simply measured in terms of their **market** or **currency value.**

Capital stock. The market value of capital goods at a given point in time, for example, at the end of a year, is referred to as the **capital stock.** A firm's capital stock is the market value of its factory, equipment, and other capital goods at a given point in time. A household's capital stock is the market value of its residential structures, human capital, and other capital goods at a given point in time. Firms' and households' capital stocks will vary over time due to **investment** and **depreciation.**

Investment. Investment is the addition of new capital goods to a firm's household's capital stock. Investment is a **flow measurement;** it represents the market value of new capital purchased or produced per unit of time. For example if a firm with $ 90,000 in capital at the end of last year purchased $ 10,000 in capital during the current year, its investment for this year is $ 10,000, while in capital stock at the end of the current year is $ 100,000.

Depreciation. **Depreciation** is also a flow measurement; it measures the reduction in market value of a firm's or household's capital stock per unit of time.

When depreciation over a period of time *exceeds* investment over the same period of time, the capital stock *decreases;* otherwise, the capital stock *increase* or *remains the same.* For example, if the firm with $ 90,000 in capital at the end of the last year purchases \$ 10,000 in new capital during the current year, but experience \$ 20,000 in depreciation during the current year, its capital stock at the end of the current year will have *decreased to* \$ 80,000 (\$ 90,000 + \$ 10,000 - \$ 20,000).

Capital, Loanable Funds, and Interest Rate

The demand and supply for different types of capital take place in **capital markets. In** these capital markets, firms are typically **demanders of capital,** while households are typically **suppliers of capital.** Households supply capital go *indirectly,* by choosing to save a portion of their incomes and lending these savings to banks. Banks, in turn, lend household savings to firms that use these funds to purchase capital goods.

The term **loanable funds** is used to describe funds that are available for growing. Loanable funds consist of household savings and/ or bank loans, because investment in new capital goods is frequently made with loanable funds, the demand and supply of capital is often discussed in terms of the demand and supply of loanable funds.

The **interest rate** is the cost of demanding or borrowing loanable funds. Alternatively, the interest rate is the rate of return from supplying or lending loanable funds. The interest rate is typically measured as an **annual percentage rate.** For example, a firm that borrow \$20,000 in funds for one year, at an annual rate of 5%, will have to repay the lender \$ 21,000 at the end of the year; this amount includes the \$ 20.000 borrowed plus S 1,000 in interest (\$ 20,000 x 0.5).

<u>Present Value and Investment Decisions</u>. Firms purchase capital goods to increase their future output and income. Income earned in the future is often evaluated in terms of its **present value.** The present value of future income is the value of having this future income today.

The firm's investment decision is to determine whether to purchase new capital. In determining whether to purchase new capital — for example, new equipment — the firm will take into account the *price* of the new equipment, the *revenue* that the new equipment will generate for the firm *over time,* and the *scrap value* of the new equipment. The firm will also take into account the interest rate, which represents the firm's opportunity cost of investing in the new equipment. It will use the interest rate to calculate the present value of the future net income that it expects to earn from its purchase of the new capital equipment. If the present value is *positive,* the firm will choose to purchase the new equipment. If the present value is *negative,* it is better off forgoing the investment in new equipment.

4.2.2 Тексты для дополнительного чтения специальности «Финансы и кредит»

Text A. Banking and Finance

Banking and financial market operations in Britain involve a number of special institutions and financial markets which, as a result of deregulation and new legislative frameworks, are increasingly integrating. Many banking and financial institutions are unique to Britain and offer highly specialized services to individuals, companies and sovereign bodies all over the world.

THE BANK OF ENGLAND

The Bank of England in the heart of the City of London is Britain's central bank. It is banker to the commercial banks and to the Government; manager of the National Debt; "lender of last resort", regulator of monetary and credit conditions; and, not least, supervisor of the banking system.

COMMERCIAL BANKS

This is the broad title for institutions authorized under the Banking Act 198 as deposit-taking institutions involved in the classic banking business of taking deposits and lending money, both in the retail and wholesale markets. In Britain they include the retail banks and institutions which offer banking services, in June 1994, there were 518 authorized banks including retail banks, merchant banks, branches of overseas banks, discount houses and banking subsidiaries of both banking and non-banking institutions from Britain and overseas.

RETAIL BANKS

Retail banks primarily serve individuals and small to medium-sized businesses. The major retail banks operate through more than 12,148 branches offering cash deposit and withdrawal facilities and systems for transferring funds. They provide current account facilities, including interest-bearing accounts, deposit accounts, various types of loan arrangement, and offer an extending range of financial services

BUILDING SOCIETIES

Building societies started in the late 18th century to pool money to build houses and to buy land. They currently compete with the retail banks to attract savings from, and provide mortgage finance for the personal sector. Today, they hold more savings than the other deposit taking institutions. Building societies are "mutual" institutions, owned by their savers an borrowers. Since the Building Societies Act 1986 the societies have been able to provide a wide range of services.

INTERNATIONAL BANKS

In March 1994, there were 255 branches of foreign banks in Britain which, together wit firms dealing in foreign securities, employ over 60,000 British people. The majority are based in London, including Moscow Norodny Bank, Bank of China and 38 Japanese banks. Citibank is the largest of the 42 banks from the US based in Britain and has extended its activities into the retail banking market and joined the clearing system.

MERCHANT BANKS

Merchant banks are so called because they originate from large merchants engaging banking activity. Their traditionally important roles were helping foreign governments to raise loans and accepting Bills of Exchange but they are today involved in a range of service including corporate finance, foreign exchange dealings and securities trading.

NATIONAL SAVINGS

National Savings aids government borrowing via a range of savings instruments. They include fixed interest and index-linked Savings Certificates, First Option Bonds and Premium Bonds among others. Part of National Savings, the National Savings Bank, formerly the Post Office Savings Bank until 1969, was set up in 1861 offering deposit services to customers through some 20,000 Post Office branches. It does not operate in the same way as a retail bank or building society. The National Savings Bank had 20.7 million Ordinary and Investor accounts in June 1994. These amount to some 10.6 billion pound's of the National Savings total which was over 49.4 billion pounds in June 1994.

DISCOUNT HOUSES

The discount houses are unique to Britain and occupy a central position in the British monetary system. They act as intermediaries between the Bank of England and the rest of the banking sector promoting an orderly flow of funds between the authorities and the banks.

INVESTING INSTITUTIONS

The investing institutions collect savings drawn from the personal sector and invest them in securities and other assets. The main investment institutions are insurance companies (providing general and life policies) together with insurance broking firms, pension funds, unit trusts and investment trusts. Together, they represent a massive pool of funds for investment.

SPECIAL FINANCING INSTITUTIONS

Operating in both the public and private sectors, there are a number of different special financial institutions offering loan finance and equity capital, in the private sector they include finance houses; specialist leasing houses; factoring companies and venture capital companies, each providing an alternative to retail bank funding.

THE FINANCIAL MARKETS

The City of London has long been the centre of international activity in a number of highly organized financial markets. These include the London Stock Exchange, the sterling money and bond markets; the foreign exchange markets; Eurocurrency markets; financial futures; bullion, commodities; shipping and freight.

Пояснения к тексту:

Bank of England — Банк Англии (Центральный банк);

Commercial Bank — Коммерческий банк;

Retail Bank — розничный банк (банк, занимающийся обслуживанием мелкой клиентуры);

Building Society — жилищно-строительный кооператив, выполняющий функции сберегательного учреждения: прием вкладов и выдача ссуд на приобретение домов;

International Bank — международный банк;

Merchant Bank — торговый банк;

National Savings — национальный сберегательный банк;

Discount House — учетный банк;

Premium bond — облигация выигрышного займа;

Option bond—облигация с правом досрочного погашения.

Text B. Fiscal and Money Policy

Government economic policies designed to influence macroeconomic performance are of two types: **fiscal policy** and **monetary policy.** Fiscal policy involves the use of government expenditures and taxation, while monetary policy is concerned with control of the money supply and credit market conditions. The goal of both types of government policies, however, is the same, namely to promote price level stability, full employment, and the achievement of the natural level of real GDP.

Fiscal Policy

Fiscal policy is carried out by the legislative and/ or the executive branches of government. The two main **instruments** of fiscal policy are **government expenditures** and **taxes.** The government collects taxes in order to finance expenditures on a number of **public goods and services** — for example, highways and national defense.

<u>Budget deficits and surpluses</u>. When government expenditures *exceed* government tax revenues in a given year, the government is running a **budget deficit** for that year. The budget deficit, which is the difference between government expenditures and tax revenues, is financed by government borrowing the government issues long-term, interest bearing bonds and uses the proceeds to finance the deficit. The total stock of government bonds and interest payment outstanding, from both the present and the past, is known as the **national debt** Thus, when the government finances a deficit by borrowing, it is *adding to* the national debt. When government expenditures are less than tax revenues in a given year, the government is running a **budget surplus** for that year. The budget surplus is the difference between tax revenues and government expenditures. The revenue from the budget surplus are typically used to *reduce* any existing national debt. I the case where government expenditures are exactly equal to

tax revenues in given year, the government is running **a balanced budget** for that year.

Expansionary fiscal policy is defined as an increase in government expenditures and/ or a decrease in taxes that causes the government's budget deficit to increase or its budget surplus to decrease. **Contractionary fiscal policy** is define as a decrease in government expenditures and/ or an increase in taxes that cause the government's budget deficit to decrease or its budget surplus to increase. Keynes and hid followers they argue that expansionary fiscal policy provides quick way out of a recession and is to be preferred to waiting for wages and prices to adjust, which can take a long time. As Keynes once said, "In the long run, we are all dead." Keynesians also argue that fiscal policy can be used to comb expected increases in the rate of inflation.

Monetary Policy

Monetary policy is conducted by a nation's central bank. In the U.S. monetary policy is carried out by the **Federal Reserve Bank** frequently referred to us "the Fed." The Fed has three main instruments that it uses to conduct monetary policy: open market operations, changes in reserve requirements, and changes in the discount rates. Open market operations involve Fed purchases and sales of U.S. government bonds. When the Fed *purchases* government bonds, it increases the reserves of the banking sector, and by the multiple deposit expansion process, the supply of money *increases.* When the Fed *sells* some of its stock of bonds, the end result is a *decrease* in the supply of money. If the Fed *increases* bank **reserve requirements,** the banking sector's excess reserves are *reduced,* leading to a *reduction* in the supply of money; a *decrease* in reserve requirements induces an *increase* in the supply of money.

The **discount rate** is the interest rate the Fed charges banks that need to borrow reserves in order to meet reserve requirements. From time to time, unanticipated withdrawals leave banks with insufficient reserves. Banks can make up deficiencies in their required reserves by borrowing from the Fed at the discount rate. If the Fed sets the discount rate *high* relative to market interest rates, it becomes more costly for banks to fall below reserve requirements. Similarly, when the discount rate is *low* relative to market interest rates, banks tend to hold fewer excess reserves, allowing for greater deposit expansion and an *increase* in the supply of money.

The Fed is engaging in **expansionary monetary policy** when it uses any of its instruments of monetary policy in such a way as to cause an increase in the supply of money. The Fed is said to engage in **contractionary monetary policy** when it uses it instruments to effect a reduction in the supply of money.

Keynesian and classical views of monetary policy. Keynesians do believe in an *indirect* link between the money supply and real GDP. They believe that expansionary monetary policy increases the supply of loanable funds available through the banking system, causing interest rates to fall. With lower interest rates aggregate expenditures on investment and interest-sensitive consumption good; usually *increase,* causing real GDP to rise. Hence, monetary policy can affect real GDP indirectly. Keynesians tend to place less emphasis on the effectiveness on monetary policy and more emphasis on the effectiveness of fiscal policy, which they regard as having a more direct effect on real GDP. The classical economists believe that an increase (decrease) in the quantity of money leads to a proportional increase (decrease) in the price level. Their view is that expansionary monetary policy can only lead to *inflation,* and contractionary monetary policy can only lead to *deflation* of the price level.

Monetarist view on monetary policy. Since the 1950s, a new view of monetary policy, called monetarism, has emerged. Their view is that monetary policy should serve to accommodate increases in real GDP without causing either inflation or deflation

4.3 Тексты для студентов специальностей «Маркетинг», «Таможенное дело», «Товароведение и экспертиза товаров»

4.3.1 Тексты для дополнительного чтения специальности «Маркетинг»

Text A. Marketing

In modem terms, *marketing* is defined as the movement of goods and services from manufacturer to consumer in order to satisfy the customer and to achieve the company's objectives. It can be considered as dynamic field that involves a wide variety of activities.

The ABC of marketing is the so-called *marketing mix.* It includes the four P's: *product, price, placement,* and *promotion.*

Product (service) is often connected with development of a new product or service, searching the potential markets, and, finally, introduction it to the market. *Target market* selection is the most important task for any firm. A target market is a group of individuals who will probably buy the product. That involves the development of a *marketing strategy.* A successful marketing mix depends on the knowledge about consumers and their buying habits, gained through *market research* as well as correct identification of the target market.

Price is the most changeable element of all the four P's. Its definition is exchange of something of value for something else. There are three pricing options the company may take: *above, with* or *below* the prices its competitor are charging. For example, if the average price for blue jeans is $ 50, a company that charges $ 50, has priced with the market, a company that charges $ 47 has priced below the market, and a company that charged $ 53 has priced above the market. Most companies price *with* the market, selling their goods and services for average prices established by major producers in the industry known as *price leaders.*

Placement involves getting the product or service to the customer. This takes place through the *channels of distribution.* A common channel of distribution is:

Manufacturer - wholesaler - retailer - customer.

Promotion includes all kinds of communication with individuals, groups, or organizations to directly or indirectly facilitate exchange by informing and persuading them to accept an organization product or service. There are two major ways promotion occurs: through personal selling, as in a store; and through advertising, as in a newspaper. One should distinguish *advertising campaign* which can be developed by personnel within the firm or in conjunction with advertising agencies, and *publicity,* that is the means of communication transmitted through a mass media at no charge.

All marketing activities must be oriented toward creating and sustaining satisfying exchanges. Both the buyer and the seller must be satisfied. The first should be satisfied with goods, services or ideas obtained in the exchange. The seller should receive something of value, usually financial reward. All marketing variables are highly interrelated.

Marketing helps companies generate profit, the lifeblood of economy. About half of each consumer dollar is spent on marketing activities.

Text B. Marketing Research: Key Players

The major actors in a company's microenvironment are the company itself, suppliers, market intermediaries, customers and competitors. Let us consider the roles of each of them.

Hie company. All the departments within a company (e.g. production, finance, personnel) have an impact on the marketing department's plans and actions.

The suppliers. Changes in the supplier environment, such as prices and availability of raw materials, have a considerable impact on a company's marketing operations.

Hie market intermediaries. Middlemen such as agents, wholesalers and retailers, are powerful actors. In some cases they can dictate terms and even bar the manufacturer from certain markets.

Customers. The marketer needs to know what people are involved in the buying decision and what role each person plays. For many products, it is not difficult to identify the decision-maker. Men normally choose their own shoes and women choose their own make-up. However, some products and especially new ones may involve more than one person in decision-making.

Competitors. A company's marketing system is greatly influenced by a host of competitors. The best way for a company is grasp the full range of its competition and take the viewpoint of a buyer.

There are four steps in the market research process: (1) defining the problem, (2) developing the research plan, (3) implementing the plan, and (4) interpreting and presenting the findings.

Text C. International Trade

The basic idea of international trade and investment is simple: each country produces goods and services that can be either consumed at home or exported to other countries. The main difference between domestic trade and international trade is the use of foreign currencies to pay for goods and services crossing international borders. Although global trade is often added up in U.S. dollars, the trading itself involves a lot of currencies.

Trading in goods may be done between countries, states, and individuals for their mutual benefit. If a country has exports in excess of its imports, that country will be magnifying its income. In trade, two fundamental concepts are absolute advantage and comparative advantage.

Absolute advantage is when one nation can produce a product more efficiently than the other. Thus, a basis of trade is created. **Comparative advantage** allows even a nation that can produce two goods more efficiently to establish a basis for trade. The **law** of **comparative advantage** is the fundamental reason for trading. It is when two entities, each one producing the same two types of goods, specialize in one good that it can produce at a lower opportunity cost. Therefore, both entities derive more goods by trading because each entity can offer the best produced goods at the best possible price. Any two entities can engage in trade, i.e. two nations, two states, or two persons. Through specialization and free trade, nations can achieve a more efficient allocation of scarce world resources, thereby raising standards of living.

Whenever a country imports or exports goods and services, there is a resulting flow of funds: money returns to the exporting nation, and money flows out of the importing nation. Trade and investment is a two-way street, and with a minimum of trade barriers, international trade and investment usually make everyone better off.

In an interlinked global economy, consumers are given the opportunity to buy the best products at the best prices. By opening up markets, a government allows its citizens to produce and export those things they are best at and to import the rest, choosing from whatever the world has to offer. While free trade has advantages and disadvantages, a nation may elect to restrict trade through **tariffs** and **import quotas,** and **non-tariff barriers.** The economic consequences of import restrictions are almost the same as those resulting from an increase in transportation costs. Such costs raise prices in the importing country and reduce the volume of goods consumed. Such restrictions may be made to protect a new industry, or to protect national security. Just like any business, a country has to keep track of its inflow and outflow of goods, services, and payments. At the end of any given period, each country has to look at its "bottom line" and add up its international trade in one way or another. The narrowest measure of a country's trade, the **merchandise trade balance,** looks only at "visible" goods such as videocassette recorders, wine, and oranges.

The **current account** is a better measure of trade, because it includes a country's exports and imports of services, in addition to its visible trade. It may not be obvious, but many countries make a lot of money exporting "invisibles" such as banking, accounting, and tourism. The current account tells us which countries have been profitable traders, running a current account surplus with money in the bank at the end of the year, and which countries have been unprofitable traders, having imported more than they have exported, running a current account deficit, or spending more than they have earned.

Trade deficits and surpluses are balanced by payment that make up the difference. A country with a current account surplus, for example, can use the extra money to invest abroad, or it can put it in its cookie jar or foreign currency reserves. A country running a current account deficit has to look abroad for loans or investments, or be forced to dip into its own reserves to pay for its excessive imports. All of these payments and transfers of funds are added up in a country's **capital account.**

The widest measure of a country's trade is called its **balance of payments. It** includes not only payments abroad, but the goods, services, and all transfers of funds that cross international borders. The balance of payments adds up everything in a country's current account and capital account. Since all the trade in goods and services is "balanced" by the international transfers of funds, the balance of payments should add up to zero at the end of the accounting period. Every banana, every automobile, every payment and investment that crosses a country's borders gets included in the balance of payment. Foreign investment is a result of **trade surpluses.** When a hardworking country exports more than it imports, it ends up with money to invest in the world markets. This money can be used abroad to buy anything from foreign government bonds to real estate and companies. The United States, for example, has a long history of investing in other countries whenever it runs trade surpluses. However, when the United States began running **trade deficits** in the 1980s, the billions of dollars spent by Americans on foreign goods, such as videocassette recorders, returned as foreign investments in the U.S. economy. Despite the criticism these investments received, they did help to keep the American economy running on track and created many new jobs for local workers.

4.4 Тексты для студентов специальности «Экономика и управление на предприятии», «Менеджмент организации», «Государственное и муниципальное управление», «Управление персоналом»

4.4.1 Тексты для дополнительного чтения специальности «Менеджмент организации»

Text A. The Recruitment Process

Interviews are a central part of the recruitment process for most organizations. Usually applicants are interviewed after sending in an application form or CV for a particular position. The purpose of an interview is to give the selector a chance to assess the applicant, and for the applicant to demonstrate abilities and personality. It is also an opportunity for the applicants to make sure that the organization and the position are what they want.

The recruitment process for most organizations is standard - applications are received, either via an online application form, or a postal form or CV. Candidates are shortlisted and invited for interview. The interview format and number of interviews can vary considerably. Some companies are satisfied after just one interview whereas others make a further shortlist of candidates for one or more interviews. If the applicants are successful at the interview stage then they will receive an official letter offering them the job.

Interviewing Job Applicants

The objective of the job interview is to find out as much information as possible about the applicant's work background, especially work habits and skills. The major task is to get the applicants to talk about themselves and about their work habits. The best way to do this is to ask each applicant specific questions:

What did you do on your last job?

How did you do it?

Why was it done?

The applicants' replies are evaluated and when the interview is over, the applicant is asked to check back later, if that applicant suits for a job. The decision is not made until all the applicants have been interviewed.

Next, the obtained information is verified. A previous employer is usually the best source. Sometimes, a previous employer will give out information over the telephone. But it is usually best to request information in writing and get a written reply.

To help insure a prompt reply, previous employers should be asked a few specific questions about the applicant which can be answered by a *yes* or *no,* or with a very short answer.

For example:

1. How long did the employee work for you? ________
2. Was his or her work poor________, average _______, or excellent_______?
3. Why did the employee leave your employment?

After the information on all applicants is verified, the selection can be made. The result of this selection is the "Right" employee. The right employee can help make money. The wrong employee will cost much wasted time, materials, and may even drive away customers

Text B. How to Select the “Right Person”

How to select the right person for the job? There is no perfect answer, but the interview process can be of great help if it is used effectively. Interviewing candidates for a position in a company is one of the final steps in the hiring process. Below is a list of the steps involved in the hiring process.

The key steps to finding the right person to fill a position include:

– **Determining the need to hire a new employee.** Are the skills and talents of current employees properly utilized? Can your business growth support a new employee?

– **Conducting a thorough job analysis.** What are the job's essential functions and key performance criteria?

– **Writing a job description and job specification for the position based on the job analysis.**

– **Determining the salary for the position.** Is the salary comparable and proportional with the salaries and responsibilities of other positions inside your company as well as similar positions out in the marketplace?

– **Deciding where and how to find qualified applicants.** What are the recruitment techniques to be used? What is the time frame for conducting your search? Remember, advertising is riot the only, or necessarily the best, way to recruit.

– **Collecting and reviewing a fair amount of applications arid resumes** and then selecting the most qualified candidates for further consideration.

– **Interviewing the most qualified candidates for the position,** based on the job's description and specification.

– **Checking references.**

– **Hiring the best person for the job.**

After reviewing all of the resumes, you will be able to pick and choose a select number of qualified applicants to be interviewed.

How to Conduct the Successful Interview - What to do?

1. Prepare in Advance for the Interview

– Know what you want in a candidate before you begin the interview. Review the job specifications and requirements that have been prepared.

– Know the job and its responsibilities. Review the job description.

– Prepare a list of standard questions concerning the candidate's skills, abilities and past work performance that you want him/her to answer.

– Review the candidate's resume prior to the interview.

2. Collect Important Information During the Interview

– Since past behavior predicts future behavior, look for the candidate's behavior "patterns" as your collect information. Often times, by listening to how the candidate responds to you questions about previous jobs, you will be able to get a very good idea of what their behavior will be like in the future.

– Try not to give too much detailed information about your company's needs. Remember that the candidate wants to get the job and will be trying to say the right thing to impress you.

– Ask questions that focus on the candidate's past performances.

– Notice how well the candidate listens and responds to the questions asked.

– Listen to the questions the candidate asks. Clarify the reasons why the questions are being asked. Notice which questions he/she asks first as they may be his/her primary concerns.

– Take detailed hand-written notes concerning job related topics that will help you distinguish the candidates- from one another (especially if you will be conducting several interviews). Help yourself remember each candidate and each interview clearly.

– Record information pertaining to the set criteria that will help it the evaluation of candidates.

– Organize and analyze the information immediately after the interview when memory is fresh. Don't try to remember everything, it's impossible. One idea is to "rate" each candidate on each of the criteria immediately following the interview.

– Provide information on the company and the job to each candidate.

3. Treat All Candidates Fairly

– Use your list of standard questions during each interview so that you treat the applicants the same and so that you can compare the answers.

– Keep all questions job-related.

– Show a genuine interest in every candidate you interview.

– If possible, have at least one other person who can meet and/or interview candidates who are "finalists." They should also "rate" the candidates on each of the criteria; ultimately, all interviewers should compare their "ratings" and discuss any discrepancies.

4. Be Courteous and Respectful

– Begin the interview on schedule.

– If possible, conduct the interview without interruptions.

– Do not argue with the candidate.

– Thank the candidate for his/her time and interest.

5. Facilitate Open Communication

– Promote a relaxed environment with free-flowing conversation.

– Do not dominate the discussion by talking too much. Many experts use a 80/20 rule - you talk 20% of the time and the candidate talks 80% of the time.

– Listen carefully to the candidate's answers. If they do not provide you with specific results, probe until they do.

– Explain the selection process to the candidate.

4.4.2 Тексты для дополнительного чтения специальностей «Экономика и управление на предприятии»

Text A

A business may be privately owned in three different forms. These forms are a sole proprietorship, a partnership and a corporation. A sole proprietorship is the most common in many western countries. For example, more than 80 per cent of all businesses in the United States are sole proprietorships.

But it is evident that sole proprietorships do not do the greatest volume of business. They account for only 16 percent of all business receipts, for example, in the USA. What kind of business is likely to be a sole proprietorship? First of all, service industries such as laundromats, beauty shops, different repair shops, restaurants.

A partnership is an association of two or more persons to carry on a business for profit. When the owners .of the partnership have unlimited liability they are called general partners. If partners have limited liability they are "limited partners". There may be a silent partner as well - a person who is known to the public as a member of the firm but without authority in management. The reverse of the silent partner is a secret partner - a person who takes part in management but who is not known to the public. Any business may have the form of the partnership, for example, in such professional fields as medicine, law, accounting, insurance and stockbrokerage. Limited partnerships are a common form of ownership in real estate, oil prospecting, quarrying industries, etc.

Partnerships have more advantages than sole proprietorships if one needs a big capital or diversified management. Like sole proprietorships they are easy to form and often get tax benefits from the government.

Partnerships have certain disadvantages too. One is unlimited liability. It means that each partner is responsible for all debts and is legally responsible for the whole business. Another disadvantage is that partners may disagree with each other.

A business corporation is an institution established for the purpose of making profit. It is operated by individuals. Their shares of ownership are represented by stock certificates. A person who owns a stock certificate is called a stock-holder.

There are several advantages of the corporate form of ownership.

The first is the ability to attract financial resources. The next advantage is the corporation attracts a large amount of capital it can invest it in plants, equipment and research. And the third advantage is that a corporation can offer higher salaries and thus attract talented managers and specialists.

The privately owned business corporation is one type of corporation. There are some other types too. Educational, religious, charitable institutions can also incorporate. Usually such corporation does not issue stocks and is nonprofit. If there is a profit it is reinvested in the institution rather than distributed to private stockholders.

In some western countries, cities, states, federal government and special agencies can establish governmental corporations. A few examples of these governmental corporations are state universities, state hospitals and city owned utilities. Governmental corporations are non-profit as a rule and usually they do not issue stock certificates

Text B. Strengths and Weaknesses of Different Forms of Business Organization

Proprietorships, partnerships and corporations have certain advantages and disadvantages. These can be considered using the following criteria: simplicity, ability to raise capital, liability, control, taxation, etc.

Of the three basic forms, the proprietorship is the simplest. The legal procedures for starting a proprietorship are limited to registering the company's name. Going out of business is also very easy: no legal procedures are required. Starting a partnership is less complex than starting a corporation, but somewhat more so than starting a proprietorship. Simplicity has its advantages but it is not the only thing to consider when choosing the right form of business organization.

Ways of raising capital are different under different forms of business organization. The source of capital for a proprietorship is usually the owner's own savings and loans from banks. More capital can be raised by bringing in partners or by incorporating. The so-called venture capital market is another important source of capital for new businesses.

A major difference among organizational forms is the degree to which owners are personally liable for debts of ihe business. If a proprietorship fails, creditors can claim the owner's property to pay off the debts of the business.

For a partnership, liabilities can also be a serious problem. The limited liability feature of the corporation is its biggest advantage.

Text C. Partnerships in the Professions

In the professions of law, medicine and accounting partnerships have long been the main form of business organization. Along with small partnerships there have always been huge ones. Super-partnerships like the big accounting and law firms have developed ways to cope with the liability problems. To avoid the problem of unlimited liability a special form of organization known as a limited partnership is used.

A limited partnership has one or more general partners who put up some capital, run the business and bear the liabilities of the business. In addition, there are one or more limited partners who put up capital but have no authority in the firm's day-to-day management and do not share its liabilities. The limited partners are much in the same position as stockholders in a corporation.

Recently, however, things have changed further. Many medical, legal and other professional partnerships decided to incorporate.

Text D. Management Functions

Management plays a vital role in any business or organized activity. Management is composed of a team of managers who have charge of the organization at all levels. Their duties include making sure company objectives are met and seeing that the business operates efficiently. Regardless of the specific job, most managers perform four basic functions. These management functions are **planning, organizing, directing,** and **controlling.**

Planning involves determining overall company objectives and deciding how these goals can best be achieved. Managers evaluate alternative plans before choosing a specific course of action and then check to see that the chosen plan fits into the objectives established at higher organizational levels. Planning is listed as the first management function because the others depend on it. However, even as managers move on to perform other managerial functions, planning continues as goals and alternatives are further evaluated and revised.

Organizing, the second management function, is the process of putting the plan into action. This involves allocating resources, especially human resources, so that the overall objectives can be attained. In this phase managers decide on the positions to be created and determine the associated duties and responsibilities. Staffing, choosing the right person for the right job, may also be included as part of the organizing function.

Third is the day-to-day **direction** and supervision of employees. In directing, managers guide, teach, and motivate workers so that they reach their potential abilities and at the same time achieve the company goals that were established in the planning process.

Effective direction, or supervision, by managers requires ongoing communication with employees.

In the last management function, **controlling,** managers evaluate how well company objectives are being met. In order to complete this evaluation, managers must look at the objectives established in the planning phase and at how well the tasks assigned in the directing phase are being completed. If major problems exist and goals are not being achieved, then changes need to be made in the company's organizational or managerial structure. In making changes, managers might have to go back and replan, reorganize, and redirect.

In order to adequately and efficiently perform these management functions, managers need interpersonal, organizational, and technical skills. Although all four functions are managerial duties, the importance of each may vary depending on the situation. Effective managers meet the objectives of the company through a successful combination of planning, organizing, directing, and controlling.

4.4.3 Тексты для дополнительного чтения специальности «Управление персоналом» и «Государственное и муниципальное управление»

Text A. The Spirit of an Organization

Two sayings sum up the "spirit of an organization." One is the inscription on Andrew Carnegie's tombstone:

"Here lies a man who knew how to enlist in his service better men than himself". The other is the slogan of the drive to find jobs for the physically handicapped: "It's the abilities, not the disabilities, that count."

Management by objective tells a manager what he ought to do. The proper organization of his job enables him to do it. But it is the spirit of the organization that determines whether he will do it. It is the spirit that motivates, that calls upon a man's reserves of dedication and effort, that decides whether he will give his best or do just enough to get by.

It is the purpose of an organization to "make common men do uncommon things" - this phrasing is Lord Beveridge's. No organization can depend on genius; the supply is always scarce and always unpredictable. But it is the test of an organization that it makes ordinary human beings perform better than they are capable of, that it brings out whatever strength there is in its members and use it to make all other members perform more and better. It is the test of an organization that it neutralizes the weaknesses of its members.

Altogether the test of good spirit is not that "people get along together"; it is performance, not conformance. "Good human relations" are not grounded in the satisfaction of good performance and the harmony of proper working relations are actually poor human relations and result in poor spirit. They do not make people grow; they make them conform and contract. I shall never forget the university president who once said to me: "It is my job to make it possible for the first-rate teacher to teach. Whether he gets along with his colleagues or with me - and very few of really good teachers do either - is irrelevant. We certainly have a collection of problem children here - but, boy, do they teach." And when his successor substituted for this a policy of "peace and harmony," both the performance and the spirit of the faculty rapidly went to pieces.

There are five areas in which practices are required to ensure the right spirit through out management organization.

1. There must be high performance requirements; no condoning of poor or mediocre performance; and rewards must be based on performance.

2. Each management job must be a rewarding job in itself rather than just a step in the promotion ladder.

3. There must be rational and just promotion system.

4. Management needs a "charter" spelling out clearly who has the power to make life-and-death decisions affecting a manager; and there should be some way for a manager to appeal to a higher court.

5. In its appointments management must demonstrate that it realizes that integrity is the absolute requirement of a manager, the one quality that he has to bring with him and cannot be expected to acquire later on.

A man should never be appointed to a managerial position if his vision focuses on people's weaknesses rather than on their strengths. He should be a realist; and no one is less realistic than the cynic. A man should never be appointed if he is more interested in the question: "Who is right?" than in the question: "What is right?" Management should never appoint a man who considers intelligence more important than integrity.

The men with whom a man works, and especially his subordinates, know in a few weeks whether he has integrity or not. They may forgive a man a great deal: incompetence, ignorance, insecurity or bad manners. But they will not forgive him lack of integrity. Nor will they forgive higher management for choosing him.

Text B. Time Management

Time is a scarce resource that must be managed well if a manager is to be effective. It is not possible to create more time, but most people can make better use of existing time. Time is "wasted" when it is used for things that are less important than other potential uses. The difficult part is not in finding time to do something, but rather in knowing what things are important enough to do. Some things are not important enough to be done at all much less in a careful, precise way; and doing them only steals time from more essential activities. The key to time management is knowing what you want to accomplish. A person with a clear set of objectives and priorities "can identify important activities and plan the best way to use time. However, without clear objectives, no amount of planning will improve time management.

Common Time Wasters for Managers

Studies of managerial activities find some common time wasters, including the following:

1. Drop-in visitors.
2. Telephone interruptions.
3. Cluttered office.
4. Unessential tasks.
5. Unnecessary or over-long meetings.

Drop-in Visitors

Casual visitors are probably the biggest time wasters for a manager. The nature of managerial work requires many brief contacts with a wide network of people, including peers, superiors, clients, and other outsiders. However, the need to interact with many people frequently does not imply that a manager should be available at any time to anybody who wants to see him or her for any reason.

Some managers fail to screen visitors and prevent interruptions because of deep-seated fears and anxieties. Some managers may fear that without an "open door" visitors will be offended, important information will be missed, and open communication will be discouraged. For some managers, a strong need for affiliation and desire to socialize may be the cause of too much accessibility. In other cases, attributes of the physical environment or the organizational structure discourage privacy. Examples include lack of a separate office and lack of a secretary to screen visitors.

Some common remedies involve a variety of barriers, scheduling mechanisms, and screening mechanisms. Other remedies involve reducing the need for people to ask for information and advice. Frequent questions suggest a possible failure to clarify role expectations and disseminate relevant information to people. Still other remedies allow you to control the length of a visit and end it quickly.

– Have your secretary screen visitors, and provide enough guidance so that the secretary can make good judgements about who should gain access and who should be put off.

– Make yourself inaccessible during particular times of the week by closing your door or working in a more private location.

– Prepare polite excuses to discourage or shorten visits (such as, "I have to leave for a meeting", "I am expecting an important call", "I am in the middle of something that I have to finish right away", "can I meet with you later?").

– Set up regular meetings each week with members of your work unit and encourage them to use these meetings for presenting appropriate problems, questions, and requests.

– Hold open office periods each week when you are available without an appointment for anybody who needs to see you for a few minutes.

– Clarify role expectations by setting specific goals and deadlines, giving clear instructions, and reaching agreement on action plans. Develop standard responses for types of crises and disturbances that can be handled directly by subordinates, making it unnecessary for them to ask you for instructions.

– Use non-verbal cues to signal that you are busy (for example, don't give eye contact to people who pass by or peer into your office; remain standing when an unannounced visitor comes to your door hold the telephone in your hand as someone comes in, which shows you are about to make a call; look frequently at your watch to show that a meeting is running too long).

– Meet with people in their offices instead of yours. These remedies are usually successful in reducing the number of announced visitors and keeping visits brief. However, these remedies should be used carefully and in a way that does not make you inaccessible to people who need to see you and with whom you need to maintain good relations.

Text C. Telephone Interruptions

The telephone is an important medium for communication by managers, and, in comparison to visiting someone or writing a memo, it can save time. However, telephones can become a major form of interruption if not controlled carefully.

Reasons for problems with telephone interruptions are probably similar to the reasons for problems with drop-in visitors. Some managers are afraid of offending people or being unavailable.

It is much easier to deal with telephone interruptions than with unannounced visitors. Again, remedies involve a combination of better screening, better communication of role expectations and technical information, and increased alternatives for meeting with you.

– If you receive many calls that are not essential, have your secretary screen all of your calls. Provide enough guidance so that the secretary can make good judgements about who should gain access and who should be put off. For example, give the secretary a list of people who should be put through immediately. Have the secretary politely inquire about the identity of other callers and the nature of their business with you. If the secretary is in doubt about the relevance of a call, he or she should ask you before putting it through.

– Even if most calls you receive are important, you will want to ask your secretary to take your calls during special meetings or work sessions when you don't want to be interrupted except for an emergency or special person. If no secretary is available to take calls at these times, use an answering machine. Delegate responsibility for answering particular types of inquiries to your secretary or a subordinate to whom the call can be switched.

– If it is common to receive misdirected calls, keep handy a list of names and telephone numbers of the appropriate people who can provide information to a caller or deal with the callers problem.

– Set aside some time periods each week when people know they can call you and get through.

– Prepare polite excuses to shorten calls (such as, "I can only talk for a minute now," "I have to leave for a meeting "I am in the middle of a meeting, "can I call you back later?"). Clarify role expectations by setting specific goals and deadlines, giving clear instructions, and reaching agreement on action plans. Develop standard responses for types of crises and disturbances that can be handled directly by subordinates, making it unnecessary for them to ask you for instructions.

– Have materials and information ready for calls that you expect to receive, so you are prepared for them and do not need to waste time or call back. Being prepared also shortens call that you initiate.

Text D. Cluttered Office

Clutter and disorganization in the office waste time. Things become lost, and time is lost searching for them. Items of paperwork are handled several times when they need to be handled only once. There are a number of causes of clutter and disorganization. Some people are afraid of losing or forgetting things, so they leave them on the desk where they can be seen. Some people things out because they don't want to look as if they are not busy. Sometimes clutter is the result of excessive paperwork; the sheer volume of paperwork that must be dealt with creates backlogs. Sometimes paperwork piles up because of indecisiveness; the person puts aside items of paperwork that could be dealt with immediately. Finally, some people are just habitually very messy and disorganized.

Remedies involve a variety of approaches, including better organization of files, decision rules for handling paperwork efficiently, efforts to reduce the amount of necessary paperwork, and better screening of paperwork by others.

– Set priorities on incoming correspondence and paperwork before you begin to deal with any items; correspondence can be sorted into general categories on a daily basis (first class mail and important internal memos that should be looked at today; miscellaneous memos and reports that should be filed or put aside until more time is available; junk mail and correspondence that should be discarded or redirected to others).

– If the flow of correspondence to you is excessive, and you have a very capable secretary or assistant, have the person screen and sort your correspondence for you.

– Try to handle items only once whenever possible; develop a set of decision rules to facilitate decisions about how to handle recurrent types of correspondence.

– Delegate responsibility for handling routine types of correspondence to your secretary and / or to subordinates.

– Set up an efficient file system with categories that are easy to remember and files that are easy to find.

– Periodically discard old records and files that are no longer relevant, or store them elsewhere.

– Reduce the amount of required reports and memos from subordinates, clients, and others, or set limits on how long these should be.

– Whenever appropriate, respond to memos or letters when you receive them by writing a short answer on the original document, rather than ever, it is important to understand that time management does not mean doing everything faster and better, which would only increase stress and fatigue. Time management means doing fewer things but doing them well.

4.5 Тексты для студентов специальности «Налоги и налогообложения»

4.5.1 Тексты для дополнительного чтения специальности «Налоги и налогообложение»

Text A. Basic Principles for a System of Taxation

In 1776 Adam Smith, English economist formulated four main principles for a system of taxation which are still generally acceptable. They are the principles of equity [ekwiti], certainty, convenience and economy.

Equity.

This means that the burden of taxation should be distributed according to people's ability to pay, i.e. they should be proportional to their earnings and profits.

Certainty.

The taxpayer should known how much tax he must pay, when it must be paid, and how it must be paid.

Convenience.

Taxes must be collected in a convenient form and at a convenient time. Taxes are paid in money and this is the most convenient form of tax paying.

Economy.

The costs of collection and administration should be small in relation to the total revenue.

Text B. Development of Tax System in Russia. Some Facts about the Past of Russian Tax System

– Taxes as a central revenue institution of the budget came to existence in Great Britain in the 17th century. As to Russian tax system, it is quite young.

– In 1921-23 excises for a wide range of goods were introduce, like salt, sugar, kerosin, matches, tea, tobacco and vodka.

– In 1941, when the Great Patriotic War broke out, the government raised the rate of the income tax and the agricultural tax up to 100%.

– In the 60-ies the main revenue items of the state budget were monetary savings incoming from state – owned enterprises and non-governmental organizations.

– In 1971-75 income taxation decreased. Industrial and office workers having wages 70 roubles per mouth were exempt from the tax.

– Very significant amendments into the Tax Decree were introduced in 1991-93. In addition to the taxes set by the federal legislation, authorities of the subjects of the Russian Federation and local authorities were allowed to introduce and implement any taxes with no limits as to their amount.

Text C. Tax Policy

A. Tax policy is the study of the best way to collect a tax for government revenues. In other words, the amount of money the government collects depends on its policy. Tax regimes in different countries are suited to meet local conditions.

If a government reduces one type of tax, it has to raise another type to preserve the overall tax intake. In the UK for instance, direct taxes on income have been reduced/ cut but indirect taxes on spending, such as VAT have been raised to compensate it.

No taxes are popular, but they are part of people’s life in any country.

Text D. Tax evasion

Tax evasion is the term for reducing taxes by illegal means. It can be simply not paying a tax bill when it is received. Or, which is worse it may be deliberate hiding income or dishonest tax reporting (such as declaring less income or profits).

Tax evasion is a crime and is severely punished in almost all countries.

There may be a fine much bigger than the tax evaded. Severe offenders may be punished by jail sentences.

Whatever the penalties/punishments cases of evasion continue.

4.6 Тексты для студентов специальности «Документоведение и документационное обеспечение управления»

Text A. The Internet

The Internet, a global computer network which embraces millions of users all over the world, began in the United States in 1969 as a military experiment. It was designed to survive a nuclear war. Information sent over the Internet takes the shortest path available from one computer to another. Because of this, any two computers on the Internet will be able to stay in touch with each other as long as there is a single route between them.

This technology is called packet swithing. Owing to this technology, if some computers on the network are knocked out (by a nuclear explosion, for example), information will just route around them. One such packetrswithing network which has already survived a war is the Iraqi computer network which was not knocked out during the Gulf War.

Most of the Internet host computers (more than 50 *%)* are in the United States, while the rest are located in more than 100 other countries Although the number of host computers can be counted fairly accurately, nobody knows exactly how many people use the Internet, there are millions worldwide, and their number is growing by thousands each month. The most popular Internet service is e-mail.

Most of the people, who have access to the Internet, use the network only for sending and receiving e-mail messages. However, other popular services are available on the Internet: reading USENET News, using the World-Wide Web, telnet, FTP, and Gopher.

In many developing countries the Internet may provide businessmen with a reliable alternative to the expensive and unreliable telecommunications systems of these countries. Commercial users can communicate cheaply over the Internet with the rest of the world. When they send e-mail messages, they only have to pay for phone calls to their local service providers, not for calls across their countries or around the world. But who accually pays for sending e-mail messages over the Internet long distances, around the world? The answer is very simple: users pay their service provider a monthly or hourly fee. Part of this fee goes towards its costs to connect to a larger service provider, and part of the fee received by the larger provider goes to cover its cost of running a worldwide network of wires and wireless stations.

But saving money is only the first step. If people see that they can make money from the Internet, commercial use of this network will drastically increase. For example, some western architecture companies and garment centers already transmit their basic designs and concepts over the Internet into China, where they are reworked and refined by skilled — but inexpensive — Chinese computer-aided-design specialists.

However, some problems remain. The most important is security. When you send an e-mail message to somebody, this message can travel through many different networks and computers. The data is constantly being directed towards its destination by special computers called routers. However, because of this, it is possible to get into any of the computers along the route, intercept and even change the data being sent over the Internet. In spite of the fact that there are many good encoding programs available, nearly all the information being sent over the Internet is transmitted without any form of encoding, i.e. "in the clear". But when it becomes necessary to send important information over the network, these encoding programs may be useful. Some American banks and companies even conduct transactions over the Internet. However, there are still both commercial and technical problems which will take time to be resolved.

4.7 Тексты для студентов специальности «Статистика»

Text A

The principal descriptive quantity derived from sample data is the mean, which is the algebraic average of the sample data.

The principal descriptive quantity derived from sample data is the mean, which is the arithmetic average of the simple data.

The principal descriptive quantity derived from sample data is the mean, which is the arithmetic average of the sample data.

If the sample contains few values that are so large or so small that they have an exaggerated effect on the value of the mean, the sample is represented by the median.

If the sample contains a lot of values that are so large or so small that they have an exaggerated effect on the value of the mean, the sample is represented by the median.

If the sample contains a few values that are so large or so small that they have an exaggerated effect on the value of the mean, the sample is represented by the median.

If the sample contains only some value that are so large or so small that they have an exaggerated effect on the value of the mean, the sample is represented by the median.

Text B

There are two broad sub-divisions of this subject: descriptive statistics and theoretical statistics. The principal descriptive quantity derived from sample data is the mean, which is the arithmetic average of the sample data.

It serves as the most reliable single measure of the value of a typical member of the value of a typical member of the sample. If the sample contains a few values that are so large or so small that they have an exaggerated effect on the value of the mean, the sample is more accurately represented by the median, the value that half the sample values fall below and half above. As measures of the dispersion of the values about their mean, the quantities most commonly used are the variance and its square root, the standard deviation. The variance is calculated by determining the mean, subtracting it from each of the sample values (yielding the deviation of the samples), and then averaging the squares of these deviations. The mean and standard deviation of the sample are used as estimates of the corresponding characteristics of the entire group from which the sample was drawn.

They do not, in general, completely describe the distribution of values within either the sample or the parent group; indeed, different distributions may have the same mean and standard deviation. They do, however, provide a complete description of the so-called normal distribution, in which positive and negative deviations from the mean are equally common and small deviations are much more common than large ones. For a normally distributed set of values, a graph showing the dependence of the frequency of the deviations upon their magnitudes is a bell-shaped curve. About 68 percent of the values will differ by less than three times the standard deviation.

Text C

The theory of statistics is grounded in mathematical probability and in idealized concepts of the group under study, called the population, and the sample. The statistician may view the population as a set of balls from which the sample is selected at random, that is, in such a way that each ball has the same chance as every other one for inclusion in the sample. The characteristic of interest in the population is idealized as a physical property of the balls; for example, they may be of two colours, red and blue. As an illustration, suppose one is studying opinions on a certain issue, and the characteristic is described as the favouring of an associated policy.

The members of the population having this characteristic may be identified with the red balls, and those not having it may be identified with the blue balls. The problem under study is usually stated in the from of a question about the proportions of balls having special colours; for example, one may wish to test whether a majority of the population is in favour of the policy under consideration. The model described above has been studied in the context of probability theory since the 17th century. It has been shown that when the sample is drawn at random, the membership of the sample is governed by the composition of the population according to well-determined laws of probability. Statistics makes use of these laws by devising methods of inferring the composition of the population from that of the sample. The theory of statistics makes it possible to evaluate the performance of a statistical procedure in terms of the proportions of sample leading to a correct conclusion.

Text D

Inferences made in statistics are of two types. The first is estimation, which involves the determination, with a possible error due to sampling, of the unknown value of a population characteristic, such as the proportion having a specific attribute or the average value of some numerical measurement. Estimates of population characteristics are generally accompanied by the 'standard errors' of the estimates; these are margins that determine the possible errors arising from the fact that the estimates are based on random samples and not on a complete population census.

The second type of inference is hypothesis testing. It involves the definitions of a “hypothesis” as one set of possible population values and an “alternative”, a different set. There are many statistical procedures for determining on the basis of a sample whether the true population characteristic belongs to the set of values in the hypothesis or the alternative.

Statistics is used in every type of scientific work and in much commercial and industrial work. For very large populations, the size of the sample needed for standard statistical procedures is entirely independent of the size of the underlying population.

This is illustrated in a very dramatic way in general elections for public office. Statisticians are able to make very accurate estimates of the outcome of the election on the bases of very small sample returns.

Statistics, science of making valid inferences about the characteristics of a group or persons or objects on the basis of numerical information obtained from a randomly selected sample of the group.

Statistics information based on a study of the number of times something happens or is present, or other numerical facts. (Cambridge International Dictionary of English. 1995 -1415 p.)

5 Краткий грамматический справочник

5.1 Степени сравнения прилагательных и наречий (Degrees of Comparison of Adjectives and Adverbs)

Способы образования степеней сравнения прилагательных и наречий зависят от их состава.

1 Если прилагательное или наречие односложное (один или максимум два слога), сравнительная степень образуется путем прибавления суффикса -ER к основе слова, а превосходная - путем прибавления определенного артикля и суффикса -EST:

cold - colder - the coldest

hot - hotter - the hottest

busy - busier - the busiest

late - later - the latest

few - fewer - the fewest

free - freer - the freest

brave - braver - the bravest

narrow - narrower - the narrowest

2 Если прилагательное или наречие многосложное (более двух слогов), сравнительная степень образуется добавлением слова more без изменения основы, а превосходная - добавлением слова most с определенным артиклем, причем основа остается также неизменной:

favourite - more favourite - the most favourite

extravagant - more extravagant - the most extravagant

nicely - more nicely - the most nicely

sincerely - more sincerely - the most sincerely

Исключения из правила:

good/well - better - the best

bad/badly - worse - the worst

little (мало) - less - the least

many/much - more - the most

far - farther (further) - the farthest (the furthest)

Некоторые особенности употребления степеней сравнения:

а) Отсутствие в некоторых случаях в превосходной степени определенного артикля, но присутствие неопределенного артикля передает прилагательному значение, которое можно передать на русский язык сочетанием типа «один из самых» или словами «наиболее», «крайне», например:

This is a most exciting book. = This is one of the most exciting books.

Это одна из самых захватывающих книг.

He is a bravest person I've = He is one of the bravest people I've ever met.

ever met.

Он один из самых храбрых людей, которых я когда-либо встречал.

He's a most boring person. - Он крайне скучный человек.

б) Усиление значения прилагательного в сравнительной степени («гораздо», «намного») производится путем употребления слов much или far с соответствующим прилагательным, употребленным в сравнительной степени:

He knows much more about ancient civilizations than some scholars.	О древних цивилизациях он знает гораздо больше, чем некоторые ученые.
He was much stupider than I had expected.	Он оказался гораздо глупее, чем я ожидал.
The movie is far more interesting than the book it is based on.	Фильм гораздо интереснее книги, по которой он снят.

в) Конструкции типа «чем + сравнительная степень, тем + сравнительная степень» (чем скорее, тем лучше) образуются при сочетании определенного артикля с прилагательными в сравнительной степени: the sooner, the better.

Чем дольше я его знаю, тем меньше понимаю.	The longer I know this man, the less I understand him.

5.2 Времена в действительном залоге (Tenses in the Active Voice)

5.2.1 Времена группы Indefinite

To ask

Present Indefinite совпадает с формой инфинитива без частицы to во всех лицах, кроме 3-го лица ед. ч., имеющего окончание -s.

I ask. He (she, it) asks.

Вопросительная и отрицательная формы образуются с помощью вспомогательного глагола to do, который в 3-м лице ед. ч. имеет форму does, и инфинитива смыслового глагола без частицы to.

Do they ask? Does he ask? She does not ask.

Present Indefinite употребляется для выражения обычных, постоянных или повторяющихся действий в настоящем и часто используется с обстоятельствами usually, every day, often, seldom, sometimes и др.

He goes to school every day. We usually go for a walk.

Present Indefinite может употребляться также для выражения действия, которое произойдет в ближайшем будущем согласно официальной договоренности, полученному распоряжению, принятой программе, плану, а также по расписанию.

When does the football match start today? The President arrives tomorrow.

Past Indefinite (вторая основная форма правильных глаголов) образуется путем прибавления к инфинитиву окончания -ed. Past Indefinite неправильных глаголов образуется другими способами (см. список неправильных глаголов). Вопросительная и отрицательная формы образуются с помощью вспомогательного глагола did:

He asked. They went. I didn't ask. She didn't go. Did he ask?

Past Indefinite употребляется для выражения обычных, постоянных или повторяющихся действий в прошлом и употребляется с обстоятельствами yesterday, last week (year), 5 days ago и др.

I saw him 5 days ago. They usually came to see father on Saturdays.

Для выражения повторяющихся действий в прошлом употребляются глагол would и сочетание used to, которые переводятся словами обычно, бывало, раньше.

Last year we would (used to) go to the theater. — В прошлом году мы обычно (бывало) ходили в театр.

Future Indefinite образуется с помощью вспомогательного глагола will и инфинитива смыслового глагола без частицы to:

I will ask. He will ask.

Will she ask? We will not (won't) ask.

He will not (won't) ask.

Future Indefinite обозначает действия, которые являю будущими по отношению к моменту речи, и употребляется с обстоятельствами tomorrow, next week (month, year) и др.

5.2.2 Времена группы Continuous

to be asking to be + Participle I

Present Continuous употребляется для выражения действия как процесса (незаконченного, длящегося), происходящего:

а) в момент речи:

It is raining.	Идет дождь (в данный момент).

б) в настоящий период времени:

My son is very busy. He is get-ting ready for his final exams.	Мой сын очень занят. Он готовится к выпускным экзаменам (в настоящее время).

Present Continuous также может употребляться для выражения действий, по которым действующим лицом уже принято решение и которые поэтому непременно осуществятся в ближайшем будущем:

We are dining out on Saturday.	В субботу мы обедаем в гостях.

Также может употребляться выражение to be going to:

They are going to play the piano.	Они будут играть на пианино (собираются играть).

Past Continuous обозначает действия, протекав точно указанное прошедшее время:

а) в указанный момент в прошлом:

It was raining when I went out into the street (at 10 o'clock yesterday).	Шел дождь, когда я вышел на улицу (вчера в 10 часов).

б) в указанный период времени в прошлом:

What were you doing during your stay in London?	Что ты делал в Лондоне (когда был в Лондоне)?

Future Continuous употребляется для выражения действий, которые произойдут в будущем при обычном, естественном ходе событий.

Meg, will you close the window? The food will be getting cold.	Мег, закрой окно, пожалуйста. Еда будет остывать.

Времена группы Continuous переводятся на русский язык только глаголами несовершенного вида:

I am reading now.	Я читаю сейчас.
I was reading from 4 o'clock till 6 o'clock.	Я читал с 4 до 6 часов.
I was reading when she came.	Я читал, когда она пришла.

5.2.3 Времена группы Perfect

to have asked to have + Participle II

Времена группы Perfect образуются с помощью вспомогательного глагола to have в соответствующем времени и лице и Participle II смыслового глагола.

В собственном значении Present Perfect употребляется для выражения действия, которое в момент речи воспринимается как свершившееся. Обстоятельства, при которых оно совершилось (время, место, образ действия), неважны и несущественны.

Времена группы Perfect переводятся на русский язык обычно глаголами совершенного вида, причем Present и Past Perfect - глаголами прошедшего времени.

We have bought a new TV set.	Мы купили новый телевизор (у нас есть новый телевизор).

Так как Present Perfect является настоящим временем и всегда соотносится с моментом речи, эта форма не может быть употреблена, если в предложении указано точное время (или место) совершения действия.

I have heard the news. (Present Perfect)	Я слышал (знаю) эту новость.
I heard the news a few minutes ago. (Past Indefinite)	Я услышал эту новость несколько минут назад.

Present Perfect употребляется с обстоятельствами today, this morning, this week, this month, this year, since yesterday (since 1978, etc.), for 20 years, just, already, ever, never, not yet и т. п.

I have lived in Moscow for 10 years.	Я прожил в Москве 10 лет.
I have never seen this film.	Я никогда не видел этого фильма.
Have you ever been to London?	Вы когда-нибудь были в Лондоне?

Present Perfect, как правило, не употребляется в вопросительных предложениях, начинающихся со слов when, where и how, так как в центре внимания таких вопросов находятся такие обстоятельства, при которых совершилось действие, в них употребляется Past Indefinite.

When did you speak to my father?	Когда ты разговаривал с моим отцом?

Past Perfect употребляется для выражения действий, которые произошли до указанного момента в прошлом. Момент в прошлом чаще всего бывает обозначен другим действием в прошлом или точным указанием на время с помощью предлога by.

She had written only two letters by 4 o'clock.	К 4 часам она написала только два письма.
The manager had left the office before I came.	Управляющий ушел до того, как я пришел.

Future Perfect употребляется для выражения действий, которые будут завершены до определенного момента в будущем. Этот момент должен быть обозначен другим действием в будущем времени или точным указанием на время с помощью предлога by.

I will have translated the text by 3 o'clock tomorrow.	Завтра к 3 часам я переведу этот текст.
I will have been here for ten years next March.	В марте будущего года исполнится десять лет, как я живу здесь.

5.2.4 Времена группы Perfect Continuous

to have been asking
to have been + Participle I

Времена группы Perfect Continuous обычно переводятся на русский язык глаголами несовершенного вида.

Present Perfect Continuous употребляется для выражения действий, начавшихся в прошлом и продолжающихся до настоящего момента речи, как бы подводя итог их длительности. В предложениях с Present Perfect Continuous как правило, указывается период времени, в течение которого происходит действие. Он может быть обозначен с помощью выражений типа all my life, all this week (year month), lately (в последнее время), предложных словосочетаний, обычно с предлогом for и since.

We have been staying here all this week.	Мы здесь гостим всю эту неделю.
They have been working	Они работают уже два часа.

for two hours.

He has been reading since 3 o'clock (since she came).	Он читает с трех часов (с тех пор, как она пришла).

Past Perfect Continuous употребляется для выражения действий, начавшихся до указанного момента в прошлом и продолжавшихся до этого момента. В предложениях с Past Perfect Continuous обычно указывается период времени, в течение которого происходило действие. Этот период может быть обозначен словами all his life, those two years, all that month, of late, for, since и др.

He said he had been working in a newspaper office since his return from abroad.	Он сказал, что работает в одной газете с тех пор, как вернулся из-за границы.
Jim said that he had been working all day (for 3 hours).	Джим сказал, что он весь день (3 часа) работал.

Future Perfect Continuous употребляется в тех же случаях, что и Future Perfect, с той лишь разницей, что Future Perfect Continuous подчеркивает длительность совершаемого действия.

He will have been teaching for three years by next September (by 1999).	К следующему сентябрю (к 1999 году) будет три года, как он преподает.

Времена Future Perfect Continuous и Past Perfect Continuous употребляются редко (см. таблицу 2).

Таблица 2 - Времена Future Perfect Continuous и Past Perfect Continuous

Группа	Время		
	Perfect	Past	Future
1	2	3	4
Indefinite	I ask Я спрашиваю He asks Он спрашивает	I asked Я спрашивал He asked Он спросил	I will ask Я спрошу He will ask Он спросит

Продолжение таблицы 2

1	2	3	4
Continuous	I am asking Я спрашиваю He is asking Он спрашивает	I was asking Я спрашивал He was asking Он спрашивал	I will be asking Я буду спрашивать He will be asking Он будет спрашивать
Perfect	I have asked Я спросил He has asked Он спросил	I had asked Я спросил He had asked Он спросил	I will have asked Я спрошу He will have asked Он спросит
Perfect Continuous	I have been asking Я спрашиваю He has been asking Он спрашивает	I had been asking Я спрашивал He had been asking Он спрашивал	I will have been asking Я буду спрашивать He will have been asking Он будет спрашивать

5.3 Страдательный залог (Passive Voice)

to be asked to be + Participle II

The Passive Voice устанавливает, что лицо или предмет, обозначенные подлежащими, являются объектами действия, выраженного сказуемым.

Страдательный залог образуется с помощью вспомогательного глагола to be и Participle II смыслового глагола. Поскольку в страдательных конструкциях говорящего, как правило, интересует лицо или предмет, подвергшееся действию, а не производящее его, то в большинстве случаев деятель не указывается. В страдательном залоге отсутствуют видо-временные формы Perfect Continuous и Future Continuous, вместо них соответственно употребляются формы Perfect и Future Indefinite (см. таблицу 3).

Таблица 3 - Времена в страдательном залоге

Группа	Время		
	Present	Past	Future
Indefinite	I am asked Меня спрашиваю He is asked	I was asked Меня спросили He was asked	I will be asked Меня спросят He will be asked
Continuous	I am being asked Меня спрашивают He is being asked	I was being asked Меня спрашивали He was being asked	
Perfect	I had been asked Меня спросили He had been asked Его спросили	I have been asked Меня спросили He has been asked Его спросили	I will have been asked Меня спросят He will have been asked Его спросят

Действительный залог	Страдательный залог
I read books. Я читаю книги.	Books are read (by somebody). Книги читают. Книги читаются (кем-то).
He gave me a book. Он дал мне книгу.	I was given a book. Мне дали книгу.
We speak much about it. Мы много говорим об этом.	It is much spoken about. Об этом много говорят.

Глаголы, наиболее употребительные в страдательном залоге:

to arrive at - достигать чего-нибудь

to agree upon - договариваться о

to be rid of- быть свободным от чего-либо

to deal with - иметь дело с, рассматривать (вопрос)

to do away with - уничтожать, избавляться

to find fault with - придираться, находить недостатки to get rid of - избавляться от

to insist on - настаивать на

to laugh at - смеяться над

to lose sight of- терять из виду кого-нибудь, что-нибудь

to listen to - слушать кого-нибудь, что-нибудь

to look after - заботиться о

to look at - смотреть на

to make fun of - высмеивать, насмехаться

to make use of - использовать кого-нибудь, что-нибудь

to object to - возражать против

to pay attention to - обращать внимание на

to put an end to - положить конец чему-нибудь

to refer to - ссылаться на

to rely on - полагаться на

to speak of (about) - говорить о

to send for - посылать за

to take care of - заботиться о

to take into account - принимать во внимание

to take notice of - замечать, обращать внимание на

to wait for - ждать кого-нибудь, чего-нибудь

He is often sent for.	За ним часто посылают.
His proposal was objected to.	Против его предложения возражали.
The children will be looked after very well.	О детях будут хорошо заботиться.
She has been laughed at.	Над ней смеялись.
This book is seldom referred to.	На эту книгу редко ссылаются.
This man can be relied on.	На этого человека можно положиться.

His words were not taken notice of.	На его слова не обратили внимания.
At last the ship was lost sight of.	Наконец, пароход скрылся из виду.

Запомните: перевод глаголов to affect, to follow, to influence в страдательном залоге:

X is affected by Y. — На X действует Y.

X is followed by Y. — За X следует Y.

X is influenced by Y. — На X влияет Y.

5.4 Модальные глаголы (Modal Verbs)

Основные модальные глаголы: can (could), may (might), must. Они не обозначают действие, а выражают лишь отношение к нему, т.е. возможность, вероятность или необходимость совершения действия. Само действие выражается инфинитивом или перфектным инфинитивом смыслового глагола без частицы to. Модальные глаголы характеризуются следующими особенностями:

1 Не имеют неличных форм (причастия, инфинитива, герундия).

2 Не изменяются по лицам и числам (в 3-м лице нет окончания -s).

3 Вопросительную и отрицательную формы образуют без вспомогательного глагола.

4 Глаголы can (could), may (might) имеют формы настоящего и прошедшего времени, глагол must - только форму настоящего времени.

Модальный глагол can (could) имеет следующие значения:

1 Способность, умение. Переводится словами «мочь», «уметь».

She can play the piano. Она умеет играть на пианино.

2 Предположение - с Perfect Infinitive в утвердительном предложении. Переводится словом «возможно». Perfect Infinitive всегда переводится глаголом прошедшего времени.

She can have done it. Она, возможно, сделала это.

3 Сомнение - с Indefinite Infinitive или Perfect Infinitive в вопросительных и отрицательных предложениях. Переводится словами «неужели», «не может быть».

Can she do (have done) it?	Неужели она это делает (сделала)?
She can't do (have done) it.	Не может быть, что она это делает (сделала).
She can't have failed to forget about her promise.	Не может быть, чтобы она забыла о своем обещании.

Заместитель модального глагола can: to be able to — «быть в состоянии».

She will be able to do it. Она сможет это сделать.

Модальный глагол may (might) имеет следующее значения:

1 Просьба - в вопросительном предложении, разрешение в утвердительных предложениях. Переводится словом «можно».

May I come in?	Можно войти?
You may go to the cinema.	Ты можешь пойти в кино (я тебе разрешаю пойти в кино).

2 Предположение, возможность - с Indefinite Infinitive или Perfect Infinitive. Переводится словами «возможно», «может быть».

She may do (have done) it. Она, возможно, делает (сделала) это.

Заместители модального глагола may**:** to be allowed to, to be permitted - иметь разрешение.

He is permitted to go to the cinema.	Ему можно пойти в кино.

Модальный глагол must имеет следующие значения:

1 Долг, необходимость. Переводится словом «должен».

She must do it. Она должна это сделать.

2 Предположение - с Infinitive или Perfect Infinitive переводится словами «должно быть», «вероятно».

She must do (have done) it. Она, должно быть, делает (сделала) это.

Заместители модального глагола must: to have to - должен (в силу обстоятельств), to be to - должен (в силу плана).

Did you have to wait for him long?	Тебе долго пришлось его ждать?
I don't have to cook dinner because we're going out tonight.	Мне не надо готовить сегодня обед, потому что мы идем в гости.
The train is to arrive on time.	Поезд должен прибыть вовремя.
Who is to arrange the meeting?	Кто должен организовать собрание?

В качестве модальных глаголов могут употребляться также следующие глаголы: shall (should) - должен, will (would) - хотеть, need not - не нужно, не надо, ought to - следует, следовало бы, to be obliged to - быть обязанным, used to - имел обыкновение.

The boy ought to apologize.	Мальчик должен извиниться.
I ought not to have said it.	Мне не следовало этого говорить.
Should I ask him about it?	Мне (следует) спросить его об этом?
You needn't come.	Тебе не нужно приходить.
He used to rest after dinner.	Он имел обыкновение отдыхать после обеда.

Примечание:

Долженствование в английском языке может быть выражено с помощью следующих слов и выражений:

must: выражает наиболее сильную степень долженствования:

You mustn't be rude to me. I won't stand it.	Вы не должны грубо обращаться со мной. Я этого не потерплю.

to have to: по степени интенсивности выражения долженствования близко к must, поэтому выступает заменителем последнего в тех случаях, когда предложение употребляется в прошедшем или будущем времени. To have to всего выступает переводческим эквивалентом русского «приходится»:

You'll have to see me off to the underground station, otherwise I'll get	Вам придется проводить меня до станции метро, иначе я заблужусь.

lost.

He had to pay lots of money to get his car repaired.	Ему пришлось заплатить уйму денег, чтобы отремонтировать машину.

to be to: употребляется в совершенно конкретных ситуациях, подразумевающих наличие договоренностей, соглашений, планов:

We were to meet at 6:00, but I was fifteen minutes late because of the traffic.	Мы должны были (т.е. договорились) встретиться в 6:00, но из-за того, что на дорогах было очень большое движение, я опоздал.
European Ministers are to meet in Brussels on Wednesday.	Министры европейских стран должны (согласно договоренности) встретиться в Брюсселе в среду.

to be to может также передавать значение «суждено»:

If you are to become a great poet, don't waste time, start writing poetry!	Если тебе суждено стать великим поэтом, не теряй времени, принимайся за стихи!

Глагол ought to и выражение to be obliged to имеют сходное значение. Оба передают долженствование, обусловленное некой моральной обязанностью:

You ought to return the books to library on time. Somebody might need them.	Вы должны (нужно) возвращать книги в библиотеку вовремя. Возможно, они кому-то будут нужны.
You are obliged to pull over your car to the curb and stop, if there is a police car signalling to you.	Вы должны (обязаны) остановить машину у края тротуара, если вам подает сигнал полицейская машина.

Should имеет значение совета или рекомендации, если после него употребляется Indefinite Infinitive:

You shouldn't smile all the time: it looks unnatural.	Не следует (не нужно) постоянно улыбаться - это выглядит неестественно.
You should read this book. It is	Ты должен (я советую тебе) прочитать

going to be nominated to the Pulitzer Prize.	эту книгу. Ее выдвигают на Пулитцеровскую премию.

Обратите внимание на то, что should в сочетании с Perfect Infinitive передает значение упрека:

You should have read this book long ago. By the way, its author received the Pulitzer Prize for it.	Тебе следовало бы давным-давно прочитать эту книгу. Между прочим, ее автор получил за нее Пулитцеровскую премию.

5.5 Согласование времен (Sequence of Tenses)

Правило согласования времен, которое действует в основном в придаточных предложениях, состоит в следующем: время глагола придаточного предложения строго зависит от времени глагола главного предложения.

1 Если глагол главного предложения стоит в одной из форм настоящего или будущего времени, то глагол придаточного предложения может стоять в любом времени, которое требуется по смыслу.

а) Для выражения одновременного действия - в настоящем (Present Indefinite или Present Continuous и др.)

He says (that) he works (is working).	Он говорит, что он работает.

б) Для выражения предшествующего действия - в прошедшем (Past Indefinite или Past Continuous).

He says (that) he worked (was working).	Он говорит, что он работал.

в) Для выражения предстоящего действия - в будущем (Future Indefinite или Future Continuous).

He says (that) he will work (will be working).	Он говорит, что будет работать.

2 Если глагол главного предложения стоит в одной из форм прошедшего

времени, глагол придаточного предложения также стоит в форме прошедшего времени.

а) Для выражения одновременного действия - в прошедшем (Past Indefinite или Past Continuous), но переводится настоящим временем.

He said (that) he worked (was working).	Он сказал, что он работает.

б) Для выражения предшествующего действия - в предпрошедшем (Past Perfect or Past Perfect Continuous) и переводится глаголом прошедшего времени.

He said (that) he had worked (had been working).	Он сказал, что он работал.

в) Для выражения предстоящего действия употребляется Future Indefinite in the Past (would + Indefinite Infinitive) или Future Continuous in the Past (would + Continuous Infinitive), которое переводится глаголом будущего времени.

He said (that) he would work (would be working).	Он сказал, что он будет работать.

5.6 Правила обращения прямой речи (Direct Speech) в косвенную (Indirect Speech)

При обращении прямой речи в косвенную, если прямая речь представляет собой повествовательное предложение, производятся следующие изменения:

1 Запятая и кавычки опускаются. Прямая речь становится дополнительным придаточным предложением, вводимым союзом that (что), который может опускаться.

2 Если глагол главного предложения стоит в одной из форм прошедшего времени, то глагол придаточного предложения приобретает одну из форм прошедшего времени в соответствии с правилом согласования времен.

3 Как и в русском языке, личные и притяжательные местоимения заменяются соответственно смыслу.

4 Происходит замена местоимений и наречий:

указательные местоимения

this (these) ==> that (those)

наречия времени

now ==> then

today ==> that day

yesterday ==> the day before

tomorrow => the next day

ago ==> before

наречия места

here ==> there

She said, "We are leaving today."

She said that they were leaving that day.

He said, "I will read it tomorrow."

He said that he would read it the next day.

He said, "I came for the lesson in time."

He said that he had come for the lesson in time.

He said, "They didn't know the rule."

He said that they hadn't known the rule.

He said, "She has to translate this text."

He said that she had to translate that text.

He said, "They'll be able to read it."

He said that they would be able to read it.

Если прямая речь представляет собой вопросительное предложение, то при обращении в косвенную она становится дополнительным придаточным предложением (косвенным вопросом).

1 Общие вопросы (вопросы, начинающиеся с вспомогательного или модального глагола) присоединяются к главному предложению при помощи союзов if или whether (при переводе в придаточном предложении употребляется частица «ли»).

2 В специальных вопросах (вопросах, начинающихся с вопросительного слова

или вопросительной группы слов who, where, how much, how long и т.д.) вопросительное слово служит для присоединения косвенного вопроса к главному предложению.

3 Вопросительный знак опускается, и вопросительный порядок слов в прямом вопросе заменяется порядком слов повествовательного предложения, т.е. сказуемое ставится после подлежащего.

Далее производятся те же изменения, как и при обращении в косвенную речь повествовательных предложений.

He asked me, "Where do you live?"

He asked me where I lived.

He asked me, "Have you written the paper?"

He asked me if (whether) I had written the paper.

John asked, "Are you ready?"

John asked if (whether) I was ready.

"How long will it take you to write this essay?" asked Mary.

Mary asked how long it would take me to write that essay.

The tourist asked, "Where could I buy some postcards?"

The tourist wanted to know where he could buy some postcards.

He asked, "Who is the writer?"

He asked who the writer was.

Когда прямая речь представляет собой повелительное предложение, то при обращении ее в косвенную речь производятся следующие изменения:

1 Повелительное наклонение заменяется в косвенной речи инфинитивом. Отрицательная форма повелительного наклонения заменяется инфинитивом с частицей not.

2 Личные, притяжательные и указательные местоимения, а также наречия времени и места заменяются по смыслу.

She said to him, "Come at 5 o'clock."

She told him to come at 5 o'clock.

He said to me, "Don't go there."

He told me mot to go there.

John said, "Can you help me?"

John asked me to help.

5.7 Условные предложения (Conditional Sentences)

В соответствии с характером выраженного в предложении условия и его следствия русские предложения переводятся на английский язык тремя способами:

1 Условие и следствие условия относятся к будущему времени, например:

If I have money, I will go to Mexico.	Если у меня будут деньги, я поеду в Мексику.

В этом случае при переводе условная часть предложения ставится в Present Indefinite Tense, а часть, содержащая следствие условия, — в Future Indefinite:

He will help you if he has time.	Он поможет вам, если у него будет время.
When Victor comes, tell me.	Когда Виктор придет, скажи мне.
If the weather is fine, we will go to the country.	Если погода будет хорошая, мы поедем за город.
If you listen to me, you can succeed.	Если ты послушаешь меня, ты можешь добиться успеха.

2 Условие и следствие условия в русском предложении выражены при помощи сослагательного наклонения, причем все высказывание относится к настоящему или будущему времени и выражает реальное предположение:

If I had money, I would go to Mexico.	Если бы у меня были деньги, я бы поехал (в будущем) в Мексику (т. е. вполне вероятно, что я и поеду в Мексику, при наличии денег).

При переводе на английский язык условная часть ставится в Past Indefinite, а следствие переводится с помощью глагола would и инфинитива смыслового глагола без частицы to. Глагол to be употребляется в форме were со всеми лицами как единственного, так и множественного числа.

If he were here now, he would help you.	Если бы он сейчас был здесь, он помог бы вам.
I would read this book today if I had time.	Я бы прочел эту книгу сегодня, если бы у меня было время.
I would read this book if I had time tomorrow.	Я бы прочел эту книгу, если бы у меня завтра было время.
If I were you, I would agree to help them.	Если бы я был на вашем месте, я бы согласился им помочь.
If I had time I could help him.	Если бы у меня было время, я бы смог помочь ему.

3 Условие и следствие условия в русском предложении выражены при помощи сослагательного наклонения, причем все высказывание относится к прошлому и выражает нереальное предположение:

If I had had money, I would have gone to Mexico.	Если бы у меня были деньги, я бы поехал в Мексику (в прошлом году).

По форме это русское предложение полностью совпадает с предложением в п. 2, но смысл высказывания заключается в том, что денег у говорящего не было, поэтому поездка не состоялась.

При переводе на английский язык условная часть ставится в Past Perfect Tense, а следствие условия переводится с помощью глагола would + have + Participle II смыслового глагола.

If I had seen him yesterday, I would have asked him about it.	Если бы я видел его вчера, я спросил бы его об этом.
I would have done this work, if I had had time.	Я бы сделал эту работу, если бы у меня было время.
He would not have caught cold if he had put on a warm coat.	Он не простудился бы, если бы надел теплое пальто.
You might have found him there if you had called at 6 o'clock.	Вы могли бы застать его там, если бы вы зашли в 6 часов.

But for him I would have finished my work in time.	Если бы не он, я бы закончил свою работу вовремя.

В условных предложениях может использоваться инверсия, т.е. изменение порядка слов. Условные предложения могут присоединяться к главному предложению без помощи союзов, если в состав сказуемого входят глагольные формы had, were, could.

Had I time, I would do this work.	= If I had time, I would do this work.

Если бы у меня было время, я бы сделал эту работу.

Were she here, she would help me.	= If she were here, she would help me.

Если бы она была здесь, она бы помогла мне.

5.8 Типы вопросительных предложений

5.8.1 Общий вопрос

Do you work?	- Yes, I do. - No, I don't.
Does he live here?	- Yes, he does. - No, he doesn't.
Are you a student?	- Yes, lam. - No, I am not.
Is she reading?	- Yes, she is. - No, she isn't.
Has he written the letter?	- Yes, he has. - No, he hasn't.
Was the letter written yesterday?	- Yes, it was. - No, it wasn't.

5.8.2 Специальный вопрос

Where does she live?	- She lives in Moscow.
What is he writing?	- He's writing a letter.
When was the letter written?	- It was written yesterday.
Who is he?	- He is Mr. Smith.
Which book was read?	- Mine.

5.8.3 Вопросительно-отрицательный вопрос

Isn't she at home now?	- No, she isn't.
Can't they write this letter?	- Yes, they can.
Haven't you seen this film?	- No, I haven't.
Why won't they help him?	- They don't want to.

5.8.4 Разделительный вопрос

He works much, doesn't he?	- Yes, he does.
She is a student, isn't she?	- No, she isn't.
She can read, can't she?	- Yes, she can.
He hasn't done it, has he?	- No, he hasn't.
He will go there, won't he?	- Yes, he will.
He didn't live here, did he?	- No, he didn't.
He must stay here, mustn't he?	- Yes, he must.

5.8.5 Альтернативный вопрос

Are you married or single?	- I am single.
Does she speak French or English?	- She speaks English.
	- He must go.

Must he go or stay here? - He was a student.

Was he a student or a teacher?

5.9 Неличные формы глагола инфинитив (Infinitive), герундий (Gerund), причастие (Participle)

Неличные формы глагола (инфинитив, герундий и причастие) выражают действие без указания лица и числа. Инфинитив, герундий и причастие имеют общие глагольные свойства: категорию залога, категорию относительного времени, могут иметь прямое дополнение и определяются наречием.

5.9.1 Инфинитив

Инфинитив является неличной формой глагола. Следует помнить, что инфинитив употребляется без частицы to в следующих случаях:

- после модальных и вспомогательных глаголов,
- после глаголов to make (заставлять), to let (разрешать),
- после выражений had better (лучше бы), would rather, would sooner (предпочел бы).

Indefinite Infinitive (Active) обычно переводится на русский язык неопределенной формой глагола. Перфектные формы инфинитива обычно переводятся придаточными предложениями.

He wants to study English.

Он хочет изучать английский язык.

He is glad to have passed the exams well.

Он рад, что хорошо сдал экзамены.

С инфинитивом в английском языке возможны следующие конструкции:

- объектный падеж с инфинитивом (Complex Object);
- именительный падеж с инфинитивом (Complex Subject);
- оборот с предлогом for (For Phrase).

5.9.1.1 Объектный падеж с инфинитивом (Complex Object)

Инфинитив вместе с предшествующим ему существительным в общем падеже или местоимением в объектном падеже образует сложное дополнение или конструкцию «объектный падеж с инфинитивом». На русский язык сложное дополнение переводится дополнительным придаточным предложением, вводимым словами «что», «чтобы», «когда», «как».

Сказуемое +	Существительное или местоимение в объектном падеже	+	Инфинитив

They want him to become a journalist.

Они хотят, чтобы он стал журналистом.

Объектный падеж с инфинитивом употребляется после следующих глаголов и глагольных форм:

1) Want, like, would like:

I'd like you to help me.

Мне бы хотелось, чтобы вы помогли мне.

2) Order, allow, let (позволять),,, make (заставлять) и др.

He ordered us to go there.

Он приказал нам, чтобы мы пошли туда.

We made him go there.

Мы заставили его поехать туда.

После глаголов to let, to make инфинитив употребляется без частицы to.

3) See, hear, feel и др. Инфинитив после глаголов чувственного восприятия употребляется без частицы to.

I saw her cross the street.

Я видел, что она перешла улицу.

He heard them discuss their plan.

Он слышал, как они обсуждали свой план.

4) Suppose, believe (полагать), consider (считать), find, know, think, prove (доказывать), expect (ожидать).

I consider them to be good students.

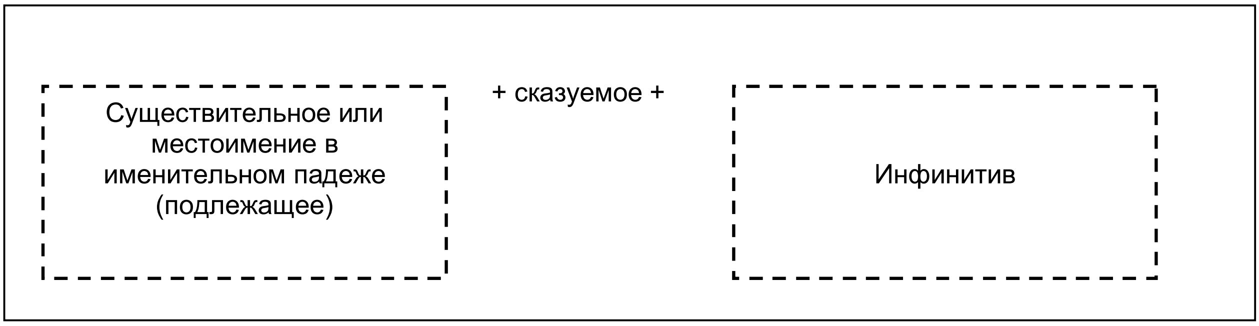
Я считаю, что они хорошие студенты.

We expect her to return in May.

Мы ожидаем, что она вернется в мае.

5.9.1.2 Именительный падеж с инфинитивом (Complex Subject)

Конструкция «именительный падеж с инфинитивом» состоит из существительного (в общем падеже) или местоимения (в именительном падеже) и инфинитива:



He is said to know several foreign languages.

Говорят, что он знает несколько иностранных языков.

Именительный падеж с инфинитивом употребляется со следующими глаголами:

1) В действительном залоге:

to seem - казаться

to appear - казаться

to prove - оказываться

to turn out - оказываться

to happen - случайно сделать что-то

He seems to know little about it.

По-видимому, он мало знает об этом.

She proved to be a good friend.

Она оказалась хорошим другом.

They appear to have come from London.

Кажется, они приехали из Лондона.

2) В страдательном залоге:

to believe - полагать

to consider - считать

to hold - утверждать

to think-думать

to suppose - полагать

to expect - ожидать

to estimate - оценивать

to say - говорить

to report - сообщать

и другими глаголами, выражающими умственную и речевую деятельность.

She is expected to arrive on Monday.

Ожидает, что она приедет в понедельник.

The President is believed to be in London now.

Полагает, что президент сейчас в Лондоне.

They are known to have lived in England.

Известно, что они жили в Англии.

3) Со следующими словосочетаниями:

to be likely - вероятно

to be unlikely - маловероятно

to be sure- наверняка

to be certain - безусловно

He is likely to arrive tomorrow.

Вероятно, он приедет завтра

He is certain to be sent there.

Он, безусловно, будет послан туда.

She is unlikely to return tomorrow.

Вряд ли она вернется завтра.

4) Со словами the first и the last:

He was the first to report about that.

Он первым сообщил об этом.

She is always the last to come to classes.

Она всегда приходит на занятия последней.

5.9.1.3 Инфинитивный оборот с предлогом for (for-phrase)

for +	существительное (в общем падеже) или местоимение (в объектном падеже)	+ инфинитив

На русский язык обороты переводятся, как правило, придаточными предложениями.

It is desirable for you to know it.

Желательно, чтобы вы знали это.

There is only one thing for you to do.

Это единственное, что вы можете сделать.

He gave some English books for us to read.

Он дал несколько английских книг, чтобы мы прочитали их.

5.9.2 Герундий

Герундий является неличной формой глагола, которая сочетает в себе свойства глагола и существительного. Герундий может переводиться на русский язык существительным, неопределенной формой глагола, деепричастием или глаголом-сказуемым в составе придаточного предложения. Аналогичной формы в русском языке нет.

Playing tennis is his favourite sport.

Игра в теннис - его любимый вид спорта.

He likes reading.

Он любит читать.

Герундий употребляется со следующими словами и словосочетаниями:

to feel like - хотеть, желать

to go in for - заниматься чем-либо

to be good at - быть удачливым в чем-либо

She is good at swimming.

Она хорошо плавает.

to be worth - стоить

The book is worth reading.

Книгу стоит почитать.

it's no use - не имеет смысла, бесполезно

to need - нуждаться

This room needs painting.

Эта комната нуждается в покраске.

to want - хотеть, желать

to begin - начинать

He began reading this book yesterday.

Он начал читать эту книгу вчера.

to start - начинать

to commence - начинать

to go on - продолжать

to continue - продолжать

to finish - заканчивать

to stop - прекращать

Stop talking, please.

Прекратите, пожалуйста, разговаривать.

to prefer - предпочитать

to do - заниматься чем-либо, выполнять какое-либо действие

He does a lot of travelling.

Он много путешествует.

to excuse - извинять

Excuse my asking you twice.

Извини, что спрашиваю тебя второй раз.

to mind - возражать

Do you mind my smoking?

Вы не возражаете, если я покурю?

to enjoy - наслаждаться

to like - нравиться

to love - любить

to be fond of- быть в восторге от, любить

She is fond of reading.

Она любит читать.

to be proud of - гордиться

to hate - ненавидеть

to dislike - не любить

to give up - прекращать, бросать

to mention - упоминать

to be busy with - быть занятым чем-либо

to think of - думать

to dream of- мечтать

to insist on / upon - настаивать

to be interested in - интересоваться чем-либо и др.

5.9.2.1 Герундиальный оборот

Герундиальный оборот - герундий с относящимися к нему словами - представляет собой один сложный член предложения, состоящий из герундия и слова-субъекта действия, стоящего перед ним. При переводе герундиальный оборот передается придаточным предложением, в котором субъект действия становится подлежащим, а сам герундий - сказуемым.

John's coming so late surprised everybody.

Всех удивило то, что Джон пришел так поздно.

Would you mind my leaving for a few minutes?

Вы не возражаете, если я покину вас на несколько минут?

5.9.3 Причастие

Причастие - это неличная форма глагола, которая сочетает в себе свойства глагола и прилагательного или наречия. Причастие может не только входить в состав сказуемого, но и выполнять функцию определения или обстоятельства:

We saw a sleeping child in the room.

В комнате мы увидели спящего ребенка.

Having written his letter, he posted it.

Написав свое письмо, он отправил его по почте.

When speaking English, I often make mistakes.

Когда я говорю по-английски, я часто делаю ошибки.

Конструкции с причастием:

- объектная причастная конструкция (с Participle I),
- объектная причастная конструкция (с Participle II),
- независимая причастная конструкция.

Объектная причастная конструкция с Participle I аналогична обороту «объектный падеж с инфинитивом» и подобно ему выполняет в предложении функцию одного члена предложения, т.е. сложного дополнения. Эта объектная причастная конструкция употребляется после глаголов, выражающих восприятие посредством органов чувств: to see, to hear, to watch, to observe, to feel, to notice и др.

I heard him coming up the stairs slowly.

Я слышал, как (что) он медленно поднимался по лестнице.

I heard her shouting.

Я слышал, как (что) она кричала.

На русский язык данная конструкция переводится, как и объектный падеж с инфинитивом, дополнительным придаточным предложением, начинающимся с союза как, а иногда с союза что. Оборот с причастием переводится на русский язык придаточным предложением с глаголом несовершенного вида, а оборот с инфинитивом - придаточным предложением с глаголом совершенного вида.

We saw him crossing the street.

Мы видели, что (как) он переходил улицу.

We saw him cross the street.

Мы видели, что (как) он перешел улицу.

Объектная причастная конструкция с Participle II представляет собой сочетание существительного в общем падеже или местоимения в объектном падеже с Participle II. Это сочетание выполняет в предложении функцию сложного дополнения. Этот оборот употребляется после следующих глаголов:

1) To see, to hear, to feel, to watch и др.

I saw the cases opened.

Я видел, как вскрыли ящики.

I heard his name mentioned.

Я слышал, как упоминали его имя.

2) Глаголов, выражающих желание.

He wants the work done at once.

Он хочет, чтобы работа была сделана немедленно.

3) To have. Глагол to have в данной конструкции означает, что действие совершается не лицом, обозначенным подлежащим, а кем-то другим для него.

I have my shoes mended.

Мои ботинки в ремонте (Мне чинят ботинки).

He had his hair cut yesterday.

Он подстригся вчера (Ему вчера подстригли волосы).

She wants to have the walls other room painted.

Она хочет покрасить стены своей комнаты

(Она хочет, чтобы ей покрасили стены ее комнаты).

Независимый причастный оборот - это сочетание существительного в общем падеже или местоимения в именительном падеже с причастием, в котором существительное (местоимение) выполняет роль подлежащего по отношению к причастию, не являясь подлежащим всего предложения, а причастие выполняет роль сказуемого.

Независимый причастный оборот всегда выделяется запятой (запятыми).

В русском языке аналогичной конструкции нет. Оборот переводится на русский язык:

- придаточным обстоятельственным предложением;

- простым предложением, входящим в состав сложноподчиненного предложения и вводимым союзами причем, а, и, но, так как, поскольку;

- простым предложением, входящим в состав сложносочиненного предложения путем бессоюзного соединения.

The weather being fine, we went for a walk.

Так как погода была хорошая, мы пошли погулять.

I painted the walls of my room, my friend helping me.

Я покрасил стены своей комнаты, а мой друг помогал мне.

His speech being very interesting, everybody listened attentively.

Его речь была интересна, все слушали ее внимательно.

5.10 Эмфатические конструкции (Emphatic Constructions)

Эмфатические конструкции служат для выделения какого-нибудь члена предложения или придаточного предложения, чтобы придать эмоциональную окраску всему высказыванию.

- It is (was) ... who (which, that, when)...

Данная конструкция позволяет выделить любой член предложения, кроме сказуемого. Обычно при ее переводе употребляется частица «именно». Иногда можно перенести выделенный член предложения в конечную позицию.

It was he who came the first. (Сравните: He came the first.)

Именно он пришел первым.

It was in the garden that we met. (Сравните: We met in the garden.)

Именно в саду мы и встретились.

It is the knowledge that makes us strong.

Сильными делают нас именно знания.

- Вспомогательный глагол do (does, did) в утвердительном предложении усиливает роль сказуемого.

При переводе усилительный эффект можно передавать при помощи слов «действительно», «все-таки», «несомненно». Необходимо заметить, что смысловой глагол употребляется в инфинитиве.

He does love you!

Он все-таки любит тебя!

- Инверсия, т. е. обратный порядок слов, когда подлежащее и сказуемое меняются местами.

Right you are!

Конечно, вы правы!

Инверсия встречается в условных предложениях III типа.

Had he come here, we should not have known what to do. (I he had come, we should not have known what to do.)

Приди он сюда, мы не знали бы что делать.

Could I help you, I'd do this for you. (If I could help you ...).

Если бы я мог помочь тебе, я бы сделал это для тебя.

Were he to realize the danger, he was in, he would not proceed with this plan. (If he realized...)

Если бы он понимал ту опасность, в которой он находится, он бы не продолжал этот план.

Инверсия также возможна в простых предложениях после отрицательных наречий never, nowhere, not since, not until, never again, rarely.

Never did he tell the truth!

Никогда он не говорил правду!

Nowhere will you come across a more hospitable nation.

Нигде вы не найдете более гостеприимную нацию.

Rarely do you meet a girl of such beauty.

Редко встретишь девушку такой красоты.

Инверсия может иметь место в предложениях после hardly... when, no sooner... than, little.

Hardly had the two strangers arrived when the majority of the guests departed.

Не успели два незнакомца приехать, как большинство гостей уехало.

Little did anyone realize the seriousness of the situation.

Мало кто понимал серьезность ситуации.

No sooner had we sat down to dinner than there came an explosion from the kitchen.

Как только (едва) мы сели за стол, как на кухне раздался взрыв.

Инверсия также употребляется после словосочетаний only и no.

Only when I myself became a parent did I realize the value of my parents' advice.

Только когда я сам стал родителем, я понял ценность совета моих родителей.

Only then did she tell the truth.

Только тогда она сказала правду.

At no time did I intend to deceive you.

Никогда я не намеревался тебя обманывать.

Эмфатическая конструкция, выделяющая обстоятельство времени, вводится сочетанием not until (it is not until.. that). При переводе употребляются слова только, только после, до.

It was not until 9 o'clock that he returned.

Только в 9 часов он вернулся.

It was not until they arrived that we learned the truth.

Только после того как они приехали, мы узнали правду.

5.11 Некоторые грамматические трудности перевода

5.11.1 Разделительные вопросы

Так называемые разделительные (расчлененные) вопросы состоят из двух частей. Первая часть представляет собой повествовательное предложение (утвердительное или отрицательное), а вторая - краткий общий вопрос, состоящий из соответствующего вспомогательного глагола (или модального) в требуемой форме и личного местоимения. При этом если первая часть содержит утверждение, то вторая часть должна содержать отрицание, и наоборот:

You can't swim, can you?

Those boys are students, aren't they?

You have finished, haven't you?

One never knows what to expect, does one?

There weren't any strawberries, were there?

Следует обратить внимание на то, что разделительные вопросы являются выразительным средством выяснения подтверждения или отрицания высказанной мысли. С помощью разделительных вопросов переводятся русские вопросительные обороты «не правда ли?», «не так ли?», а также усилительные частицы «ведь», «же», «да», «-то» в составе вопросительных предложений, например:

Ты (же) ведь смотрел этот фильм?	You have seen this movie, haven't you?

Примечание: обратите внимание на то, что с помощью разделительных вопросов на английский язык переводятся не только собственно вопросительные предложения, но также и повествовательные и восклицательные предложения.

Он же вас обманывает!	He's lying you, isn't he?

5.11.2 Вопросительно-отрицательные предложения

С помощью вопросительно-отрицательных предложений на английский язык переводятся русские предложения, начинающиеся со слов «неужели те», «разве не», «почему не», «не считаете ли вы». Например:

Неужели ты не узнал его?

Разве ты не понял, что я тебе сказал?

Почему он не пришел к нам?

Вопросительно-отрицательные предложения образуются при помощи вспомогательных или модальных глаголов и частицы not - aren't, don't, didn't, haven't, mustn't, - которые стоят перед подлежащим.

Why didn't he come to see us yesterday?	Почему он не пришел к нам вчера?
Haven't you read this wonderful book?	Разве ты не читал эту замечательную книгу?
Can't you stay here longer?	Неужели ты не можешь побыть здесь подольше?
Isn't he at home now?	Разве он сейчас не дома?
Won't you help me?	Неужели ты мне не поможешь?

Примечание: Русские вопросительные предложения словами «неужели», «разве», не содержащие отрицания, на английский язык переводятся общими вопросительными предложениями без частицы not:

Неужели ты так долго спишь? разве он уже уехал?	Do you sleep so long? Has he left already?

5.11.3 Перевод на английский язык ответов на утверждения типа: "Петр хорошо играет в теннис. - И Анна тоже."

Если первое предложение утвердительное, то краткая ответная реплика (я тоже) строится при помощи слова so, вспомогательного (модального) глагола в соответствующем времени и личного местоимения или существительного, например:

Им понравился спектакль.	They liked the play. (Past Indefinite - did)
- Мне тоже.	- So did I.
Я люблю читать.	I like to read. (Present Indefinite do/does)
- И мой сын тоже.	- So does my son.
Завтра мои друзья поедут за город.	My friends will go to the country tomorrow. (Future Indefinite - will)
- И мы тоже.	- So will we.

Если первое предложение отрицательное, то второе строится при помощи слов neither или nor, соответствующего вспомогательного или модального глагола в нужной форме и личного местоимения или существительного, например:

Я не узнал его.	I didn't recognize him. (Past Indefinite - did)
-Я тоже.	- Neither did I.
Мы не могли вчера пойти в театр.	We could not go to the theatre yesterday. (Could)
- Мы тоже.	- Nor could we.
Анна не перевела текст.	Ann hasn't translated the text. (Present Perfect - have/has)
- И Джон тоже.	- Neither has John.

Примечание: следует обратить внимание на распространенную ошибку употребления слов too и also (тоже, также) в отрицательных предложениях, в то время как они могут употребляться только в утвердительных и вопросительных предложениях:

Я его знаю тоже.	Ты его тоже знаешь?

В отрицательных предложениях употребляется слово either.

Я его тоже не знаю. I don't know him either.

Он тоже не читал этот роман. He didn't read this novel either.

Я - не идеал, и ты тоже. I am not perfect, you are not either.

5.11.4 Выражение предположения в английском языке

Русские предложения, выражающие предположение» также сомнение, удивление, упрек, на английский язык можно переводить не только с помощью слов probably, perhaps, obviously, evidently, но и с помощью модальных глаголов: can, could, may, might, must.

A) Can/could употребляются для выражения предположения, недоверия, сомнения, удивления:

Неужели она ждет нас? Can she be waiting for us?

Не может быть, чтобы она ждала нас. She can't be waiting for us.

B) May/might употребляются при переводе предложений, выражающих предположение с оттенком сомнения:

Он может прийти (возможно, придет) в любую минуту. He may come any minute.

Вы, вероятно, потеряли ключ. You might have lost your key.

Might может иметь значение упрека:

Вы могли бы навестить меня! (в прошлом) You might have come to see me.

C) Must выражает предположение («должно быть», «наверное», «по всей вероятности»):

Должно быть, они ждут нас. (сейчас) They must be waiting for us.

Должно быть, он потерял свой ключ. He must have lost his key.

5.11.5 Перевод на английский язык предложений типа: «Не успел я ..., как ...»

Такие предложения обычно переводятся с помощью инверсии, т. е. измененного порядка слов в предложении, при этом первая часть предложения («не успел я») ставится в Past Perfect Tense, а вторая - в Past Indefinite и вводится союзом when или as.

Не успел я войти в дом, как началась гроза.	Hardly had I entered the house as the rainstorm began.

5.11.6 Перевод на английский язык косвенных вопросов типа: «Интересно, сколько стоит эта книга»

Русские предложения такого типа переводятся на английский язык с помощью глагола to wonder:

I wonder how much this book is.

Обратите внимание, что порядок слов в придаточном предложении, передающем суть вопроса, такой же, как и в утвердительном предложении.

5.11.7 Перевод на английский язык сравнительных предложений типа: «Он такой же молодой, как и мой брат»

При сравнении двух предметов одинакового качества прилагательное ставится между as ... as со значением «такой же ... как», «так же ... как»:

Она такая же серьезная, как и ее сестра.	She is as serious as her sister.

В отрицательных предложениях употребляется конструкция not so ... as:

Он не так молод, как мой брат.	He is not so young as my brother.
Вчера было не так холодно,	It was not so cold yesterday as it is today.

как сегодня.

5.11.8 Перевод на русский язык слов с суффиксом -ly

Некоторые слова с суффиксом -ly ошибочно воспринимаются как наречия и неверно переводятся на русский язык. К ним относятся:

hardly - едва, вряд ли:

I could hardly hear him.	Я едва его слышал.

lately - в последнее время, недавно:

I haven't seen him lately.	В последнее время я его не вижу.

nearly - почти, около:

It's nearly midnight.	Уже почти полночь.

presently - вскоре:

Presently she left for London.	Вскоре она уехала в Лондон.

likely - вероятно, возможно:

He is likely to come.	Он, вероятно, придет.

unlikely - вряд ли, скорее не:

He is unlikely to come.	Он вряд ли придет.

shortly - помимо значения «коротко, сжато», обозначает «вскоре»:

Shortly after my arrival something happened.	Вскоре после моего приезда кое-что произошло.

barely - едва, почти не:

This star is barely visible.	Эту звезду почти не видно.

scarcely - едва, почти не:

I scarcely know him.	Я почти не знаю его.

Следует особо отметить, что слова hard, late, near являются и прилагательными, и наречиями:

He works hard.	Он много работает. (Наречие)
Hard work brought him little money.	Большая и трудная работа не принесла ему денег. (Прилагательное)

He came home very late.	Он вернулся домой очень поздно. (Наречие)
He came home in the late afternoon.	Он вернулся ближе к вечеру. (Прилагательное)
He settled somewhere in the Near East.	Он обосновался где-то на Ближнем Востоке. (Прилагательное)
I am quite near your house.	Я нахожусь рядом с вашим домом. (Наречие)

5.11.9 Многозначные служебные слова

For:

1 Предлог «для»:

Here is a letter for you.	Вот письмо для вас.

2 Союз причины «так как», «поскольку», «ибо»:

Call him today, for he needs your help.	Позвони ему, так как ему нужна твоя помощь.

3 Предлог «в течение», «в продолжение»:

I've been living here for two years.	Я живу здесь в течение двух лет.

One:

1 Числительное «один»:

We have only one guestroom in the house.	У нас в доме только одна комната для гостей.

2 Формальное подлежащее. Предложения с one в качестве подлежащего на русский язык переводятся безличными предложениями:

One could expect anything from him.	От него можно было ожидать чего угодно.

3 Заменитель существительного, употребленного ранее в предложении или в предыдущем предложении:

- Who is this woman?	- Кто эта женщина?
- Which one?	- Которая?
- That one, with huge green eyes?	- Вон та, с огромными зелеными глазами.

Once:

1 Наречие «однажды», «некогда»:

It was once thought that the Earth was flat.	Некогда считали, что земля плоская.

2 Наречие "один раз":

I met him only once.	Я виделся с ним только один раз.

3 Союз условия «раз (уж)», «если»:

Once you have called me, I want to tell you something very serious.	Раз уж вы мне позвонили, то я хочу сказать вам кое-что важное.

4 Союз времени «как только», «когда»:

Once radioactivity was discovered, scientific progress became fast.	Как только было открыто явление радиоактивности, научный прогресс ускорился.

Since:

1 Предлог времени «с», «после»:

I haven't seen him since that time.	С того времени я его не видел.

2 Союз причины «так как», «поскольку»:

Since we have no money, we can't buy this expensive toy.	Так как у нас нет денег, мы не можем купить эту дорогую игрушку.

Would:

1 Употребляется при согласовании времен:

She said she would come a little later.	Она сказала, что придет немного позже.

2 Употребляется в условных предложениях II и III типов:

If I were you, I would do something.	На твоем месте я бы что-нибудь предпринял.
If I had been there that evening, I would have done something.	Если бы я присутствовал в тот вечер, я бы что-нибудь предпринял.

3 Употребляется в сослагательном наклонении и в вопросительных предложениях, типа:

- Would you like something to drink?	- Хотите что-нибудь выпить.
-I wouldn't mind.	- Я бы не возражал.

4 Употребляется для выражения регулярного действия в прошлом. В этом значении would аналогично выражению used to:

As a boy, I liked to sleep, as most children do, but my parents would wake me up quite early.	В детстве я любил поспать, как и большинство детей, но родители будили (обычно, бывало) довольно рано.

5 Употребляется в ситуациях, описывающих некое противодействие говорящему: would + not

Despite my efforts, the door wouldn't open.	Несмотря на все мои усилия дверь не открывалась.

As:

1 Союз сравнения «как»:

It's as easy as ABC.	Это просто, как дважды два.

2 Союз времени «когда», «в то время как», «по мере того как»:

As he grew older, he became less active.	С возрастом он становился менее активным.

3 Союз причины «так как», «поскольку»:

As he wasn't ready, we went without him.	Так как он не был готов, мы отправились без него.

4 Предлог "в качестве":

He used mattress as a	Он использовал матрас в качестве

temporary bed.	временной кровати.

5 Относительное местоимение «который»:

I will lend you the dictionaries and reference-books as cannot be borrowed from the library.	Я дам тебе словари и справочники, которые нельзя взять в библиотеке.

Yet:

1 Наречие «еще»:

They are not here yet.	Их еще здесь нет.
He may surprise us all yet.	Он нас всех еще может удивить.

2 Наречие «уже» (в вопросительных предложениях):

Has your brother arrived yet?	Твой брат уже приехал?

3 Союз «тем не менее», «однако», «все же»:

We took a taxi, and yet we missed the train.	Мы взяли такси, однако опоздали на поезд.

Still:

1 Прилагательное «спокойный», «неподвижный» и наречие «спокойно», «неподвижно»:

The surface of the lake was still.	Поверхность озера была спокойной.
Please keep still while I take your photograph.	Пожалуйста, стойте спокойно, когда я буду вас снимать.

2 Наречие «еще», «все еще»:

He is still busy.	Он все еще занят.

3 Союз «однако», «все же», «тем не менее»:

I know he was cross with me, still he decided to help me.	Я знаю, что он сердился на меня, но все же решил мне помочь.

But:

1 Противительный союз «но», «а»:

I shouted to him but he passed	Я крикнул ему, но он прошел мимо.

by.	Тома там не было, а его брат был.
Torn was not there, but his brother was.	

2 Предлог «кроме», наречие «лишь», «всего лишь», «только»:

Nothing but disaster would come from such a plan.	Из этого проекта не вышло бы ничего, кроме неприятностей.
I stayed with my family but two months.	Я пробыл со своей семьей всего лишь два месяца.
He is but two years older than me.	Он старше меня только на два года.

3 В сочетаниях с cannot/could not, подобно сочетаниям cannot/could not help + Gerund, передающих значение «не могу не...»:

I could not but go.	Мне ничего не оставалось, как уйти (Я не мог не уйти).

4 Сочетание but for означает «если бы не»:

But for your help we shouldn't have finished in time.	Если бы не ваша помощь, мы не закончили бы вовремя.

5.11.10 Некоторые часто употребляющиеся выражения с предлогами

attitude to/toward(s)

be angry/excited/worried/nervous/annoyed/furious about

be pleased/disappointed/bored/happy/polite with

be engaged/married to

be keen on

be good/bad at

be surprised/shocked/astonished/amazed at/by

be afraid/ashamed/aware/jealous/conscious/envious/capable/proud/suspicious/fond/full/short/tired of

be similar to

a book on (e.g., English literature), но: a book of postage stamps

a lesson/class in (e.g., English)

a lecture on (e.g., English lexicology), about something

a seminar on (e.g., creative writing)

an answer/invitation to

by mistake/accident/chance

by credit card

to go on holiday/journey/trip/business

dream about (while asleep)

dream of (imagine or consider)

battle at

an argument/row over

object to

a ticket to the theater/cinema/a train/a plane но: a ticket for a show

a view of (a lake, etc.)

in smb's name (e.g., a letter)

a key to (a door)

charge with, но: accuse of

a trip/tour of/about the country

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