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К уровню иноязычной коммуникативной компетенции молодых специалистов топ-менеджмент в настоящее время предъявляет все более высокие требования. Грамматический и объемный дидактический материал представленного учебно-методического пособия призван способствовать развитию навыков делового общения, а материал для чтения и перевода охватывает широкий круг актуальных тем по экономике и юриспруденции.

Для студентов заочной формы обучения всех направлений подготовки / специальностей (уровень бакалавриата / специалитета), а также как ресурс упражнений для аудиторной и самостоятельной работы для всех изучающих деловой английский язык.

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ВВЕДЕНИЕ

Критерием практического владения иностранным языком является умение достаточно уверенно пользоваться наиболее употребительными и относительно простыми языковыми средствами в основных видах речевой деятельности: говорении, аудировании, чтении и письме. Практическое владение языком также предполагает умение самостоятельно работать со специальной литературой на иностранном языке с целью извлечения профессиональной информации.

Цель курса "**Иностранный язык**" (**английский**) - приобретение студентами коммуникативной компетенции, уровень которой позволяет использовать английский язык как в профессиональной деятельности, так и в процессе повседневного общения.

Для реализации поставленной цели в курсе преподавания английского языка решается ряд задач:

- 1) развитие устно-речевых навыков бытовой речи;
- 2) развитие навыков делового общения;
- 3) развитие навыков аудирования;
- 4) развитие навыков работы с материалами прессы по специальности;
- 5) развитие навыков устного и письменного перевода текстов по специальности;
- 6) развитие навыков письменной речи.

Основной целью дисциплины "**Деловой иностранный язык**" (**английский**) является повышение исходного уровня владения иностранным языком, достигнутого на предыдущей ступени образования в ходе освоения дисциплины "Иностранный язык", и овладение студентами необходимым и достаточным уровнем иноязычной коммуникативной компетенции для решения социально-коммуникативных задач в различных областях профессиональной (экономика и управление), научной, культурной и бытовой сфер деятельности, при об-

щении с зарубежными партнерами, а также для дальнейшего самообразования.

На занятиях по деловому иностранному языку решаются следующие задачи:

1) сохранение, поддержание и развитие речевых умений в социокультурной сфере общения;

2) совершенствование речевых умений на базе нового содержания;

3) формирование умений понимать устную и письменную речь в рамках общекультурной тематики (переход на новый уровень сложности материала с точки зрения содержания, языкового оформления и объема; включение в обучение профессионально-ориентированных материалов);

4) формирование навыков устной и письменной речи на базе делового английского, овладение грамматическими явлениями.

МЕТОДИЧЕСКИЕ РЕКОМЕНДАЦИИ ДЛЯ СТУДЕНТОВ ЗАОЧНОЙ ФОРМЫ ОБУЧЕНИЯ

ghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyz

Методические рекомендации составлены в соответствии с Государственным образовательным стандартом, который предусматривает для курса иностранного языка самостоятельное освоение студентами заочной формы обучения лексического, грамматического материала с целью овладения иностранным языком, что предполагает у них по завершению курса обучения следующих умений в различных видах речевой деятельности:

в области устной речи:

- участвовать в сложной беседе на темы повседневной жизни, учебы, отдыха, работы студентов, знать речевой этикет;

- выражать свои мысли в устной форме по пройденной тематике с использованием активно усвоенных грамматических правил, а также по темам, относящимся к учебно-производственной деятельности студента и его будущей специальности, в рамках определенной лексики;

- понимать на слух речь, в том числе фонозапись, содержащую усвоенный языковой материал;

в области чтения:

- читать со словарем тексты страноведческого, общенаучного характера и тематически связанные с профессией студента;

- читать без словаря тексты, содержащие диалоги по пройденной тематике и ситуациям обучения, и тексты, смысловая ситуация которых может служить предметом беседы, высказываний и обсуждения на иностранном и родном языке в области профессиональной деятельности;

- правильно писать слова и словосочетания, входящие в лексический минимум, определенный программой.

Контрольная работа

В соответствии с учебным планом на каждом курсе обучения студенты выполняют контрольную работу. Студенты специальности "Юриспруденция" проходят курс за один семестр и, соответственно, выполняют одну контрольную работу (№ 1).

Перед выполнением контрольной работы необходимо проработать грамматический материал соответствующего курсу обучения и семестру блока данного учебно-методического пособия. Студенты специальности "Юриспруденция" изучают грамматический материал всех трех блоков.

Номер варианта контрольной работы выбирается по первой букве фамилии студента. Первый вариант выполняют студенты, фамилия которых начинается с букв А, Б, В, Г, Д, Е, Ё, Ж, З, И; второй вариант - Й, К, Л, М, Н, О, П, Р, С, Т; третий вариант - У, Ф, Х, Ц, Ч, Ш, Щ, Э, Ю, Я.

Контрольные работы следует выполнять в отдельной тетради. На обложке тетради указываются ФИО студента (полностью) и номер контрольной работы. Материал контрольной работы следует располагать следующим образом:

<i>Поля</i>	<i>Левая страница</i> Текст задания и упражнения	<i>Правая страница</i> Выполненное упражнение, перевод	<i>Поля</i>
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То есть выполнение заданий начинается с того, что нужно полностью переписать само задание и весь текст упражнения.

Контрольные работы должны быть выполнены аккуратно, четким почерком. Если вы пишете работу в тетради в клеточку, необходимо писать через клеточку. Оставляйте поля для отметок и методических указаний рецензента. Возможно выполнение работы в печатном виде в формате Word. Требования к структуре оформления работы остаются прежними.

Выполненные контрольные работы следует предоставлять для проверки и рецензирования в установленные сроки. Если контрольная работа полностью или частично не соответствует требованиям, она возвращается студенту без проверки. Если работа выполнена в соответствии с требованиями, она будет проверена рецензентом в течение 10 рабочих дней.

При получении от рецензента проверенной контрольной работы внимательно прочитайте рецензию, ознакомьтесь с замечаниями рецензента и проанализируйте отмеченные в работе ошибки.

Руководствуясь указаниями рецензента, проработайте еще раз учебный материал. Все предложения, в которых были обнаружены орфографические и грамматические ошибки или неточности перевода, перепишите в исправленном виде в конце проверенной работы.

Помните, что вы должны сохранить отрецензированные контрольные работы с работой над ошибками и принести их на экзамен (зачет), во время которого также проводится проверка усвоения материала, вошедшего в контрольную работу.

Экзамен (зачет)

К экзамену (зачету) допускаются студенты:

1) изучившие *грамматический материал* из раздела "Грамматический материал с упражнениями" соответствующего курсу обучения и семестру блока данного учебно-методического пособия и выполнившие (устно) *упражнения* по данным грамматическим темам;

2) выполнившие в письменном виде *контрольную работу*, предусмотренную программой (см. раздел "Контрольная работа" соответствующего блока), и сделавшие (при необходимости) *работу над ошибками* по замечаниям рецензента;

3) ответившие предусмотренную программой *устную тему* (из раздела "Тематический материал по развитию навыков устной речи" соответствующего блока);

4) выполнившие *перевод* текстов экономической и юридической тематики объемом 10 тысяч печатных знаков и *задания* к ним (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

На экзамене проверяются следующие умения:

1) чтение и перевод текста по специальности со словарем объемом 1200 печатных знаков (форма проверки понимания - письменный перевод; время для подготовки - 40 минут);

2) чтение без словаря текста, содержащего изученный грамматический, лексический материал и 8-10 незнакомых слов, объемом 1200 печатных знаков (форма проверки понимания - передача содержания прочитанного текста на русском языке; время для подготовки - 20 минут).

Более подробные рекомендации смотрите в разделе "Рекомендации для студентов" соответствующего курсу обучения и семестру блока.

Перевод текста

В процессе перевода следует анализировать структуру англоязычного предложения. К членам предложения относятся подлежащее, сказуемое, дополнение, обстоятельство, определение. Подлежащее и сказуемое составляют грамматическую основу предложения. Подлежащее в предложении чаще всего стоит на первом месте:

The meeting is over. - *Собрание окончено.*

Следует помнить, что в английском языке подлежащее бывает знаменательным и формальным. Знаменательное подлежащее реализуется частью речи, словосочетанием и предложением. Среди частей речи подлежащее чаще всего выражается местоимением с существительным:

Someone wants to speak to you. - *Кто-то хочет поговорить с вами.*

The steamer has arrived. - *Пароход прибыл.*

Формальное подлежащее реализуется *there* и *it*:

It is getting dark. - *Становится темно.*

There was a meeting at the club yesterday. - *Вчера в клубе было собрание.*

После подлежащего следует определить сказуемое. В английском языке сказуемые делятся на простые, составные и двойные, причем простые бывают только глагольными. Простое сказуемое выражается глаголом в личной форме в любом времени, залоге и наклонении:

She works at the factory. - *Она работает на заводе.*

Составное сказуемое может быть именным, глагольным и смешанным. Составное именное сказуемое выражается глаголом-связкой *to be* в личной форме, в сочетании с именной частью:

The room is in disorder. - *Комната в беспорядке.*

Составное глагольное сказуемое представляет собой сочетание глагола в личной форме с инфинитивом или герундием:

I have to go there. - *Я должен пойти туда.*

He avoided sitting in the sun. - *Он избегал сидеть на солнце.*

Двойное сказуемое представляет собой сочетание простого глагольного сказуемого с составным именным:

She came home tired. - *Она пришла домой уставшей.*

В английском общеэкономическом тексте преобладающим является простое глагольное сказуемое.

После определения главных членов предложения, следует обратиться к второстепенным.

Дополнение бывает прямым и косвенным. Прямое дополнение обозначает лицо или предмет, на который непосредственно переходит действие, выраженное переходным глаголом. Оно отвечает на вопросы: кого? что? - и соответствует в русском языке дополнению в винительном падеже без предлога. Прямое дополнение стоит после глагола:

*I received **a letter** yesterday.* - Я получил письмо вчера.

Некоторые переходные глаголы имеют при себе, кроме прямого дополнения, второе беспредложное дополнение, отвечающее на вопрос: кому? - и обозначающее лицо, к которому обращено действие. Такое дополнение называется беспредложным косвенным дополнением и соответствует в русском языке косвенному дополнению в дательном падеже без предлога. Беспредложное дополнение стоит между глаголом и прямым дополнением:

*I showed **him** a letter.* - Я показал ему письмо.

Предложное косвенное дополнение, т.е. дополнение с предлогом, употребляется после многих глаголов:

*We spoke **about our work**.* - Мы говорили о вашей работе.

Существенно преобладающими видами являются прямое и косвенное предложное дополнение.

Помимо дополнений, в предложении могут встретиться обстоятельства, которые обозначают, как и при каких обстоятельствах (где, когда, почему, зачем и т.п.) совершается действие. В английском общеэкономическом тексте наиболее часто встречаются обстоятельства времени, образа действия и места. Обстоятельства меры и степени, цели, причины, условия, следствия и уступки употребляются гораздо реже.

Обстоятельства обычно стоят после дополнений. При наличии двух и более обстоятельств они располагаются в следующем порядке: 1) обстоятельство образа действия, 2) обстоятельство места, 3) обстоятельство времени:

*I met him **by chance** (обстоятельство образа действия) **at the theatre** (обстоятельство места) **a few days ago** (обстоятельство времени).*

Наречия времени tomorrow, today, yesterday могут стоять или в начале или в конце предложения:

***Tomorrow** I shall go there.* - Завтра я пойду туда.

*I have seen him **today**.* - Я видел его сегодня.

Определение относится к существительному:

*I received an **important** letter yesterday.* - Я получил вчера важное письмо.

В процессе чтения и/или перевода текста выделяются ключевые фрагменты (ключевые слова, словосочетания и предложения). Ключевые фрагменты либо подчеркиваются, либо выписываются из текста оригинала. При выделении ключевого фрагмента следует опираться на следующие правила:

а) ключевые фрагменты не связаны друг с другом (*higher productivity / better division of labour / bigger economies of scale*);

б) форма, в которой записывается ключевой фрагмент, может не совпадать с оригиналом (оригинал: *to boost productivity*; ключевой фрагмент: *higher productivity*);

в) число и порядок следования ключевых фрагментов произволен. Иногда в одном абзаце можно выделить несколько ключевых фрагментов, в то же время ряд абзацев могут не содержать ни одного;

г) фиксирование ключевых фрагментов требует извлечения имплицитного смысла (от латинского *implicitum* - подразумеваемый, невыраженный, скрытый). Если информация эксплицитна (открытая, явная, непосредственная), то читающий ищет необходимые обобщения в тексте. Если информация имплицитна, то действия читающего приобретают характер умозаключений или обобщения суждений, содержащихся в тексте.

Понимание имплицитного смысла требует ряда умений:

- умения отвлечься от словарного значения данного слова или словосочетания и опереться на более широкий контекст: *allowing low-wage countries to specialise in labour - intensive tasks* (здесь слово *tasks* следует переводить как "отрасли или виды производства");

- умения увидеть внутреннюю логическую связь между двумя высказываниями: *Inflation would not surrender. Interest rates too low* (инфляция никак не снижается, поскольку уровень ссудного процента слишком низок);

- умения восстановить пропущенные логические звенья: *with the potential to boost productivity and living standards everywhere* (слово *everywhere* в данном контексте реконструируется в *in the advanced and developing countries*);

- умения сделать обобщение на основе ряда фактов и аргументов, которые приводит автор, но не обобщает их: "Delaying". "Retooling". "Focus on excellence". "Putting the client first". *When it comes to jargon, the World Bank's restructuring plan is indisputably world class* (если взглянуть на программу структурной реорганизации Всемирно-

го банка с точки зрения формулировок, употребляемых в отношении совершенствования его деятельности, то она первоклассна);

- умения пользоваться фоновыми знаниями для восполнения смысловых высказываний: To many, the global capital market is a truly wonderful thing. To firms, to investors and to those in the middle - the dealers and brokers who make trades happen -the global market, and the frenetic trading activity it generates, seems to promise a handsome living (в данном примере специальные знания помогут правильно понять значение слов trades и trading, как "сделки и операции с ценными бумагами и другими финансовыми инструментами").

БЛОК 1

(1 курс, 2 семестр)

ghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyz

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ С УПРАЖНЕНИЯМИ

ИМЯ СУЩЕСТВИТЕЛЬНОЕ (NOUN)

Множественное число существительных. Множественное число существительных образуется путем прибавления к существительному окончания -s: one bank - three banks, a solution - solutions.

Существительные, оканчивающиеся на согласные ss, s, ch, x, sh, образуют множественное число с помощью суффикса -es, который произносится как [iz]: class - classes, watch - watches.

Примечание 1. У многих существительных, оканчивающихся на f, во множественном числе f заменяется на v и окончание произносится [vz]: wife - wives, shelf - shelves.

Примечание 2. Существительные, оканчивающиеся на согласную + y, во множественном числе меняют y на i перед окончанием -es: family - families, city - cities. У существительных, оканчивающихся на гласную + y, таких изменений во множественном числе не происходит: day - days.

Ряд английских существительных образуют форму множественного числа нестандартным образом: man - men, woman - women, child - children, foot - feet, goose - geese.

Существительные sheep (овца) и fish (рыба) имеют одну и ту же форму для единственного и множественного числа. Однако, когда речь идет о различных видах рыб, fish имеет форму множественного числа - fishes.

Имена существительные, употребляющиеся только в единственном числе. Имена существительные неисчисляемые, т.е. существительные вещественные и отвлеченные, обычно употребляются, как и в русском языке, только в единственном числе: sugar (сахар), iron (железо), love (любовь), friendship (дружба).

Существительные *advice* (совет, советы), *information* (информация, сообщения, сведения), *progress* (успех, успехи), *knowledge* (знание, знания) употребляются только в единственном числе, между тем, как в русском языке, соответствующие существительные могут употребляться как в единственном, так и во множественном числе:

He gave me some good advice. - Он дал мне несколько советов.

We have very little information. - У нас очень мало сведений.

I am satisfied with your progress. - Я удовлетворен вашими успехами.

Существительное *news* (новость, новости) употребляется со значением единственного числа, хотя и имеет форму множественного числа:

What is the news? - Какие новости?

Существительные *money* (деньги) и *hair* (волосы) употребляются только в единственном числе, между тем, в русском языке соответствующие существительные употребляются только во множественном числе:

Her hair is dark. - У нее темные волосы.

This money belongs to him. - Эти деньги принадлежат ему.

Имена существительные, употребляющиеся только во множественном числе. Следующие существительные, в отличие от русского языка, употребляются только во множественном числе: *goods* (товар, товары), *contents* (содержание), *clothes* (одежда), *proceeds* (выручка), *wages* (заработная плата), *riches* (богатство, богатства).

These goods have arrived from Africa. - Этот товар (эти товары) прибыл(и) из Африки.

The contents of the letter have not been changed. - Содержание письма не изменено.

Существительное *people* (люди) употребляется со значением множественного числа:

There were many people there. - Там было много народу.

Артикль (ARTICLE)

Неопределенный артикль а (an). Артикль а (an) называется неопределенным и имеет значение "один из подобных предметов, какой-то". Он обозначает предмет, называемый впервые и еще не известный читателю или слушателю. Неопределенный артикль употребляется только с единственным числом существительных, поддающихся счету.

Форма артикля а употребляется перед словом, начинающимся с согласного звука: a student; форма an - перед словом, начинающимся с гласного звука: an economist.

В конструкции типа I am ... / He is ... + существительное, обозначающее профессию, употребляется неопределенный артикль:

I'm an economist. He/she is a banker.

Артикль опускается, если существительное обозначает должность или звание: *I'm Managing Director.*

Определенный артикль the. Определенный артикль употребляется с именами существительными как в единственном, так и множественном числе для обозначения уже называвшихся ранее или известных слушателю/читателю лиц или предметов, когда о них сообщается дополнительная информация:

This is a pen. - Это ручка.

The pen is good. - Эта ручка хорошая. (ручка, о которой шла речь в первом предложении)

Shall I open the window? - Открыть окно? (то единственное окно, которое есть в комнате)

Определенный артикль происходит от указательного местоимения that (тот). Определенный артикль произносится [ðə], если он стоит перед существительным, начинающимся с согласного звука, и [ði:] перед гласным: the teacher [ðə'ti:tʃə], the expert [ði'ekspə:t], the auditor [ði'ɔ:ditə].

Определенный артикль также употребляется с названием предметов, единственных для данной ситуации или уникальных вообще. К последним относятся, например, небо, солнце:

The sky is blue. - Небо голубое.

The sun is bright today. - Солнце сегодня яркое.

Употребление артикля с собственными именами. Как правило, артикли не употребляются с собственными именами, за исключением следующих случаев употребления определенного артикля:

1) с названием рек: the Volga, the Thames;

2) с названиями морей, океанов: the Black Sea (Черное море), the Pacific Ocean (Тихий океан);

3) с названием сторон света: the North (север), the South (юг), the East (восток), the West (запад);

4) с названием горных цепей: the Caucasus (Кавказ);

5) страны, в названиях которых есть множественное число: the Netherlands;

6) с названием архипелагов, групп островов: the Canaries.

Упражнение 1. Вставьте нужный артикль a/an или the.

1. There are two cars parked outside: ... blue one and ... black one. ... blue one belongs to my friend, I don't know about ... black one.

2. Newcastle is ... town in ... north of ... England.
3. Anna was born in ... Italy but she lives in ... U.S.A now.
4. Jennifer tasted ... birthday cake her mother had made.
5. Danny wanted ... new bicycle for Christmas.
6. The teacher read ... interesting article from the newspaper.
7. Dana turned on ... radio to listen to ... news.
8. You can cross ... Lake Geneva by ferry.
9. He is studying ... American history this semester.
10. She worked as ... office clerk three years ago.

Упражнение 2. Вставьте артикль там, где это необходимо.

1. Moving to United States was ... most exciting thing I have ever done. I moved last year to ... New York. New York is ... exciting city, full of ... adventure. In fact, I met ... famous actor on ... bus yesterday!
2. Today, I have ... job interview at ... financial company. ... company has offices all over ... world. I'm not sure that I have ... skills to get hired. ... company's office is on Main Street. That's ... same street my friend works on. If I get hired, I could meet him after ... work for drinks. That would be great. He's from ... Scotland.
3. After ... dinner, I usually wash ... dishes. My wife hates doing it. I waste a lot of ... water when I do it. That's bad for ... environment, I think.
4. We live near ... sea. ... houses in this area are expensive.

МЕСТОИМЕНИЕ (PRONOUN)

Притяжательные местоимения в английском языке имеют две формы: одна из них всегда употребляется с существительным в качестве определения (*my book*), вторая - абсолютная - форма употребляется без следующего за ней существительного: *The book is mine*.

Лицо, число	Именительный падеж	Объектный падеж	Присоединяемая форма	Абсолютная форма
1 л. ед. ч.	I (я)	me (меня, мне)	my (мой)	mine (мой)
2 л. ед. ч.	you (ты)	you (тебя, тебе)	your (твой)	yours (твой)
3 л. ед. ч.	he (он) she (она) it (он, она, оно) (неодуш.)	him (ему) her (ей) it (ему, его, ее)	his (его) her (ее) its (ее, его)	his (его) hers (ее) its (его, ее)
1 л. мн. ч.	we (мы)	us (нам)	our (наш)	ours (наш)
2 л. мн. ч.	you (вы)	you (вас, вам)	your (ваш)	yours (ваш)
3 л. мн. ч.	they (они)	them (им)	their (их)	theirs (их)

Возвратные местоимения. Несмотря на то, что возвратные местоимения относятся к разным лицам, они все имеют перевод, не зависящий от лица: себя, себе, собой.

Personal Pronoun	Reflexive Pronoun	Personal Pronoun	Reflexive Pronoun
I	myself	it	itself
you	yourself	we	ourselves
he	himself	you	yourselves
she	herself	they	themselves

В русском языке мы используем эти слова, но чаще употребляем глаголы, оканчивающиеся на -ся и -сь (обозначение возвратности действия). Однако не стоит торопиться и использовать Reflexive Pronoun со словами, где в русском есть данное окончание.

Местоимения some, any, no. Неопределенное местоимение some употребляется, как правило, в утвердительных предложениях. Оно выполняет функцию определения к исчисляемому существительному во множественном числе и имеет значение "несколько, какое-то количество":

I've got some interesting English books. - У меня есть несколько интересных английских книг.

There are some parks in the town. - В городе есть несколько парков.

В качестве определения перед исчисляемым существительным в единственном числе some имеет значение "какой-нибудь":

Give me some interesting book, please. - Дай мне, пожалуйста, какую-нибудь интересную книгу.

Any употребляется, как правило, в вопросительных и отрицательных предложениях и означает "какие-нибудь, какие-либо, сколько-нибудь". На русский язык часто не переводится:

Have you got any English magazines? - У вас есть (какие-нибудь) английские журналы?

Yes, I have some - Да, есть (какие-то).

No, I haven't any. - Нет, (нет никаких).

No употребляется в отрицательных предложениях, означает "никакой, ни один" и выражает полное отрицание наличия какого-либо предмета или лица:

I have no relatives here. - У меня нет здесь никаких родственников.

There is no theatre in this street. - На этой улице нет театра.

Производные от some, any, no. Some, any, no в сочетании с one, body и thing образуют неопределенные местоимения someone, some-

body (кто-то, кто-нибудь), anyone, anybody (кто-нибудь), something (что-то, что-нибудь), anything (что-нибудь), nobody, no one (никто), nothing (ничто).

Подобно some и any, местоимения someone, somebody и something обычно употребляются в утвердительных предложениях, а anyone, anybody и anything - в отрицательных и вопросительных предложениях:

Give me something to read. - *Дайте мне что-нибудь почитать.*

Don't give them anything. - *Не давайте им ничего.*

Nobody равно по значению not ... anybody, no one - not ... anyone, nothing - not ... anything:

We didn't see anybody there. = *We saw nobody there.* - *Мы никого не видели там.*

We read nothing about it. = *We didn't read anything about it.* - *Мы ничего не читали об этом.*

Упражнение 3. Вставьте пропущенные местоимения.

1. He is quite right, I agree with ... completely.
2. I looked at ... in the mirror and left the house in a very good mood.
3. Who is it? - It's May I come in?
4. Mr. Lloyds is very fat ... weighs over a hundred kilos?
5. ... introduced his wife to the guests.
6. Where will ... meet, Bob?
7. James took the book and opened
8. We don't dress ... for dinner here.
9. I taught ... to play the guitar.
10. Selfish people only care about

Упражнение 4. Вставьте местоимения some, any, no.

1. He does his homework without ... difficulty.
2. This year all the apples are red, we are going out this morning to pick
3. I'd like ... water, please.
4. There weren't ... tomatoes left.
5. I won't go with you. I have ... free time.

Количественные местоимения little, few, much, many. Little и few имеют значение "мало", much, many - значение "много". Little и much употребляются перед неисчисляемыми существительными, а few и many - перед исчисляемыми:

I have very little time. - *У меня очень мало времени.*

He has few friends. - У него мало друзей.

There is much milk in the bottle. - В бутылке много молока.

Are there many books in the bookshelf? - На книжной полке много книг?

В утвердительных предложениях *little* и *few* часто заменяются *not much* и *not many*, если только они не определяются одним из следующих слов: *very, rather, too, so, as, how*.

I haven't got much time. (вместо: I've got little time.)

There aren't many French books in our library. (вместо: There are few French books in our library.)

Little и *few* могут употребляться с неопределенным артиклем: *a little* (немного) и *a few* (немного, несколько):

Please give me a little water. - Дайте мне, пожалуйста, немного воды.

I have a few books on this subject. - У меня есть несколько (немного) книг по этому вопросу.

A little (немного) и *a few* (немного, несколько) передают значение "некоторое, хотя и небольшое количество", в то время как *little* и *few* - "мало, недостаточно, почти нет".

В утвердительных предложениях как с исчисляемыми, так и с неисчисляемыми существительными чаще употребляются *a lot of, lots of, plenty of*.

Упражнение 5. Вставьте *much* или *many*.

1. I don't eat ... mangoes.
2. He eats ... fish.
3. She ate so ... dessert that she is in bed today with a stomachache.
4. Mary must not eat too ... salt because she has problems with her blood pressure.
5. My mother says I eat too ... French fries and drink too ... beer. She wants her son to be healthy.
6. There is not too ... space in my flat.
7. There are ... new pictures in this room.
8. Thanks for the books you sent me yesterday. - Don't mention it, it wasn't ... bother.

Упражнение 6. Вставьте *little, a little, few* или *a few*.

1. There is ... salad left in this bowl.
2. Would you like ... salad? - Yes, thank you.
3. I have ... money, so we can go to the cinema.
4. I have ... money, so we cannot go to the cinema.
5. This lemon drink is sour; if you put ... sugar in it, it will be sweeter.

6. This lemon drink is sour; if you put ... lumps of sugar in it, it will be sweeter.
7. The hall was almost empty: there were very ... people in it.
8. She left and returned in ... minutes.

ИМЯ ЧИСЛИТЕЛЬНОЕ (NUMERALS)

Имена числительные делятся на количественные (Cardinal Numerals) и порядковые (Ordinal Numerals).

Количественные числительные обозначают количество предметов и отвечают на вопрос: how many? (сколько?) Например: one (один), two (два), three (три) и т.д.

1-12	13-19	20-90	100 и далее
1 one	13 thirteen	20 twenty	100 a hundred
2 two	14 fourteen	30 thirty	1000 a thousand
3 three	15 fifteen	40 forty	1000000 a million
4 four	16 sixteen	50 fifty	
5 five	17 seventeen	60 sixty	
6 six	18 eighteen	70 seventy	
7 seven	19 nineteen	80 eighty	
8 eight		90 ninety	
9 nine			
10 ten			
11 eleven			
12 twelve			

Порядковые числительные обозначают порядок предметов и отвечают на вопрос: which? (который?) Например: first (первый), second (второй), third (третий).

Порядковые числительные образуются от соответствующих количественных числительных путем прибавления суффикса -th: seven - seventh (седьмой), twenty-four - twenty-fourth (двадцать четвертый).

В составных порядковых числительных суффикс -th присоединяется к последнему слову: the forty-sixth (сорок шестой).

Перед порядковыми числительными обычно употребляется определенный артикль: the tenth (десятый).

Десятки, имеющие конечное -y, меняют его на -ie: ninety (девянносто) - ninetieth (девяностый).

Исключения: the first (первый), the second (второй), the third (третий), the fifth (пятый), the ninth (девятый), the twelfth (двенадцатый).

1-й - 12-й	13-й - 19-й	20-й - 90-й	100-й и далее
1 st first	13 th thirteenth	20 th twentieth	100 th
2 nd second	14 th fourteenth	30 th thirtieth	hundredth
3 rd third	15 th fifteenth	40 th fortieth	1000 th
4 th fourth	16 th sixteenth	50 th fiftieth	thousandth
5 th fifth	17 th seventeenth	60 th sixtieth	1000000 th
6 th sixth	18 th eighteenth	70 th seventieth	millionth
7 th seventh	19 th nineteenth	80 th eightieth	
8 th eighth		90 th ninetieth	
9 th ninth			
10 th tenth			
11 th eleventh			
12 th twelfth			

Упражнение 7. Напишите числительные прописью на английском языке.

- 245; 533; 816.
- 3,562; 7,324.
- Сто книг; сотня страниц; сотни людей.
- Тысяча машин; тысячи людей; миллион книг.
- $2+3=5$; $7-4=3$; $3\times 5=15$; $10:2=5$.
- 1 января; 8 Марта.
- Глава 5; автобус 6.
- 3.45; 8.09.
- $2/3$; $4/5$.

Упражнение 8. Заполните пропуски порядковыми числительными.

- The man in red is first. The man in green is
- The blue car isn't first. It's
- The woman in the yellow dress is first in line. The woman in the orange dress is
- Today is their ... anniversary.
- Today is his ... birthday.
- The woman is 39 years old today. It's her ... birthday.

ГЛАГОЛ (VERB)

Основные формы глагола в английском языке. Начальной формой глагола считается инфинитив, который обозначается частицей to перед глаголом: to work (работать), to swim (плавать).

Первая форма глагола - это инфинитив без частицы to; используется для образования Present Simple Tense: work, swim.

Вторая форма глагола - это форма прошедшего времени; используется для образования Past Simple Tense: worked, swam.

Третья форма глагола - это форма причастия прошедшего времени (Participle II): worked, swum.

Четвертая форма глагола - это форма причастия I (Participle I), которая образуется при помощи окончания -ing: working, swimming.

Залог (Voice). В английском языке глагол может иметь форму активного залога (the Active Voice), когда подлежащее производит действие, и форму пассивного залога (the Passive Voice), когда подлежащее на себе испытывает действие:

We sent these letters to our customer yesterday. (Active Voice)

These letters were sent to our customer yesterday. (Passive Voice)

Более подробная информация о временах английского глагола в активном залоге, способах образования и употреблении представлена ниже.

Активный залог (Active Voice)

Present Simple Tense (настоящее простое время) обозначает простое, обычное действие, происходящее в настоящем.

Present Simple употребляется:

1. Для выражения общеизвестной истины в настоящем:

Moscow is the capital of the Russian Federation.

2. Для выражения обычного факта в настоящем:

He works as an engineer.

3. Для выражения обычного, регулярно повторяющегося действия в настоящем (обычно с наречиями типа every day, always, never, often, seldom, rarely, sometimes, usually, as usual, generally, in general, in the morning, on Sunday, in summer, in May, as a rule):

Usually I get up at 7.00 every morning.

I always drink a cup of black coffee in the morning.

4. Для выражения ряда последовательных событий в настоящем:

I come to the office, switch on my computer, check e-mails and start to work.

5. Вместо Present Continuous для выражения настоящего длительного действия, происходящего в момент речи, с глаголами чувства и восприятия (to see, to hear, to understand, to know, to love, to hate, to like, to remember, to forget, to recognize, to notice, to want, to wish, to seem):

Sorry, I don't understand your question.

Could you repeat it, please.

6. Вместо Future Indefinite для выражения обычного будущего действия в обстоятельственных придаточных предложениях времени и условия после союзов if (если), unless (если не, пока не, если только), when (когда), till (пока, до тех пор пока, до тех пор пока не), as soon as (как только), before (до того как), after (после того как):

If I study English properly, I'll get a well-paid job.

Правила образования Present Simple. В Present Simple глагол стоит в первой форме (инфинитив смыслового глагола без частицы to). Если подлежащее стоит в 3-м лице единственного числа, то к глаголу добавляется окончание -s (es):

I write letters every day.

He writes letters every day.

Окончание s (es) читается так:

- 1) [z] после звонких согласных и гласных: guns, sees;
- 2) [s] после глухих согласных: wants;
- 3) [ɪz] после свистящих и шипящих согласных в тех случаях, когда глагол оканчивается на немую e с предшествующей буквой s, c, z, g, x: splices, freezes, changes.

Присоединяя окончание -s или -es в 3-м лице единственного числа, необходимо соблюдать следующие правила написания:

1. Если глагол оканчивается на -у с предшествующей согласной, то у меняется на і и прибавляется окончание -es. Если предшествующая буква - гласная, то никаких изменений не происходит, просто добавляется -s: to try - tries, to study - studies, to play - plays, to enjoy - enjoys.

2. Если глагол оканчивается на шипящие или свистящие s, ss, sh, ch, tch, x, o, то прибавляется окончание -es: to fix - fixes, to go - goes.

Вопросительное предложение в Present Simple образуется при помощи вспомогательного глагола do (или does в 3-м лице единственного числа), за которым следует подлежащее, после подлежащего стоит смысловой глагол в первой форме:

Do you study English?

Does he study English?

Отрицательное предложение в Present Simple образуется при помощи частицы not, которая стоит сразу после вспомогательного глагола do (или does в 3-м лице единственного числа):

I don't study English.

I study French.

He doesn't study English.

He studies Italian.

Спряжение глагола to work в Present Simple Tense:	
Утвердительное предложение	<i>I work. You work. He works. She works. It works. We work. You work. They work.</i>
Вопросительное предложение	<i>Do I work? Do you work? Does he work? Does she work? Does it work? Do we work? Do you work? Do they work?</i>
Отрицательное предложение:	
- полная форма	<i>I do not work. You do not work. He does not work. She does not work. It does not work. We do not work. You do not work. They do not work.</i>
- краткая форма	<i>I don't work. You don't work. He doesn't work. She doesn't work. It doesn't work. We don't work. You don't work. They don't work.</i>

Упражнение 9. Прочитайте предложения, поставьте глаголы в отрицательную и вопросительную форму.

1. I study at Samara State University of Economics.
2. He works for an international company.
3. We always have a few Skype calls in the first part of a day.
4. Usually it takes her 20 minutes to get to work.
5. Our company produces high-quality equipment for oil industry.

Упражнение 10. Составьте предложения из слов в скобках. Обратите внимание на форму глагола и на порядок слов в предложении.

1. (always / early / Sue / arrive) - *Sue always arrives early.*
2. (basketball / I / play / often)
3. (work / Margaret / hard / usually)
4. (Jenny / always / nice clothes / wear)
5. (dinner / we / have / always / at 7.30)
6. (television / Tim / watch / never)
7. (like / chocolate / children / usually)
8. (Julia / parties / enjoy / always)

Упражнение 11. Составьте вопросы, используя слова в скобках.

1. (where / live / your parents) - *Where do your parents live?*
2. (you / early / always / get up)
3. (how often / TV / you / watch)
4. (you / want / what / for dinner)
5. (like / you / your job)
6. (your brother / like / football)

7. (what / you / do / in the evenings)
8. (your sister / work / where)
9. (to the cinema / often / you / go)
10. (what / mean / this word)
11. (often / snow / it / here)

Past Simple Tense (прошедшее простое время) обозначает простое, обычное действие, происходившее в прошлом.

Past Simple употребляется:

1. Для выражения общеизвестной истины в прошлом:

St. Petersburg was the capital of Russia.

2. Для выражения действия, которое произошло в прошлом и никак не связано с настоящим. Это время характерно для описания событий в прошлом. Оно, как правило, употребляется с наречиями типа yesterday, 2 days ago, last week, then, the other day (на днях), in 1980, on Sunday, at 5 o'clock, in summer, in September:

Last month he took a fortnight vacation and went to London.

3. Для выражения обычного, регулярно повторявшегося действия в прошлом:

When I was a child I went to school every day.

4. Для выражения ряда последовательных событий в прошлом:

I came to the office, switched on my computer, checked e-mails and started to work.

5. Вместо Past Continuous Tense для выражения прошедшего длительного действия, происходившего в определенный момент в прошлом, с глаголами чувства и восприятия:

I didn't know him five minutes ago.

Правила образования Past Simple. В Past Simple глагол стоит во второй форме (V2). Если глагол правильный, то вторая форма образуется от инфинитива смыслового глагола без частицы to при помощи окончания -ed: to work - worked, to play - played. Для неправильных глаголов берется вторая форма глагола по таблице неправильных глаголов: to leave - left, to read - read.

Добавляя окончание -ed, необходимо соблюдать следующие правила написания:

1. Если глагол оканчивается на -у с предшествующей согласной, то у меняется на і и прибавляется окончание -ed. Если предшествующая буква - гласная, то никаких изменений не происходит, просто добавляется -ed: to try - tried, to study - studied, to play - played, to enjoy - enjoyed.

2. В односложных словах с краткой гласной конечная согласная удваивается, чтобы сохранить слог закрытым: to stop - stopped.

Вопросительное предложение в Past Simple образуется при помощи вспомогательного глагола did, который занимает место перед подлежащим. Смысловый глагол в первой форме стоит после подлежащего:

Did you work yesterday?

Отрицательное предложение в Past Simple образуется при помощи частицы not, которая стоит сразу после вспомогательного глагола did:

He didn't work yesterday because he took a day-off.

Спряжение глагола to work в Past Simple Tense:	
Утвердительное предложение	<i>I worked. You worked. He worked. She worked. It worked. We worked. You worked. They worked.</i>
Вопросительное предложение	<i>Did I work? Did you work? Did he work? Did she work? Did it work? Did we work? Did you work? Did they work?</i>
Отрицательное предложение	
- полная форма	<i>I did not work. You did not work. He did not work. She did not work. It did not work. We did not work. You did not work. They did not work.</i>
- краткая форма	<i>I didn't work. You didn't work. He didn't work. She didn't work. It didn't work. We didn't work. You didn't work. They didn't work.</i>

Спряжение глагола to go в Past Simple Tense:	
Утвердительное предложение	<i>I went. You went. He went. She went. It went. We went. You went. They went.</i>
Вопросительное предложение	<i>Did I go? Did you go? Did he go? Did she go? Did it go? Did we go? Did you go? Did they go?</i>
Отрицательное предложение	
- полная форма	<i>I did not go. You did not go. He did not go. She did not go. It did not go. We did not go. You did not go. They did not go.</i>
- краткая форма	<i>I didn't go. You didn't go. He didn't go. She didn't go. It didn't go. We didn't go. You didn't go. They didn't go.</i>

Упражнение 12. Перед вам описание типичного дня Анны. Перепишите текст, используя глаголы в прошедшем времени, чтобы рассказать о ее вчерашнем дне.

Anna: Usually I get up at 8 o'clock. Then I have a big breakfast. I always walk to work and it takes me about 20 minutes to get there. I start work at 9.00a.m. I never have lunch at work. I finish work at 5 p.m. I'm always tired when I come home. In the evening I usually cook something tasty for dinner. I go to bed at about 11 o'clock.

1. Yesterday she got up at 8 o'clock.
2. She ... a big breakfast.
3. She ... to work.
4. It ... her 20 minutes to get to work.
5. She ... work at 9.00 a.m.
6. She ... lunch.
7. She ... work at 5 p.m.
8. She ... tired when she came home.
9. In the evening she ... something tasty.
10. She ... at about 11 o'clock.

Упражнение 13. Переведите предложения с русского языка на английский.

1. Вчера я проснулся в 10 утра, позавтракал и пошел на прогулку с моей собакой.
2. Куда ты ходил вчера?
3. Что она делала вчера вечером после работы?
4. На прошлой неделе мы ездили в отпуск. - Куда вы ездили?
5. Мы остановились в маленьком семейном отеле.
6. Погода была замечательной, и мы купались каждый день.
7. Вам понравился отель? - Да!
8. Еда была вкусной, сервис был дружелюбным.
9. Вчера я был очень занят. Я написал много писем свои коллегам.
10. Сколько писем ты написал?
11. Что ты делал вчера?
12. Почему ты был занят?

Future Simple Tense (будущее простое время) обозначает простое, обычное действие, происходившее в прошлом.

Future Simple употребляется:

1. Для выражения общеизвестной истины в будущем:

Our planet will die if we don't stop the pollution.

2. Для выражения обычного факта в будущем, как правило, с наречиями типа tomorrow, next morning, one of these days (на днях), in 2 minutes (через 2 минуты), in 2010, next year (winter):

We will have a meeting with our customer next week.

3. Для выражения ряда последовательных событий в будущем:

In July I will pass my exams.

I will buy a one-way ticket and go to Sochi.

Правила образования Future Simple. Future Simple образуется при помощи вспомогательных глаголов will и инфинитива смыслового глагола без частицы to. В большинстве случаев will сокращается до 'll:

I will call him tomorrow. / I'll call him tomorrow.

He will do it next week. / He'll do it next week.

Вопросительное предложение в Future Simple образуется при помощи вспомогательного глагола will, который занимает место перед подлежащим. Смысловый глагол в первой форме стоит после подлежащего:

Will you work tomorrow?

Отрицательное предложение в Future Simple образуется при помощи частицы not, которая стоит сразу после вспомогательного глагола will. В большинстве случаев will not сокращается до won't:

He won't work tomorrow because he is going to take a day-off.

Примечание. Будущее действие в английском языке может быть выражено при помощи Present Simple Tense, Present Continuous Tense или при помощи конструкцией to be going to + V в зависимости от качества действия.

Present Simple используется в ситуациях, когда действие происходит по плану, по расписанию и независимо от нас:

What time does the film begin?

The train leaves at five.

Present Continuous используется:

1) в ситуациях, когда мы говорим о личных планах человека, о будущем, запланированном действии, для выполнения которого все заранее подготовлено и организовано:

What are you doing on Sunday?

Oh, I'm having a big party.

2) с глаголами передвижения (go, come, leave (for), move, arrive):

We are moving into new house next week.

Конструкция to be going to + V используется:

1) в ситуациях, когда мы говорим о том, что собираемся сделать:

I'm going to have a party.

2) в случаях, когда и из сложившейся ситуации и данных обстоятельств можно предположить (или можно сделать вывод) о том, что вскоре произойдет:

The sky is grey. It is going to rain.

Future Simple также используется:

1) в ситуациях, когда мы принимаем решение спонтанно в данный конкретный момент:

It's hot in the room.

I will open the window.

I'm going to the cinema.

Will you join me?

2) в выражениях типа: I think ... (he will be a good doctor), I believe, I promise, I'm sure, I suppose.

3) в вопросах типа:

Will you help me?

Will you close the door?

Упражнение 14. Прочитайте предложения, выберите правильные варианты.

1. Did you send the report to our customer yesterday? - Opps, I forgot. I will do / I am going to do it now.
2. Unfortunately, we can't meet tomorrow. I go / I am going on business trip to Moscow.
3. I'm having / I'll have a party next Sunday. I hope you can come.
4. What time does your train leave / will your train leave tomorrow?
5. What do you do / are you doing tonight? - Nothing. Why?
6. I'm going to the cinema today. Do you come with me / Will you came with me?
7. We have bought some new equipment for our production. - When do you launch / are you going to launch it?

Упражнение 15. Заполните пропуски, используя shall или will.

1. It is 10 o'clock already. ... we start our meeting?
2. It's hot here, isn't it? - I ... open the window.
3. It's cold here. ... you close the window?
4. I'm too tired. I think I ... go to bed a bit earlier today.
5. It is necessary to inform the customer about any changes in advance. - ... I do it right now?
6. It is necessary to inform the customer about any changes in advance. ... you call him right now?
7. I have got no money. What ... I do?
8. I have got no money. ... you lend me some?

Упражнение 16. Переведите предложения с русского языка на английский.

1. Что делаешь сегодня вечером? - Ничего, а что?
2. Я иду сегодня в кино. Ты хочешь пойти со мной? - Почему бы и нет. Во сколько начинается фильм?
3. На следующей неделе я уезжаю в Лондон.
4. У нас вечеринка в следующие выходные. Ты придешь?
5. Мы собираемся организовать вечеринку. Ты нам поможешь?
6. Твоя сестра приезжает завтра. Ты встретишь ее на вокзале? - А во сколько приезжает поезд?
7. Небо серое, сейчас пойдет дождь.
8. Куда ты собираешься поехать этим летом?
9. Он собирается бросить курить, но я думаю, что ему будет сложно.
10. Я думаю, он будет хорошим врачом.

Present Continuous Tense (настоящее продолженное время) обозначает процесс, продолжительное незаконченное действие, происходящее в определенный момент времени в настоящем.

Present Continuous употребляется:

1. Для выражения продолжительного незаконченного действия, происходящего в момент речи или в определенный момент в настоящем (обычно с наречием времени *now*):

He is reading a book now.

I want to work in America so I'm learning English now.

Примечание. Глаголы чувства и восприятия (*to see, to hear, to smell, to taste, to feel, to understand, to know, to notice, to remember, to forget, to realize, to love, to like, to hate, to want, to wish, to desire, to need, to contain, to consist of, to seem, to mean, to prefer, to think, to suppose, to believe, to have, to possess*) не употребляются в Present Continuous, только в Present Simple:

You are speaking English so quickly now that I don't understand you.

Can you hear those strange sounds?

2. Для обозначения временного состояния, которое рано или поздно закончится, или для обозначения действия, которое является исключением из ряда последовательных событий:

I sold my flat and now I'm staying with my friend.

I'm on holiday and I'm having a wonderful time.

Every evening I read books but this evening I'm cooking dinner.

3. Для выражения длительного действия, которое началось до момента речи и все еще продолжается (обычно с наречием *still* - все еще):

He is still sleeping.

4. Для выражения длительного действия в настоящем, происходящего одновременно с другим настоящим длительным действием (введенным союзом *while* - в то время как, пока):

While he is reading a book, I'm writing a letter.

5. Для выражения будущего запланированного действия с глаголами движения (*to go, to leave for, to start for, to arrive in/at, to move, to come*):

I'm leaving for London tomorrow.

6. Для выражения регулярно повторяющегося действия в настоящем с отрицательной эмоциональной окраской (с наречиями *always, ever* - вечно, *constantly* - постоянно):

You are always coming late.

Правила образования *Present Continuous*. В *Present Continuous* глагол образуется с помощью вспомогательного глагола *to be* в соответствующей форме (*am, is, are*) + смысловый глагол с суффиксом *ing* (*to be + Verb-ing*):

I'm sorry, I'm busy. I'm writing a letter.

Where is John? - He is in the office. He is making a presentation.

Добавляя окончание *-ing* к глаголу в первой форме, необходимо соблюдать следующие правила:

1. Немая буква *-e* в конце слова пропадает: *come - coming, write - writing, dance - dancing*.

2. В односложных словах с краткой гласной конечная согласная удваивается, чтобы сохранить слог закрытым: *run - running, swim - swimming, sit - sitting*.

3. Если слово заканчивается на *-ie*, то *ie* меняется на *y*: *lie - lying, die - dying*.

Вопросительное предложение в *Present Continuous* образуется при помощи глагола *to be*, который выносится в начало предложения и занимает место перед подлежащим:

What are you writing?

What is he doing?

Отрицательное предложение в *Present Continuous* образуются при помощи частицы *not*, которая стоит сразу после вспомогательного глагола *to be*:

I'm not writing a letter now.

He is not working now.

He has some free time.

Спряжение глагола to work в Present Continuous Tense:	
Утвердительное предложение	<i>I'm working. You're working. He's working. She's working. It's working. We're working. You're working. They're working.</i>
Вопросительное предложение	<i>Am I working? Are you working? Is he working? Is she working? Is it working? Are we working? Are you working? Are they working?</i>
Отрицательное предложение	
- полная форма	<i>I am not working. You are not working. He is not working. She is not working. It is not working. We are not working. You are not working. They are not working.</i>
- краткая форма	<i>I'm not working. You aren't working. He isn't working. She isn't working. It isn't working. We aren't working. You aren't working. They aren't working.</i>

Упражнение 17. Заполните пропуски, используя глаголы в нужной форме: build, cook, go, have, stand, stay, swim, work, get, stay. E.g. *Please be quiet. I'm working.*

1. Where's John? - He's in the kitchen. He
2. You ... on my foot. - Oh, I'm sorry.
3. Look! Somebody ... in the river.
4. We're here on holiday. We ... at the Central Hotel.
5. - Where's Ann?
- She ... a shower.
6. They ... a new theatre in the city centre at the moment.
7. I ... now. Goodbye.
8. It ... dark. Shall I turn on the light?
9. They haven't got anywhere to live at the moment. They ... with friends until they find somewhere.
10. You ... a lot of noise. Could you be quieter? I ... to concentrate.

Упражнение 18. Составьте вопросы, используя слова в скобках.

1. (working / Paul / today) - *Is Paul working today?*
2. (what / doing / the children) - *What are the children doing now?*
3. (you / listening / to me)
4. (where / going / your friends)
5. (your parents / television / watching)
6. (what / cooking / Ann)
7. (why / you / looking / at me)
8. (coming / the bus)

Упражнение 19. Переведите предложения с русского языка на английский.

1. Что ты делаешь каждый день?
2. Что ты делаешь сегодня вечером?
3. Куда вы ездите каждое лето?
4. Куда вы едите этим летом?
5. Ты говоришь по-английски?
6. Вы говорите очень быстро, я вас не понимаю.
7. Где ты живешь?
8. Сейчас она живет со своей сестрой, потому что продала свою квартиру.
9. Что ты думаешь об этом фильме?
10. О чем ты сейчас думаешь?

Past Continuous Tense (прошедшее продолженное время) обозначает процесс, продолжительное незаконченное действие, происходившее в определенный момент времени в прошлом.

Past Continuous употребляется:

1. Для обозначения процесса, продолжительного незаконченного действия, происходившего в момент времени в прошлом (обычно с обстоятельствами времени типа: yesterday at 5 o'clock, at that time yesterday, the whole evening, all day yesterday, from 4 till 6):

He was reading a book at five o'clock yesterday.

It was raining all day.

Примечание. Глаголы чувства и восприятия не употребляются в Past Continuous, а только в Past Simple:

He was speaking English so quickly that I didn't understand him.

2. Для выражения двух параллельных, одновременно развивавшихся действий в прошлом:

While he was reading a book, I was writing a letter.

While my mother was cooking we were playing computer games.

3. Для выражения регулярно повторявшегося действия в прошлом с отрицательной эмоциональной окраской (с наречиями always, ever - вечно, constantly - постоянно):

Do you remember John? - He was constantly coming late.

Примечание 1. Некоторые глаголы по своему семантическому значению могут употребляться только в Past Simple, поскольку они обозначают краткое действие, а не процесс:

I was watching TV when my mother came home. (came home - краткое действие)

Примечание 2. Некоторые глаголы могут использоваться как в Simple, так и в Continuous, в зависимости от того, обозначают они краткое действие или процесс:

When I was cooking I cut my finger.

When my mother was cooking I was cutting vegetables.

When I was crossing the street I fell and hurt my leg.

When I crossed the street I fell and hurt my leg.

Примечание 3. Иногда, в зависимости от используемого времени, меняется значение глагола:

I met John at the station. - Я встретил Джона на вокзале.

I was meeting John at the station. - Я встречал Джона на вокзале.

Правила образования Past Continuous. Past Continuous образуется с помощью вспомогательного глагола to be в прошедшей форме (was / were) + смысловой глагол с суффиксом ing (to be + Verb-ing); - was используется, если подлежащее стоит в единственном числе; - were используется с подлежащим во множественном числе:

I'm sorry, I was busy.

I was writing a letter.

Where is John? - 5 minutes ago he was in the office. He was making a presentation.

Спряжение глагола to work в Past Continuous Tense:	
Утвердительное предложение	<i>I was working. You were working. He was working. She was working. It was working. We were working. You were working. They were working.</i>
Вопросительное предложение	<i>Was I working? Were you working? Was he working? Was she working? Was it working? Were we working? Were you working? Were they working?</i>
Отрицательное предложение	
- полная форма	<i>I was not working. You were not working. He was not working. She was not working. It was not working. We were not working. You were not working. They were not working.</i>
- краткая форма	<i>I wasn't working. You weren't working. He wasn't working. She wasn't working. It wasn't working. We weren't working. You weren't working. They weren't working.</i>

Вопросительное предложение в Past Continuous образуется при помощи глагола to be в форме прошедшего времени, который выносятся в начало предложения и занимает место перед подлежащим:

What were you writing at 5 o'clock yesterday?

What was he doing when his mother came home?

Отрицательное предложение в Past Continuous образуются при помощи частицы not, которая стоит сразу после вспомогательного глагола to be:

I wasn't writing a letter at 5 o'clock yesterday.

He wasn't doing his home work when his mother came home.

Упражнение 20. Раскройте скобки, употребляя глаголы в Past Simple или Past Continuous.

1. He (to get) up at seven o'clock yesterday.
2. Father (to come) home at six o'clock yesterday.
3. I (to read) a book at six o'clock yesterday.
4. She (to fall) asleep at eleven o'clock yesterday.
5. Mother (to drink) tea at eleven o'clock yesterday.
6. Father (to watch) TV at ten o'clock yesterday.
7. I (to go) to bed at nine o'clock yesterday.
8. I (to finish) my homework at nine o'clock yesterday.
9. I (to play) the piano at five o'clock yesterday.
10. He (to begin) to do his homework at four o'clock yesterday.
11. When I (to come) home, Kate (to play) the piano.
12. When I (to meet) John, he (to go) to the railway station.

Упражнение 21. Переведите предложения с русского языка на английский. Обратите особое внимание на использование Past Simple или Past Continuous.

1. Что ты делал вчера вечером? - Я пришел с работы, принял душ, поужинал и пошел спать.
2. Вчера, когда я шел в кино, я встретил своего друга.
3. Когда он переходил улицу, он упал и ушиб ногу.
4. Когда он перешел улицу, я упал и ушиб ногу.
5. Вчера я видела Катю, но она не видела меня.
6. Я читала книгу, когда зазвонил телефон.
7. Вчера в 7 часов я смотрела телевизор.
8. Вчера в 7 часов я пошла спать.
9. Вчера был ужасный день. - Почему? - Весь вечер шел дождь. И я никуда не ходил.
10. Я видела Катю вчера, она ждала автобус на автобусной остановке.

Future Continuous Tense (будущее продолженное время) обозначает процесс, продолжительное незаконченное действие, которое будет происходить в определенный момент времени в будущем.

Future Continuous употребляется:

1. Для выражения действия, которое будет происходить в определенный момент в будущем. Этот момент может быть выражен наречием времени (at this time, at 5 o'clock tomorrow, then и т.д.) или обстоятельственным придаточным предложением времени, в котором глагол употребляется во времени Present Indefinite:

When you return they will be interviewing the candidates .

2. Для выражения длительного действия в будущем, которое будет происходить одновременно с другим длительным действием в будущем (обычно после союзов while, when):

Mr. Smith will be discussing the prices with his partner while Mr. Brown will be discussing the terms of delivery of these goods.

Примечание. Глаголы чувства и восприятия не употребляются в Future Continuous, только в Future Simple.

Правила образования Future Continuous. Future Continuous образуется с помощью конструкции will be + смысловый глагол с суффиксом -ing:

I'm sorry, I will be busy tomorrow. I will be working.

Вопросительное предложение в Future Continuous образуется при помощи вспомогательного глагола will, который выносится в начало предложения и занимает место перед подлежащим:

What will you be writing at 5 o'clock tomorrow?

Отрицательное предложение в Future Continuous образуются при помощи частицы not, которая стоит сразу после вспомогательного глагола will. В большинстве случаев will not сокращается до won't.

He won't be working tomorrow evening.

Present Perfect Tense (настоящее совершенное время) обозначает законченное, завершённое действие, результатом связанное с настоящим временем.

Present Perfect употребляется:

1. Для выражения законченного, совершенного, результативного действия, своим результатом связанного с настоящим временем, при этом время совершения действия неизвестно или не имеет значения: важен результат, а не время совершения действия:

I have bought a new bag.

Would you like to look at it?

2. Для выражения действия, которое совершилось в определенный период времени в настоящем, но этот период еще не закончился (обычно с наречиями today, this week / month):

I have seen him today.

3. Для выражения результативного действия, результат которого возможно еще изменится:

I have never been to London.

My sister is a writer. She has written ten novels. (сравните: Pushkin wrote many interesting novels.)

4. Для выражения действия, начавшегося в определенный момент в прошлом и продолжающегося до настоящего момента. В этом случае либо указывается момент начала действия, либо весь период совершения действия: момент начала действия может быть указан с помощью слова since (с какого-то момента в прошлом):

I haven't seen him since last year.

I haven't seen him since he left Moscow.

Весь период времени указывается с помощью предлога for (в течение какого-то времени):

I have known her for five years.

Сигнальные слова, характерные для времен группы Perfect:	
just - только что	<i>I have just had breakfast.</i>
already - уже (используется только в повествовательных предложениях)	<i>I have already done my home work.</i>
yet - уже (в вопросительных предложениях)	<i>Has it stopped raining yet?</i>
yet - еще нет (в отрицательных предложениях)	<i>It hasn't stopped raining yet.</i>
lately - в последнее время	
recently - недавно	
in the last few days - в последние дни	
never - никогда	
ever - когда-нибудь	

Правила образования Present Perfect. Present Perfect образуется при помощи вспомогательного глагола have или has (в третьем лице единственного числа) и смыслового глагола в третьей форме (Participle II):

We have signed an important agreement with the customer this week.

He has completed his task on time.

Вопросительное предложение в Present Perfect образуется при помощи вспомогательного глагола have (или has в 3-м лице единственного числа), за которым следует подлежащее, после подлежащего стоит смысловой глагол в третьей форме (Participle II):

Have you signed the agreement with the customer this week?

Has he completed his task on time?

Отрицательное предложение в Present Perfect образуется при помощи частицы not, которая стоит сразу после вспомогательного глагола have (или has в 3-м лице единственного числа):

They haven't signed an important agreement with the customer this week.

He hasn't completed his task on time.

Спряжение глагола to do в Present Perfect Tense:	
Утвердительное предложение	<i>I have done. You have done. He has done. She has done. It has done. We have done. You have done. They have done.</i>
Вопросительное предложение	<i>Have I done? Have you done? Has he done? Has she done? Has it done? Have we done? Have you done? Have they done?</i>
Отрицательное предложение	
- полная форма	<i>I have not done. You have not done. He has not done. She has not done. It has not done. We have not done. You have not done. They have not done.</i>
- краткая форма	<i>I haven't done. You haven't done. He hasn't done. She hasn't done. It hasn't done. We haven't done. You haven't done. They haven't done.</i>

Упражнение 22. Прочитайте предложения и выберите правильный вариант.

Ann: Have you ever been / Did you ever go to the United States?

Jack: I have been / I went to New York last month.

Ann: Have you liked it / Did you like it?

Jack: Yes, I've enjoyed / I have enjoyed the trip a lot.

Ann: What have you done / did you do there?

Jack: I've visited / I visited the Statue of Liberty and some other sights.

Have you been / Did you go to New York, Ann?

Ann: No, but I've book / I booked a holiday there. I've got my tickets and I'm going next week!

Упражнение 23. Раскройте скобки, употребляя Past Simple или Present Perfect.

Colgate - Palmolive Company. William Colgate (found) the Colgate Company in 1806 as a starch, soap and candle business in New York City. For the first hundred years, the company (do) all its business in the United States. However, in the early 1900s, the company (begin) an aggressive expansion programme that (lead) to the establishment of Colgate operations in countries throughout Europe, Latin America and the Far East. In more recent years it (set up) operations in Turkey, Pakistan, Saudi Arabia, Eastern Europe and China. Colgate - Palmolive (become) a truly global consumer products company, worth \$8.7 bn and selling in more than 200 countries. Colgate - Palmolive's five main sectors of business are: Oral Care, Body Care, Household Surface Care, Fabric Care and Pet Nutrition and Health Care. In the area of Oral Care, Colgate - Palmolive is the world leader in toothpaste. As a result of the company's heavy investment in research and technology, it (develop) many successful toothpastes, rinses and toothbrushes. To strengthen its presence in professional products, Colgate - Palmolive (buy) the Ora Pharm Company of Australia and the dental therapeutics business of Scherer Laboratories USA in 1990. For many years, the company (have) a strong dental education programme in schools throughout the world and (maintain) a close partnership with the international dental community. Recently it (create) a web site for dental professionals. The company (always pay) close attention to the environment. It (already make) great progress in the use of recyclable bottles and packaging materials.

Упражнение 24. Переведите предложения на английский язык. Обратите особое внимание на использование Present Perfect и Past Simple.

1. Где твои ключи? - Я не знаю, я потерял их.
2. Я не могу найти свою сумку, ты ее не видел?
3. Ты видел Катю сегодня? - Нет, но я видел ее вчера, она спрашивала о тебе.
4. Анна, ты сделала домашнее задание? - Нет, у меня не было времени.
5. Хочешь чего-нибудь покушать? - Нет, спасибо, я только что покушал.
6. Я знаю, Марк уезжает в Лондон на следующей неделе. - Он уже уехал.
7. Давай пойдем погуляем в парке. - Мы не можем, дождик еще не кончился.
8. Ты когда-нибудь был в Париже? - Да, я ездил туда в прошлом году.
9. У тебя был отпуск в этом году?
10. Я тебя сто лет не видел, ты сильно изменился.

11. Я не был в родном городе с 2000 года. Он сильно изменился.
12. Что ты наделал?

Past Perfect Tense (прошедшее совершенное время) обозначает законченное, завершённое действие, результатом связанное с определённым моментом времени в прошлом.

Past Perfect употребляется:

1. Для выражения законченного, результативного действия, совершившегося к определённому моменту времени в прошлом. При этом момент времени в прошлом может быть выражен или наречием времени (by 3 o'clock yesterday, by that time, by Saturday) или придаточным предложением времени, в котором глагол употребляется в Past Indefinite:

I had translated this text by three o'clock yesterday.

I had translated this text when my mother came home.

2. Для выражения действия, совершившегося ранее другого действия в прошлом (которое, как правило, выражается глаголом в Past Indefinite):

She showed me the bag that she had bought a few days ago.

When my mother came home, I had already done my homework.

Правила образования Past Perfect. Past Perfect образуется при помощи вспомогательного глагола had и смыслового глагола в третьей форме (Participle II):

He had completed his task by 5 o'clock yesterday.

Спряжение глагола to do в Past Perfect Tense:	
Утвердительное предложение	<i>I had done. You had done. He had done. She had done. It had done. We had done. You had done. They had done.</i>
Вопросительное предложение	<i>Had I done? Had you done? Had he done? Had she done? Had it done? Had we done? Had you done? Had they done?</i>
Отрицательное предложение	
- полная форма	<i>I had not done. You had not done. He had not done. She had not done. It had not done. We had not done. You had not done. They had not done.</i>
- краткая форма	<i>I hadn't done. You hadn't done. He hadn't done. She hadn't done. It hadn't done. We hadn't done. You hadn't done. They hadn't done.</i>

Вопросительное предложение в Past Perfect образуется при помощи вспомогательного глагола *had*, за которым следует подлежащее, после подлежащего стоит смысловой глагол в третьей форме (Participle II):

Had he completed his task by 5 o'clock yesterday?

Отрицательное предложение в Past Perfect образуется при помощи частицы *not*, которая стоит сразу после вспомогательного глагола *had*:

He hadn't completed his task by 5 o'clock yesterday.

Упражнение 25. Составьте предложения, соединив части по смыслу.

- 1) By the time I got to her house
- 2) When I turned on the TV
- 3) It was nice to see Richard again
- 4) I wasn't hungry in the evening
- 5) I went to see if the painters had finished
- 6) I met Oliver's wife at the party
- 7) When I got home I realized
- 8) I bought him a camera
 - a) the program had already started
 - b) I'd had a huge lunch
 - c) she had already left
 - d) I had left the door open
 - e) I hadn't seen him for years
 - f) but he had already got one
 - g) but they hadn't even started
 - h) I'd never met her before

Упражнение 26. Раскройте скобки, употребляя Past Simple или Past Perfect.

1. The manager (to be) very angry yesterday, because our secretary (not to tell) him about Mr. Brown's departure.
2. Our chief (to get) cross when he (to know) that our engineer (to forget) to telephone the office Russian Airlines booking.
3. When Petrov (to enter) the room the secretary (to tell) him that Ivanov (not to give) the expert the necessary information for the talks.
4. She (to tell) us that she (to check) all the documents.
5. It (to take) us 2 hours to clear up all the points for the talks.
6. It (to take) us an hour to check all the documents they (to sign) the day before.
7. The secretary (to look) very tired. She (to fill in) all the forms and (to type) all the letters.

8. Mr. Brown (to come) to the hotel very tired and upset, because the counterparts (not to reduce) the prices.
9. We (to be) very disappointed, because they (not to make) payments yet.
10. He (to be) very pleased, as they (to give) us a good discount.

Упражнение 27. Переведите предложения на английский язык. Обратите особое внимание на использование Past Perfect и Past Simple.

1. Вчера, когда мы пришли в кино, фильм уже начался.
2. Вчера я ходил на день рождения своего друга. Когда я приехал, все гости уже пришли и ждали меня.
3. Вчера, когда я приехал в офис, мой босс уже уехал.
4. Когда я вернулся в офис вчера вечером, я увидел, что мой шеф положил мне на стол несколько новых контрактов.
5. Сначала я подумал, что все сделал правильно, но потом я понял, что допустил ошибку.
6. Анна была на вечеринке вчера? - Да, но когда я приехал, она уже ушла, так что я ее не видел.
7. Вчера мы пришли поздно домой, приготовили ужин, поели и пошли спать.
8. Вчера, когда я пришел домой, она уже приготовила ужин.
9. Вчера я ушел из дома рано, но по дороге на работу вспомнил, что оставил важные документы на столе.
10. Я позвонил Анне, но она, к сожалению, уже тоже ушла.

Future Perfect Tense (будущее совершенное время) употребляется для выражения действия, которое будет совершено к определенному моменту в будущем. Этот момент может быть выражен наречием времени (by 3 o'clock, by that time, by Monday) или обстоятельством придаточным предложением времени:

I'm sure they will have discussed all the questions by 5 o'clock tomorrow.

Правила образования Future Perfect. Future Perfect образуется при помощи вспомогательного глагола will, указывающего на время совершения действия и have, указывающего на качество действия, плюс смысловый глагол в третьей форме (Participle II)^

He will have completed his task by 5 o'clock tomorrow.

Вопросительное предложение в Future Perfect образуется при помощи вспомогательного глагола will, который выносится перед подлежащим, за подлежащим стоит have и смысловый глагол в третьей форме (Participle II):

Will he have completed his task by 5 o'clock tomorrow?

Отрицательное предложение в Future Perfect образуется при помощи частицы *not*, которая стоит сразу после вспомогательного глагола *will*. В большинстве случаев *will not* сокращается до *won't*:

He won't have completed his task by 5 o'clock tomorrow.

Present Perfect Continuous Tense (настоящее совершенно-продолженное время). Глагол в Present Perfect Continuous обычно переводится на русский язык глаголом несовершенного вида в настоящем времени (играю, пишем):

I have been writing this mail for about 30 minutes.

You have been writing this mail for about 30 minutes.

He has writing this mail for about 30 minutes.

She has been writing this mail for about 30 minutes.

We have been writing this mail for about 30 minutes.

They have been writing this mail for about 30 minutes.

Present Perfect Continuous употребляется:

1. Для выражения действия, начавшегося в прошлом и продолжающегося в настоящий момент. Момент начала действия выражается словом *since*, которое может быть в предложении предлогом, наречием или союзом, вводящим обстоятельственное придаточное предложение времени, в котором сказуемое выражено глаголом в Past Indefinite:

He has been studying the contract since he came to his office.

Весь период совершения действия обычно указывается с помощью предлога *for* (в течение):

They have (they've) have been selling these goods for 3 years.

Во всех вышеупомянутых случаях глагол в Present Perfect Continuous переводится на русский язык глаголом несовершенного вида в настоящем времени (продают, изучает).

2. Для выражения действия, которое до недавнего времени было в развитии, но к настоящему моменту завершилось. Весь период совершения действия в таких случаях также указывается с помощью предлога *for* (в течение). Глагол во времени Present Perfect Continuous на русский язык тогда переводится глаголом несовершенного вида в прошедшем времени:

I am tired because I have been typing (печатал) these faxes for 2 hours.

Правила образования Present Perfect Continuous. Present Perfect Continuous образуется с помощью вспомогательного глагола *to be* в

Present Perfect (have been, has been) и причастия настоящего времени (Present Participle) смыслового глагола (playing):

I have been playing.

He has been writing.

Упражнение 28. Составьте предложения, соединив части по смыслу.

- 1) You look very tired
- 2) The cooker's hot
- 3) Ann is very red in her face
- 4) Pete has broken his leg
- 5) Andrea has red eyes
- 6) I still can't make up my mind
- 7) She has lost weight
- 8) They arrived 10 minutes ago
- 9) We've just bought a house
 - a) You've been working too hard
 - b) We've been living in a rented flat while we looked
 - c) Has she been running?
 - d) They've been waiting for you
 - e) Have you been cooking?
 - f) She hasn't been eating enough
 - g) Has she been crying?
 - h) I've been thinking about it all day
 - i) I suppose he's been skiing again

Упражнение 29. Раскройте скобки, употребляя глагол в нужной форме.

1. You (to finalize) the delivery terms? - Not yet. We (to discuss) them for 2 days already, but we still need to clarify some details.
2. Sorry, I'm late. You (to wait) long? - About 20 minutes. But that's all right. I've been reading an interesting article in today's newspaper. - Have you? What's the article about?
3. Is Pete in the office? I (not to see) him around. - He (to be) here, he (to be) in since 10 o'clock. In fact, he (to have talks) with his German partners all this time.
4. You (to see) the buyers claim? They (to complain) that the goods (to be delayed) for two weeks by now. - I (to study the matter) since morning. So far I (to find out) that there (to be) a delay in their opening a L/C. So the deliveries (to have, to be postponed). Anyway the President said they (to be resumed) as soon as the L/C (to be opened).

Past Perfect Continuous Tense (прошедшее совершенно-продолженное время). Глагол в Past Perfect Continuous переводится

на русский язык глаголом несовершенного вида в прошедшем времени (читала). Это время употребляется для обозначения действия, начавшегося в прошлом и длившегося в течение указанного периода до момента в прошлом. Период длительности действия обозначается предлогом for:

I had been writing this mail for about 30 minutes yesterday.

You had been writing this mail for about 30 minutes yesterday.

He had been writing this mail for about 30 minutes yesterday.

She had been writing this mail for about 30 minutes yesterday.

We had been writing this mail for about 30 minutes yesterday.

They had been writing this mail for about 30 minutes yesterday.

Правила образования Past Perfect Continuous. Past Perfect Continuous образуется с помощью вспомогательного глагола to be в Past Perfect (had been) и причастия настоящего времени (Present Participle) смыслового глагола (reading):

I had been reading.

Упражнение 30. Раскройте скобки, используя глагол в Past Perfect Continuous.

1. He (look) for a job for 3 months before he found what he wanted.
2. He (wait) for an hour but she didn't come.
3. Yesterday I had a headache because I (watch) TV all day.
4. The phone bill was huge. She (talk) her boyfriend in Australia.
5. The kids were very hungry when they came home. They (play) in the yard all day.

Future Perfect Continuous Tense (будущее совершенно-продолженное время). Future Perfect Continuous употребляется для выражения действия, которое начнется до определенного момента в будущем и будет продолжаться до этого момента:

They will have been testing the equipment for 2 hours when Mr. Roe arrives.

Future Perfect Continuous переводится на русский язык глаголом несовершенного вида в будущем времени (буду делать).

Правила образования Future Perfect Continuous. Future Perfect Continuous образуется с помощью вспомогательного глагола to be во Future Perfect (shall have been, will have been) и причастия настоящего времени (Present Participle) смыслового глагола (doing):

I will have been writing this mail for about 30 minutes yesterday.

*You will have been writing this mail for about 30 minutes yesterday.
He will have been writing this mail for about 30 minutes yesterday.
She will have been writing this mail for about 30 minutes yesterday.
We had been writing this mail for about 30 minutes yesterday.
They had been writing this mail for about 30 minutes yesterday.*

КОНТРОЛЬНАЯ РАБОТА № 1

Вариант I

I. Перепишите следующие предложения, заполните пропуски артиклями, где необходимо. Письменно переведите предложения на русский язык.

1. I've just received ... very nice gift from one of ... suppliers.
2. How often do you go to ... dentist?
3. This morning I bought ... newspaper and ... magazine. ... newspaper is in my bag, but I don't know where I put ... magazine.
4. Somalia is ... poorest country in the world.
5. In ... Britain, ... children from ... age of five have to go to ... school.

II. Перепишите следующие предложения, заполнив пропуски соответствующими местоимениями. Письменно переведите предложения на русский язык.

1. Tell him not to forget ... ticket, she mustn't forget ... either.
2. She will answer the letter
3. Did you meet ... interesting people at the trade fair?
4. We returned the machines because there was ... wrong with them.
5. There was complete silence in the room. ... said

III. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое и определите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. Because of the recession, many businesses have not been investing in capital equipment over the last two years.
2. The Chinese invented printing.
3. Ann can't use her office at the moment. It is being redecorated.
4. In May they will be clearing the site and laying the foundations.
5. When we got to the stadium, we found that the game had been cancelled.

IV. Перепишите и письменно переведите весь текст.

Accountancy

Accountancy (British English) or accounting (American English) is the measurement, disclosure or provision of assurance about information that helps managers and other decision makers make resource allocation decisions. Financial accounting is one branch of accounting and historically has involved processes by which financial information about a business is recorded, classified, summarized, interpreted, and communicated. Auditing, a related but separate discipline, is the process whereby an independent auditor examines an organization's financial statements in order to express an opinion (with reasonable but not absolute assurance) as to the fairness and adherence to generally accepted accounting principles, in all material respects.

Practitioners of accountancy are known as accountants. Officially licensed accountants are recognized by titles such as Chartered Accountant (UK) or Certified Public Accountant (US).

Accountancy attempts to create accurate financial reports that are useful to managers, regulators, and other stakeholders such as shareholders, creditors, or owners. The day-to-day record-keeping involved in this process is known as book-keeping. This system was first used in medieval Europe, although some believe that the system dates back to Ancient Greece.

According to critics of standard accounting practices, it has changed little since. Accounting reform measures of some kind have been taken in each generation to attempt to keep book-keeping relevant to capital assets or production capacity. However, these have not changed the basic principles, which are supposed to be independent of economics as such.

Вариант II

I. Перепишите следующие предложения, заполните пропуски артиклями, где необходимо. Письменно переведите предложения на русский язык.

1. I have ... appointment at ... bank.
2. Where is ... fax sent this morning. I can't find it.
3. They are ... largest manufacture of light bulbs in world.
4. ... money makes ... world go round.
5. This is ... good time for ... sales of ... new cars.

II. Перепишите следующие предложения, заполнив пропуски соответствующими местоимениями. Письменно переведите предложения на русский язык.

1. ... likes to discover hidden costs.
2. We'll deliver ... pizza
3. ... of the restaurants have service included in the price.
4. I got three letters, but they were ... for you, I'm afraid.
5. I felt ... quite nervous at the start of the presentation, but after a few minutes I relaxed.

III. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое и определите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. Are you employed by a taxi company or is Pet Taxi your own business?
2. I'm going to ask my boss for a pay rise next week.
3. What do you think about their new marketing campaign? - I think it'll probably succeed.
4. The company is doing very well. Last year sales went up by 15%, and so far this year they have gone up another 12%.
5. I couldn't use the company car yesterday because it was being serviced.

IV. Перепишите и письменно переведите весь текст.

Origins of money

There are numerous myths about the origins of money. The concept of money is often confused with coinage. Coins are a relatively modern form of money. Their first appearance was probably in Asia in the 7th century BC.

The first use of money is as old as human civilization. The early Persians deposited their grain in state or church granaries. The receipts of deposit were then used as methods of payment in the economies. Thus, banks were invented before coins. Ancient Egypt had a similar system, but instead of receipts they used orders of withdrawal - thus making their system very close to that of modern checks. In fact, during Alexander the Great's period, the granaries were linked together, making checks in the 3rd century BC more convenient than British checks in the 1980s.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. Counting is of course more practical, the first standardized ingots appeared

around 2200 BC. Other commonplace objects were subsequently used in the abstract sense, for example miniature axes, nails, swords, etc.

Full standardization arrived with coins, approximately 700 BC. The first printed money appeared in China, around 800 AD. The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century. The Mongol bank notes were "legal tender", i.e. it was a capital offense to refuse them as payment. By the late 1400s, centuries of inflation eliminated printed bank notes in China. They were reinvented in Europe in the 17th century.

Вариант III

I. Перепишите следующие предложения, заполните пропуски артиклями, где необходимо. Письменно переведите предложения на русский язык.

1. I've been working so hard that I need ... break.
2. Rita works in ... insurance agency in ... London.
3. As soon as ... Helen gets off ... plane, ask her to give me ... call.
4. There is ... visitor at ... reception desk.
5. ... product knowledge is very important for ... sales representative.

II. Перепишите следующие предложения, заполнив пропуски соответствующими местоимениями. Письменно переведите предложения на русский язык.

1. ... has to meet in the lobby at 9 o'clock to collect ... conference registration forms.
2. Rome isn't I'd like to go for holidays in August. It's too hot for me then.
3. The flight and the hotel are booked. ... is organized.
4. Let me introduce My name is Susan Conway.
5. The key account managers have ... own list of clients.

III. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое и определите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. We are enjoying our trip. We have made a lot of useful contacts.
2. The production line doesn't work at weekends.
3. I'm afraid this shop is closed on Sundays.
4. Their share price will probably rise when the market recovers.
5. They emailed us to say that the shipment had been delayed.

IV. Перепишите и письменно переведите весь текст.

Financial audit

A financial audit is the examination of financial records and reports of a company or organisation, in order to verify that the figures in the financial reports are relevant, accurate, and complete. The general focus is to ensure the reported financial statements fairly represent a company's stated condition for the firm's stakeholders. These stakeholders will be interested parties, such as stockholders, employees, regulators, and the like.

Doing a financial audit is called the "attest" function. The general purpose is for an independent party (the CPA firm) to provide written assurance (the audit report) that financial reports are "fairly presented in conformity with generally accepted accounting principles".

Because of major accounting scandals (failure by CPA firms to detect widespread fraud), assessing internal control procedure has increased in magnitude as a part of financial audits.

Financial audits are typically done by external auditors (accountancy firms). Many organizations, including most very large organizations, also employ or hire internal auditors, who do not attest to financial reports. Internal auditors often assist external auditors, and, in theory, since both do internal control work, their efforts should be coordinated.

ТЕМАТИЧЕСКИЙ МАТЕРИАЛ ПО РАЗВИТИЮ НАВЫКОВ УСТНОЙ РЕЧИ

The University I study at

Samara State University of Economics was founded in Samara in 1931. Its creation was approved by the great necessity of specialists in the field of economics.

The profession of an economist is of great need and very popular nowadays. The SSUE provides for a special training and a humanitarian one according to special programs. There are many departments at the university, for example Theoretical Economics, Finance and Credit, Accounting and Audit, Economy and Sociology of Labour, Management, National Economy and others. Some new specialties are introduced in the limits of these faculties corresponding to the need of market economy.

The University has a total enrollment of about 8000 undergraduate students who complete a 4-year course for Bachelor degree and a 5-year course for master degree.

SSUE plays a crucial role in the life of Samara region, the majority of economists working in Samara enterprises, banks, state institutions and even in the government of Samara being SSUE graduates. The University has a highly experienced teaching staff and long standing traditions in economist training and academic research. We could be proud of doctors of sciences, professors, candidates of sciences. They work at the actual economic problems and their scientific papers are of real value. Under their supervision, postgraduates develop scientific ideas and enlarge the number of scientists of the university.

The University maintains close ties with many countries: foreign students and teachers visit the University and the University sends students to study at universities of the USA, Germany, and France. That is why many students wish to master their foreign language before going abroad. So they have the opportunity to get a popular specialty of an interpreter in the sphere of economy.

There is a good library and a big reading hall and for those who go in for sports there is a gymnasium. The students and postgraduates have an opportunity to work in modern computer classes with the most up-to-date equipment.

My future profession

(ТОЛЬКО ДЛЯ СПЕЦИАЛЬНОСТИ "ЮРИСПРУДЕНЦИЯ")

I want to be a lawyer. I think that the profession of a lawyer has acquired great significance nowadays. This profession is in great demand in a law-governed state we are creating now. That is why I decided to enter the Law Institute of Samara State University of Economics. This profession is difficult but at the same time it is necessary and interesting indeed, because it deals with an intercourse with people. That is why a lawyer must be not only clever but communicative, he should be "able to put up psychological contacts with people including criminals. Lawyers have to solve many problems that still exist in our society. The criminality has sharply increased last few years. Many economic crimes appeared and they are connected with the transition of our economy to a market-type one.

The duty of lawyers is not only to punish criminals for various crimes: murder, hooliganism, stealing, traffic violation and so on but they must do their best to prevent crimes, to fight against evil in our society. They should help those people who committed a fault to find the right road in their lives. Lawyers protect rights and legal interest of citizens, institutions and organizations.

To be a good lawyer one must learn much. At the University future lawyers study different juridical subjects such as the theory of state and law, labour law, civil, criminal, constitutional law, administrative law and many others.

The Graduates of our Institute can work in courts, prosecutor offices, bodies of preliminary investigation, state arbitration and other institutions. Each of these bodies have their individual functions. For example courts consider civil and criminal cases, the main aim of prosecutor offices and bodies of preliminary investigation is prevention and investigation of crimes. Advocates must provide the defense of the accused in the court.

РЕКОМЕНДАЦИИ ДЛЯ СТУДЕНТОВ 1 КУРСА (2 семестр)

Для специальности "Юриспруденция"

Дисциплина: Иностранный язык (английский)

Форма контроля - экзамен

1. Проработать *грамматический материал* (см. разделы "Грамматический материал с упражнениями" блоков 1, 2, 3) по следующим темам:

- имя существительное, артикль;
- степени сравнения прилагательных;
- видовременные формы глагола активного и пассивного залога;
- модальные глаголы;
- три типа условных предложений.

2. Выполнить *упражнения* (устно) по данным грамматическим темам (см. разделы "Грамматический материал с упражнениями" блоков 1, 2, 3).

3. Выполнить *контрольную работу № 1* (см. раздел "Контрольная работа" блока 1).

4. Сделать (при необходимости) *работу над ошибками* по замечаниям рецензента.

5. Подготовить пересказ и ответить следующие *устные темы*: "The University I study at", "My future profession" (см. раздел "Тематический материал по развитию навыков устной речи" блока 1).

6. Выполнить *перевод* текстов экономической и юридической тематики объемом 10 тысяч печатных знаков (из раздела "Материал для чтения и перевода по экономической и юридической тематике").

7. Выполнить *задания* к выбранным для перевода текстам (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

К *экзамену* допускаются студенты, выполнившие рекомендации п. 1-7.

Для экономических специальностей

Дисциплина: Иностранный язык (английский)

Форма контроля - зачет

1. Проработать *грамматический материал* (см. раздел "Грамматический материал с упражнениями" блока 1) по следующим темам:

- имя существительное, артикль;
- местоимение;
- имя числительное;
- видовременные формы глагола активного залога.

2. Выполнить *упражнения* (устно) по данным грамматическим темам (см. раздел "Грамматический материал с упражнениями" блока 1).

3. Выполнить *контрольную работу № 1* (см. раздел "Контрольная работа" блока 1).

4. Сделать (при необходимости) *работу над ошибками* по замечаниям рецензента.

5. Подготовить пересказ и ответить *устную тему* "The University I study at" (см. раздел "Тематический материал по развитию навыков устной речи" блока 1).

6. Выполнить *перевод* текстов экономической тематики объемом 10 тысяч печатных знаков (из раздела "Материал для чтения и перевода по экономической и юридической тематике").

7. Выполнить *задания* к выбранным для перевода текстам (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

К *зачету* допускаются студенты, выполнившие рекомендации п. 1-7.

БЛОК 2 (2 курс, 3 семестр)

ghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyz

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ С УПРАЖНЕНИЯМИ

ГЛАГОЛ (VERB)

Пассивный залог (Passive Voice)

В английском языке, так же, как и в русском, страдательный залог употребляется в том случае, если в центре внимания говорящего находится лицо или предмет, подвергающийся воздействию со стороны другого лица:

My grandfather is a builder. He built this house in 1981. This house is old. It was built in 1981.

Только переходные глаголы (transitive verbs), то есть глаголы, действие которых переходит на дополнение, могут иметь форму страдательного залога:

I was strongly advised by mother to get medical insurance because I was going to ski. (глагол переходный, так как действие переходит на дополнение)

Peter works as a softwear developer for Microsoft. (глагол непереходный, так как действие не переходит на дополнение)

Страдательный залог образуется при помощи вспомогательного глагола to be в соответствующей форме и причастия прошедшего времени (V3) смыслового глагола. Употребление времени в страдательном залоге соответствует употреблению времени в активном залоге.

Страдательный залог употребляется в следующих случаях:

1. Когда исполнитель действия неизвестен, неважен или намеренно не упоминается говорящим:

A lot of money was stolen in the robbery. The park gates are locked at 6.30 p.m. every evening.

2. Когда нас больше интересует событие или действие, а не человек, который его совершает:

Breakfast was served in time. This room will be cleaned tomorrow.

3. Когда желаем сделать наше высказывание (или просьбу) более вежливым или формальным:

1) Active: *You haven't cleaned the blackboard.*

2) Passive: *The blackboard hasn't been cleaned.* (more polite)

Если в предложении все же указывается лицо, производящее действие, то оно вводится в предложение предлогом by:

The Tretyakov Gallery was founded by Pavel Tretyakov.

Если лицо, совершившее действие, выражено местоимением, в страдательном залоге оно, как правило, опускается:

1) Active: *He wrote the letter yesterday.*

2) Passive: *The letter was written yesterday.*

Если указывается предмет, инструмент или материал, при помощи которого было совершено действие, оно вводится предлогом with:

Soup is eaten with a spoon. (instrument)

The salad was made with fruit. (material)

Но: by hand:

The machine is operated by hand.

Глаголы с двумя дополнениями могут иметь две конструкции в страдательном залоге: Active и Passive:

An interesting book was given to John. I gave John an interesting book. John was given an interesting book.

Глаголы с двумя дополнениями: bring, promise, sell, post, tell, buy, give, read, send, throw, grant, take, give, write, allow, offer, show, award, feel, pay, teach, hand, pass, lend.

Если в действительном залоге глагол употребляется с предлогом, то при трансформации предложения в страдательный залог предлог не должен опускаться:

1) Active: *We sent for the doctor.*

2) Passive: *The doctor was sent for.*

Список наиболее употребительных глаголов с предлогами: to deal with, to look at, to insist on, to look for, to listen to, to take care of, to send for, to wait for, to speak about, to refer to, to laugh at, to work at, to rely on, to talk about, to depend on.

Глаголы think, believe, say, report, know, expect, consider, understand, feel, hope, claim, allege и некоторые другие могут употребляться в страдательном залоге, как в личных предложениях, так и в безличных предложениях с формальным подлежащим it:

The visitors are expected to come at all. (личное предложение)

It is expected that the visitors will arrive at all. (безличное предложение)

Обороты, состоящие из местоимения *it*, в качестве формального подлежащего, с глаголом в страдательном залоге (типа *it is said, it is reported, it is considered*), соответствуют русским оборотам неопределенно-личного типа: говорят, сообщают (сообщается), считают (считается) и т.п. В таких предложениях *it* играет роль формального подлежащего и не имеет самостоятельного значения.

Существует несколько способов перевода страдательного залога с английского языка на русский:

1) формой глагола в страдательном залоге:

The letter was written yesterday. - Письмо было написано вчера.

2) неопределенно-личным предложением:

I was told about it. - Мне сказали.

The doctor was sent for. - За доктором послали.

3) глаголом с возвратными частицами *-ся* и *-сь*:

Her articles are often published. - Ее статьи часто публикуются.

4) сложноподчиненным предложением:

Many people are said to become homeless because of the flood. - Говорят, что многие люди остались без крова в результате наводнения.

Упражнение 1. Переделайте следующие предложения в *Passive Voice*.

1. I wash flowers every day.
2. I can translate this text today.
3. They asked very many questions.
4. My friend invited me to the cinema.
5. We bought a new car.
6. We will spend the summer in Turkey.
7. They signed a contract last week.
8. They are building a new house.
9. He will do everything for you.
10. I have already completed all the task.

Упражнение 2. Вставьте нужную форму глагола.

1. Tom was ... many times to inform the partners in advance. (ask)
2. He was ... by the movie. (disappoint)
3. He was ... by his brother to sign the contract. (convince)
4. The present was ... to her by her co-worker. (give)
5. The thief was ... by the police. (catch)
6. This book is being ... by all the students. (read)

7. "Romeo and Juliet" was ... by W. Shakespeare. (write)
8. A new shopping mall is going to be ... in the center of Samara. (build)
9. Many mistakes were ... by the students. (make)
10. The meeting was ... in the conference room. (hold)

Упражнение 3. Переведите предложения на английский язык. Обратите внимание на использование пассивного залога.

1. Это письмо было написано вчера.
2. Наш дом отремонтируют в следующем месяце.
3. Меня проинформировали о ситуации.
4. Этот дом был построен в прошлом году.
5. Этот дом все еще строится.
6. Эти апельсины были экспортированы из Африки.
7. Кто был приглашен на эту вечеринку?
8. Когда была открыта Америка?
9. Это домашнее задание должно было быть сделано до урока.
10. Этот текст должен быть переведен вовремя.

СТЕПЕНИ СРАВНЕНИЯ ПРИЛАГАТЕЛЬНЫХ (DEGREES OF COMPARISON)

Имена прилагательные в английском языке образуют две степени сравнения: сравнительную (the Comparative Degree) и превосходную (the Superlative Degree). Основная форма прилагательного не выражает сравнения и называется положительной степенью (the Positive Degree).

Односложные прилагательные образуют сравнительную степень путем прибавления к форме прилагательного в положительной степени суффикса *-er*. Превосходная степень образуется путем прибавления суффикса *-est*: cold - colder - the coldest; deep - deeper - the deepest.

Так же образуются степени сравнения двусложных прилагательных, оканчивающихся на *-y*, *-er*, *-ow*, *-ble*, *-ple*: busy - busier - the busiest; clever - cleverer - the cleverest; narrow - narrower - the narrowest; noble - nobler - the noblest; simple - simpler - the simplest.

Большинство прилагательных двусложных, а также прилагательные, состоящие из трех или более слогов, образуют сравнительную степень при помощи слова *more*, а превосходную - при помощи слова *most*. Эти слова ставятся перед прилагательным в положительной степени: active - more active - the most active; comfortable - more comfortable - the most comfortable.

Некоторые прилагательные образуют степени сравнения от другого корня, как и соответствующие слова в русском языке: good - better - the best; bad - worse - the worst; little - less - the least; much - more - the most many; far - farther (further) - the farthest (the furthest).

Обратите внимание на правила написания: large - larger - the largest; big - bigger - the biggest; busy - busier - the busiest; gay - gayer - the gayest.

Упражнение 4. Выберите правильную форму прилагательного.

1. Jane is (taller - the tallest) in the group.
2. My father was (the eldest - elder) of seven sons.
3. Albert is (elder - older) than John.
4. I think your plan is (the best - better) than mine.
5. This is (the most large - the largest) power station, I've ever seen.
6. The Volga river is (the longest - longer) in Russia.
7. This project was (more interesting - the most interesting) than the previous one.
8. In comparison with the previous year the prices are (higher - the highest).

Упражнение 5. Поставьте прилагательное в нужную форму: сравнительную или превосходную.

1. We stayed at the ... hotel in the town. (cheap)
2. Our hotel was ... than all the others in the town. (cheap)
3. The United States is very large but Canada is ... (large)
4. What is ... river in the world? (long)
5. It was an awful day. It was ... day of my life. (bad)
6. What is ... sport in your country? (popular)
7. The weather is very cold in Russia. I'd like to live somewhere ... (warm)
8. It is very noisy here. Let's go somewhere ... (quiet)
9. My job is very boring. I want to do something ... (interesting)
10. Your work isn't very good. I'm sure you can do it ... (good)

ПРЕДЛОГИ (PREPOSITIONS)

Предлоги времени (Prepositions of Time)

IN: in the past, in the future, in the ice age, in the 20th century, in the 1980s, in 1980, in winter (spring, summer, autumn), in May (June, July), in the morning(s), in the afternoon(s), in the evening(s).

ON: on Monday, on Tuesday morning(s), on Sunday afternoon(s), on Saturday night(s), on (the) 6th (of) March, 2009, on Christmas Day, on Easter Sunday, on Independence Day, on my birthday, on New Year's Eve.

AT: at 3 o'clock, at 10.30 a.m., at noon, at midnight, at night, at the weekend, at Christmas / Easter, at the same time, at present, at the moment, at sunset, at sunrise, at bedtime, at dinnertime, lunchtime.

Обратите внимание, что со словами last, next, every, this предлоги не используются:

I went to London last June. - Я ездил в Лондон в прошлом июне.

He's coming back next Tuesday. - Он приезжает в следующий вторник.

They go to the country every weekend. - Они ездят на природу каждые выходные.

We'll call you this evening. - Мы позвоним тебе в этот вечер.

After: after school.

Ago: 6 years ago.

Before: before Christmas.

Between: between Monday and Friday.

By: by Thursday.

During: during the holidays.

For: for three weeks.

From ... to, from ... till/until: from Monday to Wednesday, from Monday till Wednesday, from Monday until Wednesday.

Since: since Monday.

Till/until: till tomorrow, until tomorrow.

Up to: up to 6 hours a day.

Within: within a day.

Упражнение 6. Используя предлоги at / on / in, заполните пробелы в предложениях.

1. See you ... Friday.
2. I hope to see you ... next Friday.
3. What do you usually do ... the weekend?
4. What time do you wake up ... the morning?
5. I was born ... 1989.
6. What are you doing ... the moment?
7. I was invited to the presentation ... 14 February.
8. I can do several thing ... the same time.
9. We can meet tomorrow ... 19 a.m.
10. He went on business trip ... last month.

Упражнение 7. Переведите предложения на английский язык, обращая внимание на использование артиклей.

1. Когда ты обычно просыпаешься? - Обычно в 8 утра.
2. В понедельник у меня английский.
3. Что ты обычно делаешь по вечерам?
4. На этой неделе я очень занят.
5. В пятницу вечером я часто встречаюсь со своими друзьями.
6. Куда вы планируете поехать в выходные?
7. Я никогда не смотрю телевизор ночью.
8. Когда ты родился? - Я родился в 1999 году.
9. Зимой мы часто катаемся на лыжах.
10. Утром я всегда завтракаю дома.

Предлоги места (Prepositions of Place)

In - в пределах какого-либо пространства, объекта или предмета: in the kitchen (на кухне), in London (в Лондоне), in the book (в книге), in the car (в машине), in the world (в мире).

At - нахождение (у чего-либо, в, при, на, за и т.п.): at the station (на вокзале), at the table (за столом), at the party (на вечере), at the cinema (в кинотеатре); также может означать близость объекта (рядом с, недалеко от, и т.п.): at the door (у двери, рядом с дверью).

On - на какой-либо поверхности, на чем-либо: the picture on the wall (картина на стене), London lies on the Thames (Лондон расположен на Темзе), on the table (на столе); для обозначения стороны (левая, правая): on the left (слева, на левой стороне); на каком-либо этаже здания: on the first floor (на первом этаже); со словами радио, телевидение: on TV (по телевизору), on the radio (по радио).

By, next to, beside - в непосредственной близости от кого-либо или чего-либо: Jane is standing by / next to / beside the car (Джейн стоит рядом с машиной).

Under - расположенный под чем-либо или ниже чего-либо: the bag is under the table (сумка под столом).

Below - расположенный ниже уровня чего-либо: below the surface (под водой).

Over - положение поверх чего-либо: put on a jacket over your shirt (надеть куртку поверх рубашки); движение поверх чего-либо: fly over the ocean (лететь над океаном); поверх и через что-либо: climb over the wall (перелезть через стену).

Above - выше чего-либо: a path above the lake (тропа над озером).

Across - на другой стороне или на другую сторону: swim across the river (плыть через реку).

Through - проходить сквозь, входить с одной, а выходить с противоположной стороны чего-либо: drive through the tunnel (проезжать через тоннель).

To - в направлении кого-либо или чего-либо: go to the cinema (идти в кинотеатр), go to London (ехать в Лондон); со словом bed (кровать): go to bed (ложиться спать).

Into - движение внутрь чего-либо: go into the house (войти в дом).

Towards - идти в направлении чего-либо или кого-либо, без достижения цели: go 5 steps towards the house (пройти 5 шагов в направлении дома).

Onto - движение к вершине чего-либо: jump onto the table (прыгнуть на стол).

From - исходная точка, откуда-либо: a flower from the garden (цветок из сада).

Упражнение 8. Используя предлоги at / on / in / to, заполните пробелы в предложениях.

1. I live ... Samara.
2. Last month I had a vacation ... Italy.
3. We do ... Italy every summer.
4. Come in. Please, sit down ... table.
5. Look! Somebody is swimming ... the river.
6. We can meet ... the bus stop near our office.
7. Where is your sister? - She is ... home.
8. He works ... a new office in the city center.
9. I read about in ... the newspaper.
10. I saw about it ... TV.

МОДАЛЬНЫЕ ГЛАГОЛЫ (MODAL VERBS)

Модальные глаголы не выражают действия, а передают лишь отношение говорящего к действию. Действие же выражается инфинитивом, который следует за этим модальным глаголом без частицы to.

Модальный глагол **can** (мочь, уметь) используется, когда говорим о действии в настоящем или будущем времени: Употребляется:

1. Для выражения умственной способности или физической возможности к совершению действия:

He can speak English a little.

My brother can swim well.

2. В вопросах:

How can I help you?

Для построения отрицательного предложения к глаголу can добавляется частица not. Can not часто сокращается до can't:

I'm sorry, I can't help you.

В вопросительных предложениях can занимает место перед подлежащим:

Can I ask you a question?

Форма **could** [kud] является формой прошедшего времени от глагола can. Употребляется:

1. Для выражения умственной способности или физической возможности к совершению действия в прошлом:

He could speak English when he was 10 years old.

My brother could swim well when she was young.

2. В вопросах. Причем could является более вежливой формой по сравнению с can:

Could you open the window, please?

Для построения отрицательного предложения к глаголу could добавляется частица not. Could not часто сокращается до couldn't:

I couldn't speak English when I was 10 years old.

Конструкция **to be able**. Для построения будущего времени и других необходимых временных форм берется эквивалент модального глагола can - конструкция to be able. Необходимо иметь в виду, что инфинитив смыслового глагола после эквивалента to be able следует с частицей to:

I'm afraid, I won't be able to participate in this conference.

Конструкция to be able to также имеет свой оттенок значения - умудриться, ухитриться, смочь что-то сделать в данной конкретной ситуации:

He is a very busy person but he was able to find some time to participate in our conference.

Сравните:

I can speak English. - Я говорю на английском. (я знаю английский язык)

I can't speak English. - Я не говорю на английском. (я совсем не знаю этот язык)

I am not able to speak English because I have a sorethroat. - Я не в состоянии разговаривать сегодня, так как у меня болит горло. (я знаю английский, но сегодня не в состоянии разговаривать)

Модальный глагол **must** используется для выражения действия относительно настоящего или будущего времени. Употребляется:

1. Когда говорим о моральных обязательствах относительно настоящего или будущего:

You must help your parents.

2. В выражениях типа "должен признать", "должен отметить", "должен сказать":

I must confess that I was right.

3. В выражениях, когда даем настоятельную рекомендацию:

This film is really interesting. You must watch it!

4. Для выражения высшей степени уверенности:

Let's go to Kate. It's Sunday today, she must be at home today. - Сегодня суббота, Катя должна быть дома, она всегда дома в субботу.

Отрицательное предложение образуется при помощи добавления частицы **not**. **Must not** часто сокращается до **mustn't**. Обратите внимание, что **mustn't** имеет значение "нельзя":

You mustn't touch this picture. - Нельзя трогать картину.

You mustn't smoke here. - Здесь курить нельзя.

Конструкция **have to + V** может использоваться как эквивалент модального глагола **must** для образования других временных форм:

I must do it today. Но: *I had to do it yesterday.*

Конструкция **have to** имеет свой оттенок значения - должен, приходится, вынужден что-то делать в силу обстоятельств или потому, что так принято в обществе:

You have to pay for parking. Children have to wear a uniform.

Для выражения действия относительно настоящего или будущего времени конструкция **have to + V** имеет формы **have to + V** или **has to + V** (если подлежащее стоит в 3-м лице единственного числа). Вопросительное предложение образуется при помощи вспомогательного глагола **do** или **does** (если подлежащее стоит в 3-м лице единственного числа). Отрицательное предложение образуется при помощи вспомогательного глагола **don't / doesn't**.

I have to get up early because I live far from work.

Do you have to get up early?

I don't have to get up early every day.

He has to get up early because he lives far from work.

Does he have to get up early?

He doesn't have to get up early every day.

Для выражения действия относительно прошедшего времени конструкция **have to + V** имеет форму **had to + V**. Вопросительное

предложение образуется при помощи вспомогательного глагола did. Отрицательное предложение образуется при помощи вспомогательного глагола didn't.

He had to get up early yesterday.

Did he have to get up early yesterday?

He didn't have to get up early yesterday.

Конструкция **to be to + V** используется для выражения действия, которое должно произойти по расписанию, по плану, по договоренности. В настоящем времени конструкция to be to + V будет иметь форму am/is/are to + V. В прошедшем времени to be имеет форму was/were to + V. В будущем времени мы имеем форму will be to + V.

The conference is to start on Monday. - Конференция должна начаться в понедельник.

The conference was to start on Monday. - Конференция должна была начаться в понедельник.

Обратите внимание, что русский глагол "должен" будет по-разному переводиться на английский язык и иметь различные формы в зависимости от типа долженствования:

The exams are to begin in May. The conference is to start on Monday.

Модальный глагол **may** используется:

1. Для выражения разрешения на совершение действия относительно настоящего или будущего:

You may take this book.

2. В вопросительном предложении may выносится в начало предложения:

May I come in?

Отрицательный ответ на вопрос, начинающийся с may, который выражает запрещение совершения действия, строится при помощи модального глагола must в отрицательной форме mustn't:

May I smoke here? I am afraid, you mustn't.

Вежливый утвердительный ответ дается в форме "Do, please".

Форма may употребляется в настоящем времени. Соответствующая форма для прошедшего времени - might:

We might take this book yesterday.

Модальный глагол **should + V** имеет значение "следует" и используется в предложениях, когда необходимо дать совет, рекомендацию. В вопросительном предложении should занимает место перед подлежащим. Отрицательное предложение образуется при помощи частицы not, should not сокращается до shouldn't:

You should read this book. It's really very interesting.

What should I do in this situation? - Что мне следует делать в этой ситуации?

You shouldn't call him so late. - Не следует звонить ему так поздно.

Упражнение 9. Выберите правильный вариант, чтобы завершить предложение.

1. Do you speak English? - I can / could speak English fluently.
2. When I was 4 years old I can / could read a little bit.
3. I have a sore throat. I'm not able to / I can't speak today.
4. You had a very difficult day. You must be / have to be tired.
5. I have a lot of work to do. I have to / must stay in the office till 8 p.m. today.
6. Whose Book is it? - It has to be / must be Ann's.
7. This book is very interesting. You should / have to read it.
8. I'm sorry, I am very busy I can't / mustn't come to your party today.
9. It's a public place. You can't / mustn't smoke here.
10. I'm sorry. I'm late. May / Might I come in?

Упражнение 10. Переведите предложения на английский язык, обратите внимание на использование модальных глаголов.

1. У тебя был долгий день, ты должно быть устал.
2. Тебе следует есть больше фруктов и овощей. Это хорошо для твоего здоровья.
3. Вы должны прочитать эту книгу. Она очень интересная.
4. Как я могу вам помочь?
5. У него большая семья, ему приходится работать каждый день.
6. Конференция должна начаться в понедельник.
7. Я не мог позвонить ему вчера, я был очень занят.
8. Могу я позвонить вам завтра во второй половине дня?
9. Это очень интересный фильм. Ты должен его посмотреть.
10. Мне приходится рано вставать, потому что я живу далеко от работы.

КОНТРОЛЬНАЯ РАБОТА № 2

Вариант I

I. Перепишите следующие предложения, обращая внимание на употребление прилагательного в скобках в соответствующей форме. Вставьте предлоги, где это необходимо. Письменно переведите предложения на русский язык.

1. Yesterday was one of (hot) days ... the year.
2. This year our sales figure are (bad) ... last year.
3. My suitcase is (large) yours.
4. The new line should be (profitable) the old one.
5. Your old flat is (comfortable) your new flat ... Moscow.

II. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое, укажите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. The company is interested in the purchase of our equipment.
2. Somebody damaged the goods in transit.
3. When the board meeting started all the letters had already been typed.
4. They will not finish this work tomorrow.
5. I don't think your proposal will be accepted.

III. Перепишите следующие предложения, подчеркните в каждом из них модальный глагол. Письменно переведите предложения на русский язык.

1. Confidential documents are not allowed to be photocopied without prior approval.
2. We must finish the meeting by eleven at the latest.
3. I could get to work in 30 minutes in my last job.
4. You should speak to your boss.
5. You didn't need to take a taxi. I could have picked you up in my car.

IV. Перепишите и письменно переведите весь текст.

Bonds

Bond markets are important components of capital markets. Bonds are fixed-income securities—securities that promise the holder a specified set of payments. The value of a bond (like the value of any other asset) is the present value of the income stream one expects to receive from holding the bond. This has several implications:

1. Bond prices vary inversely with market interest rates. Since the stream of payments usually is fixed no matter what subsequently happens to interest rates, higher rates reduce the present value of the expected payments, and thus the price.

2. Bonds are generally adversely affected by inflation. The reason is that higher expected inflation raises market interest rates and therefore reduces the present value of the stream of fixed payments. Some bonds (ones issued by the Israeli government, for example) are indexed for inflation. If, for example, inflation is 10 percent per year, then the income from

the bond rises to compensate for this inflation. With perfect indexation the change in expected payments due to inflation exactly offsets the inflation-caused change in market interest rates, so that the current price of the bond is unaffected.

3. The greater the uncertainty about whether the payment will be made (the risk that the issuer will default on the promised payments), the lower the "expected" payment to bondholders and the lower the value of the bond.

4. Bonds whose payments are subjected to lower taxation provide investors with higher expected after-tax payments. Since investors are interested in after-tax income, such bonds sell for higher prices.

The major classes of bond issuers are the U.S. government, corporations, and municipal governments. The default risk and tax status differ from one kind of bond to another.

Вариант II

I. Перепишите следующие предложения, обращая внимание на употребление прилагательного в скобках в соответствующей форме. Вставьте предлоги, где это необходимо. Письменно переведите предложения на русский язык.

1. Coca-Cola is (big) soft drinks manufacturer ... the world.
2. I think this suggestion is (good) the other ... one.
3. There is (little) sugar in my tea than ... yours.
4. That is (short) way ... the Exhibition.
5. He is one of (difficult) customers.

II. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое, укажите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. We cannot ship your order until we receive payment.
2. The company was founded by the father of the present chairman.
3. A promising new drug has been discovered.
4. Our team is dealing with your order and the package will be delivered to you within 10 working days.
5. The difficult process of economic union is being directed by him.

III. Перепишите следующие предложения, подчеркните в каждом из них модальный глагол. Письменно переведите предложения на русский язык.

1. I could speak French quite well when I was at school.

2. You will have to contact them as soon as possible.
3. You mustn't talk about politics if they invite you to dinner.
4. I may not be in the office on that day.
5. You need to sign this form in two places, here and here.

IV. Перепишите и письменно переведите весь текст.

Free market

"Free market" is a summary term for an array of exchanges that take place in society. Each exchange is undertaken as a voluntary agreement between two people or between groups of people represented by agents. These two individuals (or agents) exchange two economic goods, either tangible commodities or nontangible services. Thus, when I buy a newspaper from a newsdealer for fifty cents, the newsdealer and I exchange two commodities: I give up fifty cents, and the newsdealer gives up the newspaper. Or if I work for a corporation, I exchange my labor services, in a mutually agreed way, for a monetary salary; here the corporation is represented by a manager (an agent) with the authority to hire.

Both parties undertake the exchange because each expects to gain from it. Also, each will repeat the exchange next time (or refuse to) because his expectation has proved correct (or incorrect) in the recent past. Trade, or exchange, is engaged in precisely because both parties benefit; if they did not expect to gain, they would not agree to the exchange.

How can both parties benefit from an exchange? Each one values the two goods or services differently, and these differences set the scene for an exchange. I, for example, am walking along with money in my pocket but no newspaper; the newsdealer, on the other hand, has plenty of newspapers but is anxious to acquire money. And so, finding each other, we strike a deal.

Вариант III

I. Перепишите следующие предложения, обращая внимание на употребление прилагательного в скобках в соответствующей форме. Вставьте предлоги, где это необходимо. Письменно переведите предложения на русский язык.

1. The first and the second rounds ... negotiations were not easy.
The next will be (difficult).
2. This is (bad) case ... corruption we have seen ... years.
3. This year's profits will be a little (high) ... last year's.
4. Of course I will speak to him. It's (little) I can do after all your help.
5. The conference was not disappointing. It was (interesting) I expected.

II. Перепишите следующие предложения, подчеркните в каждом из них глагол-сказуемое, укажите его видовременную форму и залог. Письменно переведите предложения на русский язык.

1. The North American Free Trade Area (NAFTA) was established in 1993 to link the United States, Canada and Mexico in a free trade agreement.
2. I was being asked some difficult questions.
3. This machine isn't working again! It was repaired yesterday by a technician.
4. I will be shown round the factory, and then I will meet the sales team.
5. I have had several meetings with my bank, and a loan has been arranged.

III. Перепишите следующие предложения, подчеркните в каждом из них модальный глагол. Письменно переведите предложения на русский язык.

1. You don't have to pay right now. We can give you credit.
2. I was able to install the new software quite easily.
3. Mr Reiner must come to the meeting as soon as possible.
4. Our company should invest more heavily in marketing.
5. I needed to speak to Emma about something, but I've forgotten what it was about.

IV. Перепишите и письменно переведите весь текст.

Hyperinflation

Inflation is a sustained increase in the aggregate price level. Hyperinflation is very high inflation. Although the threshold is arbitrary, economists generally reserve the term "hyperinflation" to describe episodes when the monthly inflation rate is greater than 50 percent. At a monthly rate of 50 percent, an item that cost \$1 on January 1 would cost \$130 on January 1 of the following year.

Hyperinflation is largely a twentieth-century phenomenon. The most widely studied hyperinflation occurred in Germany after World War I. The ratio of the German price index in November 1923 to the price index in August 1922—just fifteen months earlier—was 1.02×10^{10} . This huge number amounts to a monthly inflation rate of 322 percent. On average, prices quadrupled each month during the sixteen months of hyperinflation.

While the German hyperinflation is better known, a much larger hyperinflation occurred in Hungary after World War II. Between August 1945 and July 1946 the general level of prices rose at the astounding rate of more than 19,000 percent per month, or 19 percent per day.

Even these very large numbers understate the rates of inflation experienced during the worst days of the hyperinflations. In October 1923, German prices rose at the rate of 41 percent per day. And in July 1946, Hungarian prices more than tripled each day.

What causes hyperinflations? No single shock, no matter how severe, can explain sustained, continuously rapid growth in prices. The world wars themselves did not cause the hyperinflations in Germany and Hungary. The destruction of resources during the wars can explain why prices in Germany and Hungary would be higher after the wars than before. But the wars themselves cannot explain why prices would continuously rise at rapid rates during hyperinflation periods.

ТЕМАТИЧЕСКИЙ МАТЕРИАЛ ПО РАЗВИТИЮ НАВЫКОВ УСТНОЙ РЕЧИ

My future profession

Economics profession originated hundreds of years ago, when there began to exist basic economic concepts: product, exchange, money.

Economist collects and analyzes data on manufacturing activity, and then evaluates how it is successful, prepares proposals to the management to improve production technology and labor.

Economists work in several fronts. For example, a labor economist expects the salary for members of every profession - from the accountant to the miner. In addition, he knows how to evaluate the results of the work of the employees.

An economist of Planning Department is to determine the most effective ways to make a profit. There are other economic specializations: economists at the contract and claims activities, logistics, marketing, etc. Most graduates apply their knowledge and work in business, financial sector, and in science. About 40% of Economics graduates prefer banks and consulting companies.

Anyone who wants to be an economist must be good at maths. To become a competent economist, one must get a degree in Economics. Additionally, an economist must be familiar with the specifics of the enterprise he has to work at.

He should possess personal qualities:

- the ability to analyze large amounts of information,
- good memory,
- high concentration,

- patience,
- communication skills,
- organizational skills.

The big advantage of this profession is also the fact that you can start from the position of an ordinary economist, and in the future - to become a manager of the company, who is responsible for business development.

РЕКОМЕНДАЦИИ ДЛЯ СТУДЕНТОВ 2 КУРСА (3 семестр)

Дисциплина: Иностранный язык (английский)

Форма контроля - зачет/экзамен

1. Проработать *грамматический материал* (см. разделы "Грамматический материал с упражнениями" блоков 1, 2) по следующим темам:

- степени сравнения прилагательных;
- предлоги;
- видовременные формы глагола активного и пассивного залога;
- модальные глаголы.

2. Выполнить *упражнения* (устно) по данным грамматическим темам (см. раздел "Грамматический материал с упражнениями" блока 2).

3. Выполнить *контрольную работу № 2* (см. раздел "Контрольная работа" блока 2).

4. Сделать (при необходимости) *работу над ошибками* по замечаниям рецензента.

5. Подготовить пересказ и ответить *устную тему* "My future profession" (см. раздел "Тематический материал по развитию навыков устной речи" блока 2).

6. Выполнить *перевод* текстов экономической тематики объемом 10 тысяч печатных знаков (из раздела "Материал для чтения и перевода по экономической и юридической тематике").

7. Выполнить *задания* к выбранным для перевода текстам (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

К *зачету/экзамену* допускаются студенты, выполнившие рекомендации п. 1-7.

БЛОК 3 (2 курс, 4 семестр)

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ГРАММАТИЧЕСКИЙ МАТЕРИАЛ С УПРАЖНЕНИЯМИ

СОГЛАСОВАНИЕ ВРЕМЕН (SEQUENCE OF TENSES)

В английском языке время глагола в придаточном предложении зависит от времени глагола в главном предложении.

1. Если глагол в главном предложении стоит в одном из настоящих или будущих времен, то глагол придаточного предложения может употребляться в любом необходимом по смыслу времени:

He will go on a trip next month.

I know (that) he goes on a trip every summer.

He went on a trip last month.

2. Если глагол в главном предложении стоит в одном из прошедших времен, то в придаточном предложении начинает действовать правило согласования времен, согласно которому происходит "сдвиг" времен в соответствии со следующей схемой: Present Indefinite Changes to Past Indefinite. Present Continuous - Past Continuous. Present Perfect Continuous - Past Perfect Continuous. Present Perfect - Past Perfect. Past Continuous - Past Perfect Continuous. Future - Future-in-the-Past. Will - Would. Must - Must or had to. Can, may, shall - Could, might, should.

He will go on a trip tomorrow. - I knew (that) he would go on a trip next day.

Правило согласования времен не соблюдается в следующих случаях:

1) Если глагол дополнительного придаточного предложения выражает общеизвестную истину:

Everybody knew the sun rises in the east.

The teacher said that London is the capital of GB.

2) Если указано время совершения действия:

He said that Mark Twain died in 1910.

3) В определительных придаточных предложениях, обстоятельственных придаточных предложениях сравнения и причины. Употребление времен в таких придаточных предложениях зависит от смысла, который вкладывается говорящим в высказывание:

My sister knew the book I am reading.

John spoke English worse last year than he does now.

4) В газетных информационных статьях:

The President said they will discuss those problems during the next meeting.

ПРЯМАЯ И КОСВЕННАЯ РЕЧЬ (DIRECT AND INDIRECT SPEECH)

Речь какого-нибудь лица, передаваемая буквально, так, как она была произнесена, называется прямой речью (Direct Speech). Речь, передаваемая не слово в слово, а только по содержанию, в виде дополнительных придаточных предложений, называется косвенной речью (Indirect Speech / Reported Speech).

Прямая речь может представлять собой: 1) повествовательное предложение; 2) вопросительное предложение (общий или специальный вопрос); 3) повелительное предложение.

1. При переводе повествовательных предложений из прямой речи в косвенную необходимо помнить, что время глагола в косвенной речи (т.е. в дополнительном придаточном предложении) сохраняется или изменяется в зависимости от того, в каком времени стоит глагол в главном предложении. Замена производится в соответствии с правилами согласования времен. Личные и притяжательные местоимения меняются по смыслу.

He said, "I can speak English". - He said that he could speak English.

В случае если глагол в главном предложении стоит в одном из прошедших времен, то глаголы в придаточном предложении стоят также в одном из прошедших времен согласно правилу согласования времен. Некоторые наречия времени и места и указательные местоимения заменяются следующим образом: DIRECT SPEECH - INDIRECT SPEECH: this - that, these - those, now - then, today - that day, tonight - that night, tomorrow - next day / the following day, in 2 minutes - 2 minutes later, yesterday - the day before/ the previous day, last year - the year before, here - there.

He said, "I will graduate from college next year". - He said he would graduate from college the following year.

2. Общий вопрос в косвенной речи вводится союзами *if* или *whether*, после союза следует прямой порядок слов. Изменяются по смыслу личные и притяжательные местоимения, указательные местоимения, наречия места и времени. При необходимости начинает действовать правило согласования времен.

Общий вопрос в косвенной речи обычно вводится глаголами *to ask*, *to wonder*, *to inquire* и др.

He says to me, "Do you speak English well?"

He asks me if I speak English well.

He said to me, "Do you speak English well?"

He asked me if I spoke English well.

Специальный вопрос в косвенной речи вводится тем же вопросительным словом, что и в прямой речи (*what*, *when*, *where*, *who* etc.). Порядок слов становится прямым, изменяются по смыслу личные и притяжательные местоимения, указательные местоимения, наречия места и времени. При необходимости начинает действовать правило согласования времен.

Специальный вопрос в косвенной речи вводится теми же глаголами, что и общий вопрос.

He said to me, "What did you do yesterday?"

He asked me what I had done the day before.

3. Повелительное предложение в косвенной речи вводится утвердительным или отрицательным инфинитивом. Изменяются по смыслу личные и притяжательные местоимения, указательные местоимения, наречия места и времени. Повелительные предложения в косвенной речи вводятся глаголами *to ask*, *to tell*, *to order*, *to let*, *to advise* etc.

He says to me, "Close the door."

He asks me to close the door.

She said to me, "Don't do it."

She advised me not to do it.

ВВОДНЫЕ ГЛАГОЛЫ (INTRODUCTORY VERBS)

1) *V + to + infinitive*: *agree* - соглашаться (*He agreed to lend me some money.*), *demand* - требовать, *offer* - предлагать (*He offered to help me.*), *promise* - обещать (*He promised to help me.*), *refuse* - отказываться(ся).

2) *V + smb + to + infinitive*: *advise* - советовать (*He advised me to read this book.*), *allow* - разрешать, позволять, *ask* - просить, спраши-

вать (*He asked me to help him.*), command - требовать, forbid - запрещать, invite - приглашать, order - приказывать.

3) V+ ing: deny - отрицать (*He denied doing it.*), insist - настаивать (*He insisted on my coming on Friday.*), suggest - советовать, предлагать (*He suggested doing out for dinner.*).

4) explain - объяснять (*He explained that he didn't understand me.*), inform - информировать (*He informed me that the exam would be on Friday.*).

Упражнение 1. Переведите следующие предложения в косвенную речь, начиная с: *He said that...*

1. I am ill. - *He said that he was ill.*
2. I met him a year ago.
3. They will soon leave.
4. She has never met him before.
5. He is going to Madrid tomorrow.
6. I've just been to the greengrocer's.
7. I can come next week.
8. I don't know what he'll say.
9. They went away yesterday.
10. I think she is married.
11. I'm sorry I forgot to call him yesterday.
12. I didn't discuss these issues yesterday.

Упражнение 2. Вчера вы встретили своего друга Френка, он поделился своими новостями. Переведите предложения в косвенную речь, начиная с: *Frank said that...*

1. I'm living in London now. - *Frank said that he was living in London now.*
2. My father isn't very well.
3. Sharon and Paul are getting married next month.
4. Margaret has had a baby.
5. I saw Helen at a party in June and she seemed fine.
6. I haven't seen Diane recently.
7. I'm not enjoying my job very much.
8. You can come and stay at my flat if you are ever in London.
9. My car was stolen a few weeks ago.
10. I'll tell Ann I saw you.

Упражнение 3. Переведите предложения в косвенную речь так, как это показано в примере.

1. "I want to attend a U.S. university," John said. - *John said that he wanted to attend a U.S. university.*

2. "I am looking for a program in computer science," John said.
3. "I sent away for the program description," John said.
4. "I haven't filled out the application form yet," John said.
5. "I will apply for my visa tomorrow," John said.
6. "I had been writing for two hours when the electricity went out," John said.
7. "My academic counsellor can help me with the paperwork," John said.
8. "The Consul may be available now," the receptionist said. (possibility)
9. "You may go in now," the receptionist said. (permission)
10. "You must bring 3 photographs," the receptionist said.

УСЛОВНЫЕ ПРЕДЛОЖЕНИЯ (CONDITIONAL SENTENCES)

В английском языке выделяют три типа условных предложений.

1. **Условные предложения первого типа** используются для описания реальных действий, ситуаций, событий, относящихся к настоящему или будущему времени. Такие предложения соответствуют в русском языке условным предложениям с глаголом в изъявительном наклонении. Следует помнить, что в условных предложениях первого типа в придаточном предложении условия (после союза *if* или другого союза) глагол стоит в Present Simple, а в главном предложении глагол стоит в Future Simple. В соответствующих русских условных предложениях будущее время употребляется как в главном, так и в придаточном предложении: (*If + Present Simple*), [*Future Simple*].

If the weather is fine tomorrow, we will go for a walk. - Если завтра будет хорошая погода, мы пойдем гулять.

I will be happy if they offer me this job. - Я буду счастлив, если они предложат мне эту работу.

2. **Условные предложения второго типа** используются для описания нереальных, маловероятных действий, ситуаций, событий, относящихся к настоящему или будущему времени. В русском языке такие предложения соответствуют условным предложениям с глаголом в сослагательном наклонении (т.е. с глаголом в форме прошедшего времени с частицей *бы*). Следует помнить, что в условных предложениях второго типа в придаточном предложении условия (после союза *if*) глагол стоит в Past Simple, а в главном предложении используется конструкция *would + глагол* в первой форме или *could +*

глагол в первой форме: (If + Past Simple), [would + V1]; (If + Past Simple), [could + V1].

If the weather was fine tomorrow, we would go for a walk. - Если бы завтра погода была хорошей, мы бы пошли гулять.

I would be happy if they offered me this job. - Я был бы счастлив, если бы они предложили мне эту работу.

Глагол to be употребляется в придаточном предложении условия в форме сослагательного наклонения, т.е. форма were употребляется со всеми лицами в единственном и множественном числе. Однако в современном языке, особенно в разговорной речи, наряду с were, с третьим лицом единственного числа иногда употребляется was:

If he were (was) here, he would help us. - Если бы он был здесь, он помог бы нам.

If I were you, I wouldn't do it. - На твоём месте (если бы я был тобой) я бы этого не делал.

3. Условные предложения третьего типа используются для описания нереальных, маловероятных действий, ситуаций, событий, относящихся к прошедшему времени. Обычно в таких предложениях используется обстоятельство времени, указывающее на то, что действие относится к прошлому (например: yesterday, last week, etc), или из контекста понятно, что события происходили в прошлом. Как и условные предложения второго типа, они соответствуют в русском языке условным предложениям с глаголом в сослагательном наклонении (т.е. с глаголом в форме прошедшего времени с частицей бы). В условных предложениях третьего типа в придаточном предложении условия (после союза if) употребляется форма Past Perfect, а в главном предложении используется сочетание would + Perfect Infinitive или could + Perfect Infinitive: (If + Past Perfect), [would + Perfect Infinitive]; (If + Past Perfect), [could + Perfect Infinitive].

If the weather had been fine yesterday, we would have gone for a walk. - Если бы вчера погода была хорошей, мы бы пошли гулять. (Но вчера погода была плохой, и мы не ходили гулять.)

I would have been happy if they had offered me this job last month. - Я был бы счастлив, если бы они предложили мне эту работу в прошлом месяце. (Но, к сожалению, в прошлом месяце они не предложили мне эту работу.)

Обратите внимание, что иногда условие может относиться к прошедшему времени, а следствие - к настоящему или будущему, или наоборот. В этом случае мы имеем "смешанный" тип условного предложения:

If you had worked harder last year, you would know English well now. - Если бы вы работали усерднее в прошлом году, вы бы теперь хорошо знали английский язык.

Упражнение 4. Раскрывая скобки, напишите каждое предложение три раза, образуя условные предложения I, II и III типов. E.g. *If you (to be) free, I (to come) to see you. If you are free, I will come to see you. If you were free, I would come to see you. If you had been free, I would have come, to see you.*

1. If you (to be) busy, I (to leave) you alone.
2. If I (to live) in Moscow, I (to visit) different conference every month.
3. If she (to know) English, she (to get) a well-paid job.
4. If my friend (to come) to see me, I (to be) very glad.
5. If they (to offer) me this job, I (to agree).
6. If he (to invite) me to the party, I (to go).

Упражнение 5. Раскройте скобки, употребляя глаголы в требуемой форме.

1. If it (to rain), we will have to stay, at home.
2. If he (to work) hard, he would have achieved great progress.
3. If it is not too cold, I (not to put) on my coat.
4. I (to write) the composition long ago if you had not disturbed me.
5. If he (not to read) so much, he would not be so clever.
6. If my friend (to be) at home, he will tell us what to do.
7. If he were not a highly-qualified specialist, he (not to earn) so much money.
8. If you (to give) me your address, I will write you a letter.
9. If they (not to go) to Moscow on business trip last year, they would not have got this position.
10. If she (to ask) me yesterday, I would certainly have told her all about it.

Упражнение 6. Переведите предложения на английский язык, обращая внимание на форму глагола в первом типе условных предложений.

1. Если тебе нужны наличные, я могу одолжить тебе немного.
2. Если я найду твои ключи, я скажу тебе об этом.
3. Если погода будет хорошей, мы пойдем гулять.
4. Мы не пойдем гулять, если погода будет плохой.
5. Если я пойду в магазин, я куплю молоко.
6. Что ты будешь делать, если выиграешь много денег?
7. Я сделаю это еще раз, если тебе не нравится моя работа.
8. Если ты пойдешь сейчас, ты не опоздаешь.
9. Если она не придет на вечеринку, я не буду ее приглашать в следующий раз.

10. Если он позвонит мне, я буду рад.
11. Если он не закончит эту задачу сегодня, он будет отставать от расписания.
12. Если мы не поторопимся, мы опоздаем на поезд.

ИНФИНИТИВ (THE INFINITIVE)

Инфинитив в английском языке - это неличная форма глагола, которая обозначает только действие, не указывая ни лица, ни числа. Инфинитив отвечает на вопросы: что делать? что сделать?

To read, to speak - читать, говорить.

I was glad to see the car stop. - Я был рад увидеть, что автомобиль остановился.

Формальным признаком инфинитива в английском языке является частица *to*. Однако в некоторых случаях она опускается:

1. После модальных глаголов:

He can speak English. - Он умеет говорить по-английски.

2. В обороте "сложное дополнение" после глаголов *to let, to make, to feel, to hear, to see, to notice, to watch*:

I'll make him tell me the truth. - Я заставлю его сказать мне правду.

3. Если в предложении стоят два инфинитива, соединенные союзом *and* или *or*, частица *to* обычно опускается перед вторым из них:

He promised to telephone or write. - Он обещал позвонить по телефону или написать.

Формы инфинитива четко отражают взаимоотношения с глаголом-сказуемым в предложении. Формы инфинитива:

	Действительный залог	Страдательный залог
Indefinite	to ask	to be asked
Continuous	to be asking	-
Perfect	to have asked	to have been asked
Perfect Continuous	to have been asking	-

Простой инфинитив в действительном и страдательном залоге употребляется, когда действие, которое он выражает, либо происходит одновременно с действием, выраженным глаголом-сказуемым в личной форме, либо является безотносительным ко времени совершения действия:

I am glad to see you. (одновременное действие) - Я рад видеть вас.

Инфинитив в продолженной форме подчеркивает длительность действия, одновременного с глаголом-сказуемым:

There is a nice smell in the kitchen. Ann seems to be cooking something delicious. - В кухне хорошо пахнет. Кажется, Аня готовит что-то вкусное.

Форма совершенно-продолженного инфинитива указывает на то, что действие, выраженное инфинитивом, началось раньше действия, выраженного глаголом-сказуемым, и продолжается до сих пор:

She seems to have been cooking since morning. - Кажется, она готовит с самого утра.

Инфинитив в совершенной форме употребляется для обозначения действия, предшествующего действию, выраженному глаголом-сказуемым:

I am sorry not to have told you about it earlier. - Мне жаль, что я не сказал вам об этом раньше.

Инфинитивные конструкции:

1. Сложное дополнение (The Complex Object). Эта конструкция состоит из существительного в общем падеже или местоимения в объектном падеже и инфинитива. Обычно переводится на русский язык придаточным дополнительным предложением.

He wants the book to be returned tomorrow. - Он хочет, чтобы книгу вернули завтра.

2. Сложное подлежащее (The Complex Subject). Эта конструкция состоит из существительного или местоимения в именительном падеже и инфинитива. Переводится на русский язык придаточным предложением.

She is expected to come any minute. - Ожидается, что она придет с минуты на минуту.

3. Инфинитивная конструкция с предлогом for. В этой конструкции перед существительным или местоимением находится предлог for. При переводе на русский язык используется или придаточное предложение, или инфинитив.

It's easy for me to answer this question. - Мне легко ответить на этот вопрос.

ГЕРУНДИЙ (THE GERUND)

Герундий - это неличная форма глагола, обладающая признаками как глагола, так и существительного. Подобной формы в русском языке нет. Как и глагол, герундий имеет формы времени и залога, может определяться наречием. Как и существительное, герундий может выполнять в предложении функцию подлежащего, дополнения и

определяться притяжательным или указательным местоимением. В сочетании с предлогом of герундий может выполнять функцию определения. Формы герундия:

	Действительный залог	Страдательный залог
Indefinite	reading	being read
Perfect	having read	having been read

Indefinite Gerund выражает действие, одновременное с действием глагола-сказуемого; Perfect Gerund выражает действие, которое предшествует действию, выраженному глаголом-сказуемым.

На русский язык герундий может переводиться существительным, неопределенной формой глагола, деепричастием, глаголом в личной форме или придаточным предложением.

I like inviting friends to my house. - Я люблю приглашать к себе друзей.

В предложении герундий может выполнять следующие функции:

1) подлежащего: *Your coming now and saying "I'm her father" doesn't change my feelings.* - То, что вы пришли сейчас и говорите: "Я - ее отец", - не меняет моих чувств.

2) именной части сказуемого: *Seeing is believing.* - Увидеть - значит поверить.

3) дополнения (прямого, предложного): *The teacher has aimed at teaching students to speak in correct English.* - Учитель поставил цель научить учащихся правильно говорить на английском языке.

4) определения: *The difficulties of rebuilding the plant were successfully overcome.* - Трудности, связанные с перестройкой завода, были успешно преодолены.

5) обстоятельства: *You can help him by supporting him.* - Вы можете помочь ему тем, что поддержите его.

Следует отметить, что некоторые английские глаголы употребляются либо только с инфинитивом, либо только с герундием.

КОНТРОЛЬНАЯ РАБОТА № 3

Вариант I

I. Передайте следующие предложения в косвенной речи, соблюдая, где необходимо, правило согласования времен. Письменно переведите получившиеся предложения на русский язык.

1. The Managing Director said: "We are not planning to set up a subsidiary".
2. The Prime Minister says: "Unemployment is falling".
3. The European Union's trade commissioner said: "The EU is prepared to put all its tariffs on the table for negotiations in the next round of the talks".
4. He asked: "Why has the company done so badly?"
5. She asked the secretary: "How soon will Mr. Hill be back from lunch?"

II. Перепишите следующие условные предложения, определите их тип (I, II, III). Письменно переведите предложения на русский язык.

1. If I had known you were at the office, I would have called in.
2. If I were you I'd go to the university, because you could join the company at a higher level than.
3. If we break into the Indian market, our turnover will increase substantially.
4. If we had anticipated the crash, we wouldn't have lost so much money.
5. If our main competitor goes bankrupt, we will increase our market share.

III. Перепишите следующие предложения, подчеркните в каждом неличные формы глагола. Письменно переведите предложения на русский язык.

1. Mr Lee has just phoned to say that he'll be late for the meeting.
2. Repairing cars is his business.
3. We are planning to launch a takeover bid.
4. Signing the letter the manager asked the secretary to send it off at once.
5. The answer received from the sellers greatly surprised us.

IV. Перепишите и письменно переведите весь текст.

Taxation

Tax is a compulsory levy on individuals and companies by the state to meet the expenses of the government. Taxation is imposition of compulsory levies on persons or other entities by governments. Taxes are levied in almost any country of the world, primarily to raise revenue for government expenditures. One useful way to view the purpose of taxation is to distinguish between objectives of resource allocation, income redistribu-

tion, and economic stability. Economic growth or development and international competitiveness are sometimes listed as separate goals.

Taxes are most commonly classified as either direct or indirect, an example of the former type being the income tax (inheritance tax, real estate tax) and of the latter the sales tax (value-added tax, excise tax). Direct taxes are taxes on persons; they are aimed at the individual's ability to pay as measured by his income or his net wealth. Income taxes are levied on total personal net income in excess of some stipulated minimum. They are also adjusted to take into account the circumstances influencing the ability to pay of the individual, such as family status, number and age of children, and financial burdens resulting from illness. Inheritance taxes are taxes on the money or property that you give to someone else after you die. Real estate taxes are taxes imposed upon immovable property consisting of land, any natural resources, and buildings.

Indirect taxation is a system of collecting taxes by adding an amount to the price of goods and services that people buy. Sales tax is a tax that you have to pay in addition to the cost of something you are buying. Value-added taxes are taxes on the rise in value of a product at each stage of manufacture and marketing. Sales tax is levied on the manufacture, purchase, sale or consumption of a specific commodity is known as an excise tax.

There is always a lot of debate as to the fairness of tax systems. Business profits, for example, are generally taxed twice: companies pay tax on their profits and shareholders pay income tax on dividends. Income taxes in most countries are progressive, and are one of the ways in which governments can redistribute wealth. On the other hand, most sales taxes are slightly regressive, because poorer people need to spend a larger proportion of their income on consumption than rich.

Вариант II

I. Передайте следующие предложения в косвенной речи, соблюдая, где необходимо, правило согласования времен. Письменно переведите получившиеся предложения на русский язык.

1. "When will the shipment arrive?" they asked me.
2. The sales manager says: "I'll show the visitors round the factory tomorrow".
3. The shareholder asked the CEO: "When will the company return profit?"
4. They asked us: "Is it absolutely necessary to change our preliminary arrangements?"

5. The manager said to his secretary: "Please call off all the appointments for tomorrow".

II. Перепишите следующие условные предложения, определите их тип (I, II, III). Письменно переведите предложения на русский язык.

1. If he hadn't done well on the training course, he wouldn't be head of department now.
2. If you gave us a 5% discount we'd make a firm order of 5,000 units.
3. The merger could have succeeded if the management styles hadn't been so different.
4. If we had followed his advice, we could have lost a great deal of money.
5. Please don't hesitate to contact me if you require any further information.

III. Перепишите следующие предложения, подчеркните в каждом неличные формы глагола. Письменно переведите предложения на русский язык.

1. I had no hope of getting an answer before the end of the month.
2. The buyers want to know our terms of payment.
3. The company persuaded the venture capitalists to provide additional investment.
4. I anticipate receiving an answer soon.
5. She recommended selling the shares now.

IV. Перепишите и письменно переведите весь текст.

Insurance

To insure means to buy insurance to protect yourself against something bad happening to you, your family or your possessions. The insurer is a person or company that provides insurance. The insured is the person or people who are insured. Insurance is a contract in writing between an insurance company and the insured, whereby the insurance company will pay the insured a stated sum of money on the happening of a stated event. In return for a specific consideration, the insurer undertakes to pay the insured some specific amount in the event that the insured suffers loss through the occurrence of a contingent event covered by the insurance contract (insurance policy). By pooling the financial contributions of a large number of policyholders, the insurer is usually able to absorb losses incurred over any given period much more easily than would uninsured individual.

While the destruction of an automobile in a traffic accident imposes a heavy financial loss on an individual, for example, one such loss is of relatively small consequence to an insurer who is collecting sufficient premiums (insurance premium is the money that you pay regularly to an insurance company) on a large number of automobiles.

There are different kinds of insurance. Life insurance is a contract in writing whereby the insured person will pay the insurance company stated premiums, so that he/she will receive a certain age or at death, whichever is the sooner. Property insurance is used to insure against loss from accidental destruction of property. Theft insurance covers all acts of stealing. Credit insurance covers the risk of bad debts from insolvency, death and disability.

There are at least four major types of liability insurance contracts: liability arising out of the use of automobiles, liability arising out of the conduct of a business, liability arising from professional negligence (applicable to doctors, lawyers, etc.) and personal liability.

Insurance relies heavily on the "law of large numbers". In large homogeneous groups of population it is possible to estimate the normal frequency of common events such as deaths and accidents. Losses can be predicted with reasonable accuracy, and this accuracy increases as the size of the group expands. From a theoretical standpoint, it is possible to eliminate all pure risk if an infinitely large group is selected.

Вариант III

I. Передайте следующие предложения в косвенной речи, соблюдая, где необходимо, правило согласования времен. Письменно переведите получившиеся предложения на русский язык.

1. The Managing Director said: "I've talked to the commercial attaché at the embassy".
2. The Director of the Office of Fair Trading said: "Car manufacturers are using recommended resale prices to make the true selling price of vehicles".
3. He asks: "Have you seen Bernard yet?"
4. The International Olympic Committee official said: "The IOC has been trying for years to find proof that its members took bribes from biddind cities".
5. "Please be especially careful with this piece of equipment," he said.

II. Перепишите следующие условные предложения, определите их тип (I, II, III). Письменно переведите предложения на русский язык.

1. The bank won't lend me the money unless I can give them some kind of security.
2. If we had had the right figures, we could have avoided a costly error.
3. Her presentation could have been better if she had been more prepared.
4. If we had offered large quantity discount, we might have won the order.
5. If we had the finance, we could expand more rapidly.

III. Перепишите следующие предложения, подчеркните в каждом личные формы глагола. Письменно переведите предложения на русский язык.

1. The neighbours saved our lives by lending us that money.
2. Our intention is to charter a steamer immediately.
3. We'll teach you how to manage your time more effectively.
4. Travelling doesn't bother me as long as there are no delays.
5. He sent me some illustrated catalogues.

IV. Перепишите и письменно переведите весь текст.

Types of businesses

Businesses are structured in different ways to meet different needs. The simplest form of business is called an individual or sole proprietorship. The proprietor owns all of the property of the business and is responsible for everything. For legal purposes, with this kind of business, the owner and the company are the same. This means the proprietor gets to keep all of the profits of the business, but must also pay any debts. In other words, he has unlimited liability for debts. Sole proprietorships are the oldest, simplest and most common of all types of businesses.

Another kind of business is the partnership. Two or more people go into business together. An agreement is usually needed to decide how much of the partnership each person controls. Partnerships are concentrated on businesses that require relatively small amounts of money to start and operate. One kind of partnership is called a limited liability partnership. These have full partners and limited partners. Limited partners may not share as much in the profits, but they also have less responsibility for the business. Doctors, lawyers and accountants often form partnerships to share their risks and profits. A husband and wife can form a business part-

nership together. Partnerships exist only for as long as the owners remain alive. The same is true of individual proprietorships. But corporations are designed to have an unlimited lifetime.

A corporation is the most complex kind of business organization. Corporations can sell stock as a way to raise money. Stock represents shares of ownership in a company. Investors who buy stock can trade their shares or keep them as long as the company is in business. A company might use some of its earnings to pay dividends as a reward to shareholders. Or the company might reinvest the money back into the business. If shares lose value, investors can lose all of the money they paid for their stock. But shareholders are not responsible for the debts of the corporation. A corporation is recognized as an entity - its own legal being, separate from its owners. A board of directors controls corporate policies. The directors appoint top company officers. The directors might or might not hold shares in the corporation. Corporations can have a few major shareholders or ownership can be spread among the general public. But not all corporations are traditional businesses that sell stock. Some nonprofit groups are also organized as corporations.

ТЕМАТИЧЕСКИЙ МАТЕРИАЛ ПО РАЗВИТИЮ НАВЫКОВ УСТНОЙ РЕЧИ

How money works

Money makes the world go round, they say. Perhaps it is even truer that the world makes money go round, especially in the era of globalization when capital can flow freely to and from almost everywhere.

Money is always looking for places where it will be most profitable and / earn the greatest return on investment.

As an individual, you can put your money on deposit in a bank and get interest. Your money is lent out to people, businesses and governments who need it to finance their own projects, and the bank will make its money on the difference between what it pays out in interest on deposits and what it gets in interest from its loans.

Central banks like the bank of England set basic interest rates (the 'price of money') and control money supply (the amount of money circulating in an economy) in order to guarantee the stability and smooth functioning of monetary system.

There are three main functions of money. First, money is used for buying or selling goods (a medium of exchange), second- for measuring

value (a unit of account) and third - for storing wealth (a store of value). Almost every society now has a money economy based on coins and paper notes of one kind or another. However, this has not always been true. In primitive societies a system of barter was used.

Barter was a system of direct exchange of goods. Somebody could exchange something for anything in the market that they considered to be of equal value. Barter, however, was a very unsatisfactory system because people's precise needs seldom coincided. People needed a more practical system of exchange and various money systems developed based on goods which were recognized as having value. Different things such as grain, teeth, shells, salt, elephant tusks and others have been used. Precious metals gradually took over because when made into coins, they were portable, durable, recognizable and divisible into larger and smaller units of value.

A coin is a piece of metal, usually disc-shaped, which bears lettering, signs or numbers showing its value. Coins have been made from gold, silver, copper, lead, plastic and in China even from pressed tea leaves. Until the eighteenth and nineteenth centuries the worth of coins was based on the exact amount of metal contained in them. Most governments now issue paper money in the form of notes, which are really "promises to pay".

Paper money is obviously easier to handle and much more convenient in the modern world. Cheques, bankers' cards and credit cards are being used increasingly and it is possible to imagine a world where 'money' in the form of coins and paper currency will no longer be used. Even today, in the United States many places - especially filling stations - will not accept cash at night for security reasons.

Starting a company

Starting a business is a major step requiring nerve and a certain amount of faith. But nerve and faith need to be supplemented by sensible preparations - not just the purchase of desks, chairs and personal computers, but a rigorous examination of the reasons for wanting to enter this particular field, an evaluation of the personal qualifications to make it a success, and development of a clear understanding of the business activities in which you will participate.

There are a lot of aims of going into business but the main one is ^ getting profit. Profit is a business owner's personal reward for the money, time, effort and creativity invested in the enterprise. But you should be aware of the fact that the other side of profit is loss. In its simplest sense, entrepreneurship consists of risking the loss of money, time and effort in the hope (but without any guarantee) of profit."

To diminish losses, firstly, you should choose the right business taking into account your ability, your previous experience, or training and so on. Secondly, before you start your business you should have a business organization, no matter how small operation is. The choice will depend on such considerations as the size of the business, whether you are the only owner or have associates, and your tax position. Taking all these into consideration you may choose sole proprietorship, partnership (Unlimited Partnership, Limited Partnership, Master Limited Partnership), company (Public Limited Company, Private Limited Company).

Thirdly, you must develop financial plans. To make it, you'll need a rough idea of such matters as whether you will have employees, and how many; what kind of advertising you will do; what you will spend on insurance and so on.

You will need several kinds of financial plans in order to estimate:

- your start-up expenses: the onetime cost of getting going,
- the operating expenses (profit and loss),
- the cash flow,
- the break-even point,
- the value of your ownership equity or net worth.

To complete a financial planning you need to prepare a balance sheet. It shows whether the investment in your business is increasing or decreasing in value over time.

Don't follow these business plans blindly. Reexamine them and update them according to your experience.

Having your own business will take a great deal of planning and legwork. You will probably underestimate how much of your time, energy and money will be required. It may take two years to make your first profit. But don't lose your heart if you are not satisfied with the results, choose another sphere of activity.

Basics of economics

The study of the choices people make in an effort to satisfy their wants and needs is called economics. Wants and needs refer to people's desires to consume certain goods and services. The term product is often used to both goods and services. The people who wish to buy goods and services are called consumers and the goods that they buy are called consumer goods. The people who make the goods and provide services that satisfy consumer's wants and needs are called producers.

Economists generally classify as needs those goods or services that are necessary for survival. Food, clothing, and shelter are considered

needs. Wants are those goods or services that people consume beyond what is needed for survival.

The need for making choices arises from the problem of scarcity. Scarcity exists because people's wants and needs are greater than the resources available to satisfy them. Thus people must choose how best to use their available resources to satisfy the greatest number of wants and needs. A resource is anything that people use to make or obtain what they want or need. Resources that can be used to produce goods and services are called factors of production.

Economists usually divide these factors of production into three categories: natural resources, human resources and capital resources. Today many economists have added technology and entrepreneurship to this.

Items provided by nature that can be used to produce goods and to provide services are called natural resources. Examples of natural resources are fertile land, vegetation, animals, minerals and petroleum, the sun, wind and rain. A natural resource is considered a factor of production only when it is used to produce goods and to provide services.

Anyone who works is considered a human resource. Any human effort that is exerted in production process is classified as a human resource. The effort can be physical or intellectual.

The money and capital goods that are used to produce consumer products are called capital resources. Capital goods include the buildings, structures, machinery and tools that are used in the production process.

The use of science to create products or more efficient ways to produce products is called technology. Technology makes the other factors of production - natural, human and capital resources - more productive.

The risk-taking and organizational abilities involved in starting a new business or introducing a new product to consumers are called entrepreneurship. The goal of entrepreneurship is to create a new mix of the other factors of production and thereby create something of value.

РЕКОМЕНДАЦИИ ДЛЯ СТУДЕНТОВ 2 КУРСА (4 семестр)

Дисциплина: Иностранный язык (английский)

Форма контроля - экзамен

1. Проработать *грамматический материал* (см. раздел "Грамматический материал с упражнениями" блока 3) по следующим темам:

- согласование времен;
- прямая и косвенная речь;
- три типа условных предложений;
- неличные формы глагола.

2. Выполнить *упражнения* (устно) по данным грамматическим темам (см. раздел "Грамматический материал с упражнениями" блока 3).

3. Выполнить *контрольную работу № 3* (см. раздел "Контрольная работа" блока 3).

4. Сделать (при необходимости) *работу над ошибками* по замечаниям рецензента.

5. Подготовить пересказ и ответить следующие *устные темы*: "How money works", "Starting a company", "Basics of economics" (см. раздел "Тематический материал по развитию навыков устной речи" блока 3).

6. Выполнить *перевод* текстов экономической тематики объемом 10 тысяч печатных знаков (из раздела "Материал для чтения и перевода по экономической и юридической тематике").

7. Выполнить *задания* к выбранным для перевода текстам (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

К *экзамену* допускаются студенты, выполнившие рекомендации п. 1-7.

Дисциплина: Деловой иностранный язык (английский)

Форма контроля - зачет

1. Проработать *грамматический материал* (см. раздел "Грамматический материал с упражнениями" блока 3) по следующим темам:

- согласование времен;
- прямая и косвенная речь;
- три типа условных предложений;
- неличные формы глагола.

2. Выполнить *упражнения* (устно) по данным грамматическим темам (см. раздел "Грамматический материал с упражнениями" блока 3).

3. Выполнить *контрольную работу № 3* (см. раздел "Контрольная работа" блока 3).

4. Сделать (при необходимости) *работу над ошибками* по замечаниям рецензента.

5. Подготовить пересказ и ответить следующие *устные темы*: "How money works", "Starting a company", "Basics of economics" (см. раздел "Тематический материал по развитию навыков устной речи" блока 3).

6. Выполнить *перевод* текстов экономической тематики объемом 10 тысяч печатных знаков (из раздела "Материал для чтения и перевода по экономической и юридической тематике").

7. Выполнить *задания* к выбранным для перевода текстам (см. раздел "Материал для чтения и перевода по экономической и юридической тематике").

К *зачету* допускаются студенты, выполнившие рекомендации п. 1-7.

МАТЕРИАЛ ДЛЯ ЧТЕНИЯ И ПЕРЕВОДА ПО ЭКОНОМИЧЕСКОЙ И ЮРИДИЧЕСКОЙ ТЕМАТИКЕ

ghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyz

Text 1

ECONOMIC RECOVERY "MILESTONE" EXISTS ONLY ON PAPER

Front-bench Tories George Osborne proclaimed a "major milestone" as they touted figures suggesting Britain's economy had finally escaped a six-year economic crisis. Office for National Statistics (ONS) data showed that gross domestic product (GDP) grew by 0.8 per cent in the last three months.

Prime Minister David Cameron was quick to label the figures a vindication of the austerity agenda. "Our long-term economic plan is working and this is a major milestone", he said. Mr Osborne insisted their cuts offered "economic security and a brighter future for all".

But critics on the left dismissed the Tories' triumph, citing massive declines in full-time jobs and the real value wages. The absolute GDP figure seized on by ministers stands in stark contrast to GDP per capita—a measure of the actual population's wealth that remains 6 per cent lower than in 2009, according to ONS figures released earlier this month.

Analyst Andrew Fisher of the Labour Economic Advisory Panel said the recovery only existed "in corporate balance sheets and Osborne's spreadsheets". Even on its own terms, this is an unsustainable recovery, based on increasing household debt and rising property prices", he said. "Without addressing the deep structural weaknesses in the UK economy we are simply storing up more problems for the future".

General union Unite's general secretary Ien McCluskey said it was clear that working people were doing the heavy lifting. "Quite simply, as our population grows more people are working but they are working for lower wages. At the moment we have a wage siege combined with an investment freeze".

GMB union's general secretary Paul Kenny agreed, noting ONS figures that showed the value of average earnings had declined 13.8 per cent

since 2009. "So the size of the cake is back to pre-recession levels-but the slice per person is smaller", he said.

(Объем текста - 1616 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) знаменательное событие;
- 2) строгий план;
- 3) экономическая безопасность;
- 4) благосостояние населения;
- 5) сводные бухгалтерские отчеты;
- 6) непродолжительный подъем;
- 7) нелегкая работа;
- 8) инвестиционная блокада;
- 9) средняя заработная плата;
- 10) спад.

II. True or false:

- 1) Britain's economy had been in a six-year economic crisis.
- 2) The absolute GDP is the measure of the actual population's wealth.
- 3) Analyst Andrew Fishersaid therecovery is sustainable.
- 4) They are simply storing up more problems for the future.
- 5) Working people were doing hard work.
- 6) We had a wage siege combined with an investment freeze three years ago.
- 7) The value of average earnings had declined 13.8 per cent since 2009.

III. Match the parts and make up sentences:

- 1) Front-bench Tories George Osborne proclaimed a "major milestone"
- 2) Prime Minister David Cameron was quick to label
- 3) The absolute GDP figure seized on by ministers stands
- 4) Analyst Andrew Fisher of the Labour Economic Advisory Panel (Leap) said the recovery
- 5) At the moment we have a wage siege
- 6) GMB union's general secretary Paul Kenny agreed
- 7) So the size of the cake is back to
 - a) noting figures that showed the value of average earnings had declined 13.8 per cent since 2009
 - b) pre-recession levels-but the slice per person is smaller
 - c) the figures a vindication of the austerity agenda
 - d) only existed "in corporate balance sheets and Osborne's spreadsheets"
 - e) as they touted figures suggesting Britain's economy had finally escaped a six-year economic crisis

- f) in stark contrast to GDP per capita—a measure of the actual population's wealth that remains 6 per cent lower than in 2009, according to ONS figures released earlier this month
- g) combined with an investment freeze

IV. Match the words and expressions to their meanings:

- 1) milestone
- 2) crisis
- 3) GDP
- 4) agenda
- 5) per capita
- 6) unsustainable recovery
- 7) heavy lifting
 - a) for each person
 - b) returning to the proper state of ability but not for a long period
 - c) hard work
 - d) an important event
 - e) moment of great danger or difficulty
 - f) a list of the business or subjects to be considered at the moment
 - g) the monetary value of all the finished goods and services produced within a country in a specific time period

V. Answer the questions:

- 1) How long has Britain's economy been in economic crisis?
- 2) Did gross domestic product (GDP) grow by 5.8 per cent in the last three months?
- 3) What is David Cameron?
- 4) Is the absolute GDP figure a measure of the actual population's wealth?
- 5) What did analyst Andrew Fisher of the Labour Economic Advisory Panel say?
- 6) What does Britain's economy have at the moment?

Text 2

ELECTIONS IN THE USA

The US Constitution sets certain requirements for candidates running for a post of a president, vice president, senator or member of the House of Representatives. Requirements usually concern age, residence and citizenship. The candidates who meet all these requirements are considered eligible for office.

A residence qualification requires a permanent residence of an individual in order to get the right to vote. The duration of the residence qualification is, in general, a few months though it may substantially vary from state to state. Besides, some states have the so-called literacy qualification -- the voter should be able to read and speak English, he (she) must know how to interpret the US Constitution, etc.

And at last it should be mentioned that in some states a poll tax is levied upon everyone who votes and this certainly discourages poor citizens from voting. In this context, it is not surprising that not all the Americans participate in elections, including congressional or presidential elections.

The voters are registered by clerks of counties or towns and by local election commissions. When registering, the voter must produce an identification card. This is done to prevent fraud. The administration of elections is vested in an election commission which ordinarily is composed of two commissioners, one representing each of the major parties, and a third ex officio member, usually a sheriff, a county judge, or a clerk.

Prior to holding primary or general election, the commission appoints election officers for each precinct and also arranges for polling places. After the ballots have been cast, they are counted and the results obtained are tabulated and returned to the election commission which officially counts the precinct tally sheets.

(Объем текста - 1515 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) определенные требования;
- 2) место жительства;
- 3) избиратель;
- 4) удостоверение личности;
- 5) мошенничество;
- 6) избирательная комиссия;
- 7) главный;
- 8) член комиссии, входящий (в нее) по долгу службы;
- 9) всеобщие выборы;
- 10) избирательный участок.

II. True or false:

- 1) The US Constitution sets no requirements for candidates running for a post of a president.
- 2) The duration of the residence qualification is in general a few months though it may substantially vary from state to state.
- 3) Some states have the so-called literacy qualification.

- 4) All the Americans participate in elections, including congressional or presidential elections.
- 5) An election commission is composed of two commissioners, usually a sheriff, a county judge, or a clerk.
- 6) The commission appoints election officers for each precinct and also arranges for polling places.
- 7) The results obtained are never tabulated and returned to the election commission.

III. Match the parts and make up sentences:

- 1) The US Constitution sets certain requirements for candidates running
- 2) The candidates who meet all these requirements
- 3) Besides, some states have the so-called literacy qualification
- 4) The voters are registered by clerks of counties or towns
- 5) The administration of elections is vested in an election commission
- 6) Prior to holding primary or general election, the commission
- 7) After the ballots have been cast, they are counted and the results obtained are
 - a) are considered eligible for office
 - b) the voter should be able to read and speak English, he (she) must know how to interpret the US Constitution, etc.
 - c) for a post of a president, vice president, senator or member of the House of Representatives
 - d) tabulated and returned to the election commission which officially counts the precinct tally sheets
 - e) which ordinarily is composed of two commissioners, one representing each of the major parties, and a third ex officio member, usually a sheriff, a county judge, or a clerk
 - f) and by local election commissions
 - g) appoints election officers for each precinct and also arranges for polling places

IV. Match the words and expressions to their meanings:

- 1) requirements
- 2) eligible for office
- 3) poll tax
- 4) voter
- 5) fraud
- 6) precinct
- 7) tally sheets
 - a) an act of deceitful behavior for the purpose of gain
 - b) a person who expresses his choice officially

- c) something needed or demanded
- d) having the right to hold a position of responsibility or power in government
- e) a division of a town or city for election or police purposes
- f) a precondition of exercising the right to vote
- g) a form for collecting information through observation and counting

V. Answer the questions:

- 1) For whom does the US Constitution set certain requirements?
- 2) What requirements should the candidates meet?
- 3) Why do not all the Americans participate in elections, including congressional or presidential elections?
- 4) What is the way the voters are registered?
- 5) How many members is an election commission composed of?
- 6) When does the commission appoint election officers?

Text 3

INTERNATIONAL COOPERATION OF GREAT BRITAIN

Great Britain is one of the highly developed countries in the world. Britain's overseas relations including its membership in the European Economic Community and its links with Commonwealth countries, enable it to realize international cooperation. Great Britain has diplomatic relations with 166 countries, bears the responsibility for 14 independent territories, provides assistance to over 120 developing countries and it is a member of some international organizations.

Great Britain is a member of the European Economic Community. The Community defines its aims as the harmonious development of economic activities. It has abolished internal tariffs, established common custom tariffs, and set a goal to create an international market in which free movement of goods, services, persons, and capital would be ensured in accordance with the Treaty of Rome. Britain has adopted more laws regulating the activity in the international market than any other Community member. Half Britain's trade is with its eleven Community partners.

Great Britain takes an active part in the work of the Commonwealth, which is a voluntary association of 50 independent states. The English Queen is recognized as Head of the Commonwealth.

Great Britain promotes sustainable economic and social progress in developing countries. Millions of pounds were spent on disaster relief, help for refugees and emergency humanitarian aid.

(Объем текста - 1241 печатный знак.)

I. Find English equivalents of the following words and phrases in the text:

- 1) высокоразвитый;
- 2) дипломатические отношения;
- 3) оказывает помощь;
- 4) задачи;
- 5) таможенные тарифы;
- 6) свободное передвижение;
- 7) торговля;
- 8) принимает участие;
- 9) добровольное объединение;
- 10) продолжительный экономический рост.

II. True or false:

- 1) Great Britain has never provided assistance to developing countries.
- 2) The Community defines its aims as the development of law enforcement activities.
- 3) The Treaty of Rome ensures free movement of goods, services, persons, and capital.
- 4) Britain is one of the most active members of the Community.
- 5) 25% of Britain's trade is with its five Community partners.
- 6) The Commonwealth is an obligatory association.
- 7) Britain spends little on disaster relief, help for refugees and emergency humanitarian aid.

III. Match the parts and make up sentences:

- 1) Great Britain is
- 2) It has abolished internal tariffs, established common custom tariffs
- 3) Britain's overseas relations including its membership in the European Economic Community and its links with Commonwealth countries
- 4) Great Britain has diplomatic relations with 166 countries, bears the responsibility for 14 independent territories, provides assistance to over 120 developing countries
- 5) Millions of pounds were spent
- 6) Britain has adopted more laws regulating the activity
- 7) The English Queen is recognized
 - a) and set a goal to create an international market in which free movement of goods, services, persons, and capital would be ensured in accordance with the Treaty of Rome
 - b) enable it to realize international cooperation.
 - c) a member of the European Economic Community
 - d) as Head of the Commonwealth
 - e) on disaster relief, help for refugees and emergency humanitarian aid

- f) and it is a member of some international organizations.
- g) in the international market than any other Community member

IV. Match the words and expressions to their meanings:

- 1) harmonious development
- 2) custom tariffs
- 3) cooperation.
- 4) assistance
- 5) voluntary association
- 6) community
- 7) refugees
 - a) a group of people united by shared economic interests
 - b) an society of people joined together and acting willingly for a particular purpose
 - c) help or support
 - d) peaceful growth
 - e) willingness to work together
 - f) a person who has been driven from his country for political reasons or during a war
 - g) a tax paid on goods imported into a country

V. Answer the questions:

- 1) Is Great Britain one of the biggest countries in the world?
- 2) How many countries does Great Britain provide assistance to?
- 3) What are the aims of the European Economic Community?
- 4) What is the Commonwealth?
- 5) Has Britain adopted few laws regulating the activity in the international market?
- 6) What were millions of pounds spent on?

Text 4

STATE GOVERNMENTS IN THE USA

Governments of the 50 states have structures closely paralleling those of the federal government. Each state has its own constitution. Each state has a governor, a legislature and a judiciary.

State governments have functions, encompassing agriculture and conservation, highway and motor vehicle supervision, public safety and corrections, licensing, business and industry, and certain aspects of education, public health and welfare. These activities require a large administrative organization, headed by the governor. In most states there is also a lieu-

tenant governor, not always of the same party as the governor, who serves as the presiding officer of the Senate.

All state legislatures but one have two houses, Nebraska's being unicameral. Traditionally, state legislatures have been dominated by rural representatives who may not always be sympathetic to the needs of growing urban areas.

Most state judges are elected. Other elected officials commonly include a secretary of the state, state treasurer, state auditor and attorney general.

(Объем текста - 919 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) штаты;
- 2) законодательный орган;
- 3) надзор;
- 4) общественная безопасность;
- 5) вице-губернатор;
- 6) однопалатный;
- 7) представители сельских районов;
- 8) потребности;
- 9) должностные лица;
- 10) казначей.

II. True or false:

- 1) Governments of the 50 states have structures different from those of the federal government.
- 2) Not every state has a governor, a legislature and a judiciary.
- 3) State governments have many functions.
- 4) The governor is the head of administrative organization.
- 5) Traditionally, rural representatives are sympathetic to the needs of growing urban areas.

III. Match the parts and make up sentences:

- 1) Governments of the 50 states have structures
- 2) Each state has a governor
- 3) State governments have functions, encompassing agriculture and conservation
- 4) In most states there is also a lieutenant
- 5) Other elected officials commonly include
 - a) governor, not always of the same party as the governor, who serves as the presiding officer of the Senate

- b) highway and motor vehicle supervision, public safety and corrections, licensing, business and industry, and certain aspects of education, public health and welfare
- c) closely paralleling those of the federal government
- d) a secretary of the state, state treasurer, state auditor and attorney general
- e) a legislature and a judiciary

IV. Match the words and expressions to their meanings:

- 1) corrections
 - 2) legislature
 - 3) government
 - 4) unicameral
 - 5) state treasurer
- a) the body of people who have the power to make and change laws
 - b) the mission that provides practices, programs and services which hold the offenders accountable for their actions and reduce the risk of future criminal behavior
 - c) consisting of one chamber or house
 - d) a person in charge of the money belonging to the state
 - e) the people who rule

V. Answer the questions:

- 1) How many states are there in the USA?
- 2) What structures do the state governments have?
- 3) Agriculture and conservation are not the state governments functions, are they?
- 4) Who is the head of the large administrative organization?
- 5) Have state legislatures been dominated by urban representatives?
- 6) Is a secretary of the state an elected official?

Text 5

MUNICIPAL GOVERNMENTS IN THE USA

Municipal governments in the USA are more diverse in structure than state governments. There are three basic types: mayor-council governments, commission governments and council-manager governments.

In the first type the mayor and the council are elected. Although the council is nominally responsible for formulating city ordinances, which the mayor enforces, the mayor often controls the actions of the council. Boston, New York City, Philadelphia, Chicago, and Seattle, Washington, are among those cities having the mayor-council type of government.

In the commission type voters elect a number of commissioners, each of them serves as head of a city department. The presiding commissioner is generally the mayor. Tulsa, Oklahoma, and Salt Lake City, Utah, are included among the cities with commission governments.

In the council-manager type, an elected council hires a city manager to administer the city departments. The mayor, elected by the council, simply chairs it and officiates at important functions. Des Moines, Iowa, and Cincinnati, Ohio, have council-manager governments.

(Объем текста - 957 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) отличный (несходный);
- 2) основные виды;
- 3) формы правления;
- 4) городское собрание;
- 5) совет;
- 6) отвечает за;
- 7) деятельность;
- 8) избиратели;
- 9) городской отдел;
- 10) управлять.

II. True or false:

- 1) There are two basic types of municipal governments in the USA: mayor-council governments and commission governments.
- 2) In the first type city ordinances are enforced by the mayor.
- 3) New York City is not among cities having the mayor-council type of government.
- 4) In the commission type the city manager is to administer the city departments.
- 5) Des Moines, Iowa, and Cincinnati, Ohio, are included among the cities with commission governments.

III. Match the parts and make up sentences:

- 1) In the first type the mayor
- 2) Municipal governments in the USA are more
- 3) Boston, New York City, Philadelphia, Chicago, and Seattle, Washington, are among
- 4) The mayor, elected by the council, simply chairs it
- 5) In the commission type voters elect a number of commissioners
 - a) diverse in structure than state governments
 - b) and officiates at important functions

- c) those cities having the mayor-council type of government.
- d) each of them serves as head of a city department
- e) and the council are elected

IV. Match the words and expressions to their meanings:

- 1) municipal governments
 - 2) mayor
 - 3) nominally
 - 4) to administer
 - 5) simply chairs it
- a) to direct or control (the affairs of a person or a group)
 - b) in name or form but usually not in reality
 - c) a town or a city or other small area having its own government for local affairs
 - d) holds the official seat and in charge of a meeting
 - e) a person elected each year by a town council to be head of that town or city

V. Answer the questions:

- 1) Are municipal governments in the USA as diverse in structure as state governments?
- 2) How many types of municipal governments are there in the USA?
- 3) What is the council in the mayor-council governments responsible for?
- 4) Which type of government does New York City have?
- 5) What is the city manager responsible for?
- 6) Iowa, Cincinnati, Ohio have commission governments, haven't they?

Text 6

FRANCE'S STAGNATION IS TRAGIC TO WATCH (1)

Most countries would welcome with open arms the prospect of hosting a major theme park attracting millions of tourists every year.

Not so France-or at least, not in 1992. When Disneyland Paris opened 22 years ago, the fruit of a major foreign direct investment from Walt Disney, it was slammed as a "cultural Chernobyl" by one commentator and faced the wrath of its left-leaning, anti-American establishment. There were endless rows about dress codes, language and just about everything else, even though the American owners employed thousands of staff and millions of ordinary French families readily embraced the experience.

These days it is companies like Amazon that are discriminated against in statist France. The people may love US goods and services but the estab-

lishment all too often still sees trade as a form of imperialism, for all of prime minister Manuel Valls' assurances to the contrary on Monday. But it is not France's protectionism - at least not directly- that caused Disneyland Paris's latest woes and the need for a 783mill.pounds injection of cash from its shareholders.

The problem this time is simply the downturn. Visitor numbers are declining on the back of economic growth expected by the OECD to come in at just 0.4 pc this year. The unfortunate reality is that Disney would have been far better off building its European resort elsewhere. Germany has hardly boomed either in recent years but it would probably have made for a better base.

(Объем текста - 1264 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) с распротертыми объятями;
- 2) тематический парк;
- 3) капиталовложение;
- 4) гнев;
- 5) товары и услуги;
- 6) прявящие круги;
- 7) акционеры;
- 8) экономический спад;
- 9) оборотная сторона;
- 10) в гораздо лучшем положении.

II. True or false:

- 1) The prospect of hosting a major theme park doesn't attract most countries.
- 2) Disneyland opened 22 years ago in Paris (France).
- 3) Anti-American establishment imposed a lot of restrictions.
- 4) French families were not ready to embrace the experience.
- 5) The people don't love US goods and services.
- 6) Trade is a form of imperialism as left-leaning, anti-American establishment sees it.
- 7) Germany has boomed in recent years.

III. Match the parts and make up sentences:

- 1) The people may love US goods and services
- 2) These days it is companies like Amazon
- 3) When Disneyland Paris opened 22 years ago the fruit of a major foreign direct investment from Walt Disney
- 4) The problem this time is

- 5) Visitor numbers are declining on the back of
- 6) Germany has hardly boomed either in recent years
- 7) But it is not France's protectionism - at least not directly- that caused
 - a) but it would probably have made for a better base
 - b) Disneyland Paris's latest woes and the need for a 783mill.pounds injection of cash from its shareholders.
 - c) but the establishment all too often still sees trade as a form of imperialism, for all of prime minister Manuel Valls' assurances to the contrary on Monday
 - d) it was slammed as a "cultural Chernobyl" by one commentator and faced the wrath of its left-leaning, anti-American establishment
 - e) that are discriminated against in statist France
 - f) economic growth expected by the OECD to come in at just 0.4 pc this year
 - g) simply the downturn

IV. Match the words and expressions to their meanings:

- 1) welcome with open arms
- 2) establishment
- 3) the wrath
- 4) protectionism
- 5) injection
- 6) economic growth
- 7) resort
 - a) a holiday place
 - b) the amount of money for some purpose
 - c) to meet or greet with pleasure
 - d) the powerful organizations and people who control public life and support the established order of society
 - e) great anger
 - f) the rate of developing
 - g) the economic policy of restraining trade between countries

V. Answer the questions:

- 1) Does a major theme park attract millions of tourists every year?
- 2) When did Disneyland Paris open?
- 3) How many people did the American owners employ?
- 4) Why are many companies like Amazon discriminated against in France?
- 5) Why are visitor numbers declining?
- 6) Has Germany boomed in recent years?

Text 7

FRANCE'S STAGNATION IS TRAGIC TO WATCH (2)

The French economy is stagnating, with a horrifying 3.4 m people out of work and millions more in unviable, state - subsidised jobs. Valls tried to reassure his audience in London that reforms were on the way, highlighting that the destructive 75 pc top rate of tax was always intended to be temporary and would be expiring at the end of the year. But France's problems are far deeper than just one tax, and for all its reformist talk France's government will merely rearrange the deckchairs. This is a tragedy for those of us who love the country but despair of its economic policymaking.

It was also wrong of Valls to rebuke Andy Street, John Lewis's boss, following the retailer's recent critique of the French economy. Street had previously apologized for his comments, which were clearly in jest. Street is one of Britain's most respected and successful retailers; Valls ought to be learning lessons from John Lewis, not rudely dismissing him. John Lewis is one the very few employee-owned businesses that has successfully reconciled competitive, profit-making capitalism with its unique governance structure, something which Valls ought to find interesting.

(Объем текста - 1011 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) безработные;
- 2) убедить;
- 3) реформы проводятся;
- 4) временный;
- 5) принимать малоэффективные меры;
- 6) теряют веру в;
- 7) извинился за;
- 8) уважаемые и успешные владельцы магазинов;
- 9) один из немногих;
- 10) предприятие, находящееся в собственности работников.

II. True or false:

- 1) Valls tried to reassure his audience in London that tax problem is temporary.
- 2) Economic policymaking in France is not effective.
- 3) Andy Street, John Lewis's boss is one of Britain's most respected and successful retailers.
- 4) The French economy is criticized by one of Britain's most respected and successful retailers.

- 5) John Lewis is one the very few successful employee-owned businesses.

III. Match the parts and make up sentences:

- 1) But France's problems are far deeper than just one tax
- 2) Valls tried to reassure his audience in London that
- 3) Street had previously apologized for his comments
- 4) The French economy is stagnating, with a horrifying 3.4 m people out of work
- 5) This is a tragedy for those of us who love
 - a) which were clearly in jest
 - b) the country but despair of its economic policymaking
 - c) and millions more in unviable, state - subsidised jobs
 - d) and for all its reformist talk France's government will merely re-arrange the deckchairs
 - e) reforms were on the way, highlighting that the destructive 75 pc top rate of tax was always intended to be temporary and would be expiring at the end of the year

IV. Match the words and expressions to their meanings:

- 1) temporary
- 2) rearrange the deckchairs
- 3) policymaking.
- 4) to rebuke
- 5) profit-making
 - a) to give a short official scolding to smb
 - b) lasting only for a limited time
 - c) resulting in gain of money
 - d) a course of action in directing affairs chosen by a political party, government, business company
 - e) to take uneffective actions

V. Answer the questions:

- 1) How many people are out of work in France?
- 2) Do people in France like its economic policymaking?
- 3) Why did Valls rebuke Andy Street, John Lewis's boss?
- 4) What is Street?
- 5) What form of business do they have in John Lewis?
- 6) Is John Lewis a successful company?

Text 8

GREECE'S DEBT CRISIS AND THE FUTURE OF EUROPE

Finance ministers from the euro area met in Poland in the middle of September to discuss the Greek debt crisis. American Treasury Secretary Tim Geithner joined them. Fabian Zuleeg, chief economist at the European Policy Center in Brussels, said the United States was right to get involved. "The intervention from the US has also shown at least a risk that the stability of the financial system as a whole - the global financial system - might be under threat again".

Earlier, the leaders of France, Germany and Greece held a conference call to discuss how to contain Europe's deepening financial crisis. Germany and France are Europe's two largest economies. Seventeen European Union countries use the euro as their currency. On September fifteenth, five major central banks agreed to lend additional dollars to European banks in the euro zone. The European Central Bank says the three-month loans will provide as many dollars as the banks need. The operations will end in December. The European Central Bank is acting with the United States Federal Reserve, the Bank of England, the Bank of Japan and the Swiss National Bank.

The announcement helped lift European bank shares and major European stock lists. The Paris-based Organization for Economic Cooperation and Development has lowered its growth estimates for the euro area. In Greece the economy has shrunk this year. German Chancellor Angela Merkel urged Eurozone nations to do everything possible to avoid an "uncontrolled insolvency" by Greece.

(Объем текста - 1302 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) еврозона;
- 2) долговой кризис;
- 3) ведущий экономист;
- 4) правильно сделали, что приняли участие;
- 5) стабильность финансовой системы;
- 6) быть под угрозой;
- 7) сдерживать;
- 8) заявление;
- 9) акции Европейского банка;
- 10) Организация по экономическому сотрудничеству и развитию.

II. True or false:

- 1) Poland was a meeting place for finance ministers from the euro area.

- 2) The US believe the global financial system might be under threat again.
- 3) Seven European Union countries use the euro as their currency.
- 4) The European Central Bank alone will not provide as many dollars as the banks need.
- 5) European bank shares and major European stock lists have dropped.
- 6) In Greece the economy has boomed in recent years.
- 7) Angela Merkel is recognized as Head of the Commonwealth.

III. Match the parts and make up sentences:

- 1) Finance ministers from the euro area met in Poland in the middle of
- 2) In Greece the economy has
- 3) The announcement helped lift
- 4) On September fifteenth, five major central banks agreed
- 5) Earlier, the leaders of France, Germany and Greece held
- 6) American Treasury Secretary Tim
- 7) The European Central Bank is acting with the United States Federal Reserve
 - a) shrunk this year
 - b) to lend additional dollars to European banks in the euro zone
 - c) September to discuss the Greek debt crisis
 - d) a conference call to discuss how to contain Europe's deepening financial crisis
 - e) the Bank of England, the Bank of Japan and the Swiss National Bank
 - f) European bank shares and major European stock lists
 - g) Geithner joined them

IV. Match the words and expressions to their meanings:

- 1) the stability
- 2) insolvency
- 3) currency
- 4) stock lists
- 5) loans
- 6) to contain
- 7) intervention
 - a) an attempt to prevent a bad result
 - b) the state of being firm, unchangeable
 - c) to keep under control, to hold back
 - d) the state of having no money to pay what one owes
 - e) the particular type of money in use in a country
 - f) comprehensive collections of publicly-traded companies
 - g) money given to smb formally for a limited time

V. Answer the questions:

- 1) Where did finance ministers from the euro area meet?
- 2) What is the reason for their meeting?
- 3) Who came from the USA?
- 4) What are the five major central banks which agreed to lend additional dollars to European banks?
- 5) Where is Organization for Economic Cooperation and Development-based?
- 6) What is Angela Merkel?

Text 9

DEMOCRACY IN GREAT BRITAIN

Great importance is attached in Britain to human rights. Respect for individual freedom forms a cornerstone of Britain's democratic system. The British Government regards the observation of human rights and their protection as an important element of its policy.

These rights and freedoms are listed in the Universal Declaration of Human Rights adopted by the UN General Assembly in 1948. They include the right to: work; an adequate standard of living; social security; education; the highest attainable health care standards; form and join trade unions; participate in cultural life.

Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age.

Everyone has the right to education. Elementary education is compulsory. Technical and professional education is generally available and higher education is accessible to all on the basis of merit. Education is directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms. It promotes understanding, tolerance and friendship among all nations, racial or religious groups.

The National Health Service (NHS) provides comprehensive health care to all residents. Treatment is based on medical priority regardless of patients' income and financed mainly out of general taxation.

Everyone has the right to form and join trade unions for the protection of his interests.

(Объем текста - 1519 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) права человека;
- 2) свобода личности;
- 3) основа;
- 4) важный элемент своей политики;
- 5) право на соответствующий уровень жизни;
- 6) профсоюзы;
- 7) благоприятные условия труда;
- 8) потеря кормильца;
- 9) терпимость;
- 10) общее налогообложение.

II. True or false:

- 1) Human rights is not a matter of great importance in Britain.
- 2) Individual freedom is an important element of British policy.
- 3) The Universal Declaration of Human Rights was adopted by the UN General Assembly in 1945.
- 4) Protection against unemployment is quite necessary.
- 5) Education promotes understanding, tolerance and friendship among all nations, racial or religious groups.
- 6) The National Health Service (NHS) provides comprehensive health care to rich people only.
- 7) Trade unions are forbidden in Britain.

III. Match the parts and make up sentences:

- 1) Technical and professional education is
- 2) They include the right to
- 3) The National Health Service (NHS) provides comprehensive health care
- 4) The British Government regards the observation of
- 5) Everyone has the right to a standard of living
- 6) . Education is directed to the full development of the human personality and to the strengthening
- 7) Respect for individual freedom forms
 - a) of respect for human rights and fundamental freedoms
 - b) adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age

- c) a cornerstone of Britain's democratic system
- d) generally available and higher education is accessible to all on the basis of merit
- e) to all residents
- f) work; an adequate standard of living; social security; education; the highest attainable health care standards; form and join trade unions; participate in cultural life
- g) human rights and their protection as an important element of its policy

IV. Match the words and expressions to their meanings:

- 1) tolerance
- 2) trade unions
- 3) a cornerstone
- 4) compulsory.
- 5) freedom
- 6) taxation.
- 7) treatment
 - a) something of first importance
 - b) the power to do, say, think, or write as one pleases
 - c) an organization of workers to represent their interests and deal as a group with employers
 - d) put into force by the law, and orders
 - e) a financial charge imposed upon an individual or legal entity
 - f) medical means to cure smb of disease
 - g) the quality of allowing people to behave in a way that may not please one, without becoming annoyed

V. Answer the questions:

- 1) What forms a cornerstone of Britain's democratic system?
- 2) What is an important element of the British Government policy?
- 3) When was the Universal Declaration of Human Rights adopted?
- 4) What rights does everyone have according to the Universal Declaration of Human Rights?
- 5) What is education in Britain directed to?
- 6) Who does the National Health Service (NHS) provide comprehensive health care to?

Text 10
THE ECONOMIC ENVIRONMENT

The economy comprises millions of people and thousands of firms as well as the government and local authorities, all taking decisions about

prices and wages, what to buy, sell, produce, export, import and many other matters. All these organizations and the decisions they take play a prominent part in shaping the business environment in which firms exist and operate.

The economy is complicated and difficult to control and predict, but it is certainly important to all businesses. You should be aware there are times when businesses and individuals have plenty of funds to spend and there are times when they have to cut back on their spending. This can have enormous implications for business as a whole.

When the economy is enjoying a boom, firms experience high sales and general prosperity. At such times, unemployment is low and many firms will be investing funds to enable them to produce more. They do this because consumers have plenty of money to spend and firms expect high sales. It naturally follows that the state of the economy is a major factor in the success of firms.

However, during periods when people have less to spend many firms face hard times as their sales fall. Thus, the economic environment alters as the economy moves into a recession. At that time, total spending declines as income falls and unemployment rises. Consumers will purchase cheaper items and cut expenditure on luxury items such as televisions and cars.

Changes in the state of the economy affect all types of business, though the extent to which they are affected varies. No individual firm has the ability to control this aspect of its environment. Rather, it is the outcome of the actions of all the groups who make up society as well as being influenced by the actions of foreigners with whom the nation has dealings.

(Объем текста - 1531 печатный знак.)

I. Find English equivalents of the following words and phrases in the text:

- 1) местные власти;
- 2) цены и заработные платы;
- 3) многие другие вопросы;
- 4) вынуждены сократить расходы;
- 5) оказывать огромное влияние;
- 6) экономика процветает;
- 7) уровень высоких продаж;
- 8) сложные времена;
- 9) более дешевые вещи;
- 10) результат действий.

II. True or false:

- 1) Governments and local authorities take decisions about prices and wages.
- 2) It is simple to control and predict economic situation.
- 3) Unemployment is low when firms experience high sales and general prosperity.
- 4) If consumers have plenty of money to spend firms will expect high sales.
- 5) A recession is a period when people have less to spend and firms face hard times as their sales fall.
- 6) Every individual firm has the ability to control changes in the state of the economy.
- 7) Foreigners with whom the nation has dealings may influence changes in the state of the economy.

III. Match the parts and make up sentences:

- 1) The economy is complicated and difficult to control and predict
- 2) All these organizations and the decisions they take play
- 3) This can have enormous implications
- 4) They do this because consumers have plenty of
- 5) No individual firm has the ability
- 6) It naturally follows that the state of the economy
- 7) The economy comprises millions of people and thousands of firms as well as the government and local authorities
 - a) for business as a whole
 - b) but it is certainly important to all businesses
 - c) all taking decisions about prices and wages, what to buy, sell, produce, export, import and many other matters
 - d) to control this aspect of its environment
 - e) money to spend and firms expect high sales
 - f) a prominent part in shaping the business environment in which firms exist and operate
 - g) is a major factor in the success of firms

IV. Match the words and expressions to their meanings:

- 1) authorities
- 2) import
- 3) economic environment
- 4) implications
- 5) enjoying a boom
- 6) a recession
- 7) outcome

- a) a period of reduced business activity
- b) to like a rapid growth increase
- c) an effect or result
- d) something brought into a country from abroad
- e) the natural and social conditions in which economy develops
- f) a person or a group with the ability, power, or right to control and command
- g) things that are likely to happen as a result

V. Answer the questions:

- 1) The economy comprises only the government and local authorities, doesn't it?
- 2) Who plays a prominent part in shaping the business environment in which firms exist and operate?
- 3) When is unemployment low?
- 4) Why is the state of the economy a major factor in the success of firms?
- 5) What are the signs of a recession?
- 6) Can the actions of foreigners with whom the nation has dealings influence the state of the economy?

Text 11

LABOUR PLANS POP- UP COURTS TO STOP CRIMINAL JUSTICE SEEMING SO REMOTE

Low-level cases could be heard in local buildings after closures hit smaller communities hardest.

Labour is examining ways of creating "pop-up" courts in town halls and civic buildings across the country as a way of restoring local justice.

The radical proposal is aimed at compensating for the decline in magistrates courts which has seen more than 150 close in England and Wales through austerity measures over the past five years.

Lower level cases such as summary motoring offences, non-payment of TV licences, vehicle licence duty evasion and hearings where no plea is entered could all be dealt with in pop-up courts.

The plan to "bring justice closer to the people" would also allow earlier, procedural stages of more serious cases to be heard in local authority rooms and chambers so that the defendants and victims - as well as many magistrates - do not have so far to travel.

The party does not believe that primary legislation would be needed to move away from traditional courtrooms.

In 2010, the incoming coalition government announced plans to close 157 magistrates courts as a means of saving money from the Ministry of Justice's budget. By July this year almost 30 of the buildings had still not been sold. There are still around 360 magistrates courts operating in England and Wales.

Ministers have struggled with balancing the need to save money against preventing the dispensing of justice becoming too remote from many communities - particularly those found in the countryside and smaller towns.

In the aftermath of the 2011 riots, the Ministry of Justice tried out Sunday and evening magistrates court hearings to make the system more flexible. Most of those experiments have been quietly dropped as too expensive.

The coalition's criminal justice and courts bill will introduce measures to allow single magistrates - rather than the traditional bench of three Justices of the Peace - to sit on less complex cases where the defendant pleads guilty. Labour has supported these changes. Some uncontested motoring cases heard by single magistrates, the Conservative justice minister Mike Penning has suggested, could be held outside traditional courtrooms in community or village centres.

(Объем текста - 1911 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) лейбористы;
- 2) правосудие;
- 3) суд магистрата;
- 4) правонарушение;
- 5) уклонение от уплаты налога или сбора;
- 6) передвижные суды;
- 7) серьезные дела;
- 8) обвиняемый;
- 9) потерпевший;
- 10) законодательство;
- 11) зал судебного заседания;
- 12) коалиционное правительство;
- 13) объявить о планах;
- 14) экономить деньги;
- 15) Министерство юстиции;
- 16) парламентский;
- 17) сельская местность;
- 18) малые города;

- 19) гибкий;
- 20) дорогой;
- 21) уголовный;
- 22) признать виновным.

II. True or false:

- 1) Pop-up courts are to be used across the country as a way of restoring local justice.
- 2) Less than 150 magistrates courts have been closed in England and Wales due to austerity measures.
- 3) There are still around 500 magistrates courts operating in England and Wales.
- 4) The Ministry of Justice tried out Sunday and evening magistrates court hearings to make system more flexible.
- 5) The Labour Party has supported the changes.

III. Match the verbs and nouns:

- | | |
|----------------------|-------------|
| 1) to create | a) measures |
| 2) to restore | b) justice |
| 3) to compensate for | c) money |
| 4) to save | d) courts |
| 5) to introduce | e) decline |

IV. Answer the questions:

- 1) Why is the Labour Party examining ways of creating "pop-up" courts in town halls and civic buildings across the country?
- 2) How many magistrates courts have been closed in England and Wales?
- 3) Which cases could be dealt with in pop-up courts?
- 4) How many magistrates courts are still operating in England and Wales?
- 5) What did the Ministry of Justice try out to make the system more flexible?

Text 12

THE HOTEL BUSINESS

Unlike other members of hospitality industry, such as airlines or restaurant chains, which may develop their businesses in much the same way as a manufacturing company, the hotel industry faces some peculiar difficulties due to its peculiar management and ownership structure.

Airlines, cruise lines, restaurant chains have highly centralized management operations in which strategic decisions are made. Major hotel

chains cannot do it because they often even do not own all the properties that they manage, such as restaurants, retail stores, fitness centres, and nightclubs. This creates additional complexity in strategic planning. Besides, owners of hotels often show surprisingly little interest or knowledge of their own properties. Hotels throughout the world have commonly been acquired for the sake of tax benefits, or even as an ego-filling device, particularly in the case of upscale showcase properties.

The hotel business is characterized by a high degree of risk, which primarily is the result of two factors: the cyclical nature of demand and the high degree of capital investment. A greater proportion of profit comes from the manipulation of real estate rather than from the sale of rooms. The great increase in value of the Hilton and Sheraton companies has not come from operating profit but from buying, selling, tax advantage, and in appreciation of value of the hotels with time. The name of the game is financial management and the game is complex.

The hotel industry has never been a leading industry; it generally reacts to circumstances. Frequently, it is caught by outside forces and swept along. In the mid-1970s the US experienced 12 percent inflation and a shortage of good hotel inventory. This means that there was too much money (demand) chasing too few rooms (supply). The insurance and pension funds industry, which at the time was cash rich, began to invest heavily in new hotels. Many of these were massive, mixed-use commercial projects consisting of hotels, office blocks, and shopping malls. In some cities, those complexes were not built for the right reasons: America's inner cities were in decline. However, because hotels are a catalyst for other businesses, every city mayor offered significant benefits to major hotel investments, including tax breaks. And hospitality industry began to recover from recession.

(Объем текста - 2004 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) отрасль гостеприимства;
- 2) авиалинии;
- 3) сети ресторанов;
- 4) структура собственности;
- 5) стратегические решения;
- 6) розничные магазины;
- 7) стратегическое планирование;
- 8) собственники отелей;
- 9) налоговые привилегии;

- 10) высокая степень риска;
- 11) капиталовложения;
- 12) прибыль;
- 13) недвижимое имущество;
- 14) инфляция;
- 15) пенсионные фонды;
- 16) находится в упадке.

II. True or false:

- 1) The hotel industry faces some peculiar difficulties due to its peculiar management and ownership structure.
- 2) Major hotel chains always own all the properties that they manage.
- 3) The hotel business is not risky.
- 4) A greater proportion of profit comes from the sale of rooms.
- 5) The hotel industry has never been a leading industry.

III. Match the verbs and nouns:

- | | |
|--------------------|------------------|
| 1) to own | a) recession |
| 2) to react to | b) circumstances |
| 3) to be in | c) property |
| 4) to offer | d) decline |
| 5) to recover from | e) benefits |

IV. Answer the questions:

- 1) Why cannot a hotel chain develop its businesses in the same way as other members of hospitality industry?
- 2) What are the main reasons of buying a hotel?
- 3) What is a major source of profit of a hotel company?
- 4) Why is the value of the Hilton and the Sheratons constantly increasing?
- 5) What was the situation in the American hotel business like in the 1970s?
- 6) How and due to what did it change?

Text 13

OIL PRICE SLUMP: WINNERS AND LOSERS

IMF estimates that each \$10 a barrel fall in the price lifts world growth by 0.2%, but producers, exploration companies and oil speculators have all suffered.

Most of the world runs on oil, and the dramatic fall in the price of crudes should provide the global economy with a huge boost.

Since last June a barrel of Brent crude has more than halved in value, dropping by more than \$60 as it slumped to below \$50 this week, including a renewed tumble to less than \$49 on Friday. Oil is still an essential ingredient in most manufactured goods, as well as powering their transfer from factory to shopfloor.

But George Osborne demanded this week that suppliers pass on the benefit to consumers if the economy is to get the lift it desperately needs. The chancellor made clear that petrol retailers are in his sights, along with energy firms and airlines. He knows that petrol is a major cost for Britain's voters, who may be more forgiving of his austerity measures if their incomes can be made to stretch a bit further.

With petrol prices falling below £1.10 a litre since the New Year, the £1 litre is edging closer. Still, a sudden collapse foreseen by few in the oil business or the financial community also creates losers. Producers, exploration companies and oil speculators have all suffered.

One report found that 46 US oil and gas businesses had seen \$1.6tn wiped off their values since last summer. Scotland is facing thousands of job losses, from riggers in Aberdeen to oil consultants in Edinburgh.

The Saudi Arabian government, like most producers, must tap its financial reserves for billions of dollars to maintain public spending. The Saudis have the benefit of a \$400bn stash to draw on, but Venezuela and Nigeria are among the spendthrift oil producing countries that have squandered their savings and must now consider making spending cuts because their state budgets require an oil price of more than \$100 a barrel. Major oil companies are also facing challenges from the oil price, with BP cutting hundreds of jobs and its rivals suffering share price declines in recent months.

It was clear to most analysts that the decline in Brent crude from its 2014 peak was the result of a slowdown in global growth, in part the result of unusually high oil prices. China's manufacturing engine has shifted down a gear while the eurozone battles to avoid recession and deflation. But as oil prices have tumbled, another factor has appeared as a more plausible explanation.

Much of the money used to buy oil on the international markets is borrowed. This has proved a lucrative trade while interest rates are low. Markets are now betting 2015 is the year US interest rates will go up, which will make those oil trades more expensive. The US central bank is the one to watch because traders buy in dollars and pay interest in dollars. For a while they have been dumping oil contracts and sending the price spiralling downwards.

So while supply has increased in the US and demand has decreased, especially in China, the changing mood of financial speculators is having the biggest impact.

(Объем текста - 2593 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) резкое падение цен на нефть;
- 2) производители;
- 3) нефтедобывающие компании;
- 4) неочищенная нефть;
- 5) глобальная экономика;
- 6) снизиться наполовину;
- 7) резко упасть;
- 8) промышленные товары;
- 9) поставщики;
- 10) потребители;
- 11) розничные продавцы;
- 12) авиалинии;
- 13) избиратели;
- 14) правительство;
- 15) финансовые резервы;
- 16) сбережения;
- 17) государственный бюджет;
- 18) конкуренты;
- 19) международные рынки;
- 20) занимать деньги;
- 21) процентные ставки;
- 22) центральный банк;
- 23) спрос;
- 24) предложение.

II. True or false:

- 1) The dramatic fall in the price of crudes provides the global economy with a huge boost.
- 2) Oil is an essential ingredient in most manufactured goods.
- 3) George Osborne demanded that consumers pass on the benefit to suppliers.
- 4) The dramatic fall in the price of crudes hasn't affected producers, exploration companies and oil speculators.
- 5) Borrowed money is not used to buy oil on the international market.

III. Match the verbs and nouns:

- | | |
|-------------|----------------------------|
| 1) to get | a) challenges |
| 2) to face | b) the lift |
| 3) to cut | c) interest |
| 4) to avoid | d) impact |
| 5) pay | e) recession and deflation |
| 6) to have | f) jobs |

IV. Answer the questions:

- 1) How should the dramatic fall in the price of crudes affect the global economy?
- 2) What must the Saudi Arabian government do to maintain public spending?
- 3) What measures has the BP taken faced with the falling oil prices?
- 4) What is the main problem with much of the money used to buy oil on the international markets?
- 5) How will rising interest rates affect oil trades?

Text 14

CYPRUS AIRWAYS SHUTS DOWN AFTER ORDER REPAY STATE AID

Cyprus' national carrier has ceased operations after an EU decision it must repay over 65m euros (£50m) in illegal state aid.

The EU Commission said the Cypriot government had breached rules on support for struggling companies.

Cyprus Airways has repeatedly received aid between 2007 and 2013.

The government, which owns 93% of Cyprus Airways, had searched unsuccessfully for outside investors.

"The company has ceased being a viable entity, and cannot continue to operate," said finance minister Harris Georgiades.

He said there would be alternative arrangements covering Cyprus Airways flights from Saturday.

The Commission undertook an in-depth investigation after the government in Nicosia approved repeated state aid packages to the airline.

Publishing the investigation's results, the Commission was highly critical of Cyprus Airways' restructuring plans. It said they were based on "unrealistic assumptions", failed to address the cause of the airline's difficulties and were taking longer to implement than EU rules permitted.

Under EU rules, struggling companies can be given aid under what the Commission terms the "one time, last time" principle.

Governments may grant a one-off tranche of aid to support a restructuring process once within a period of 10 years. The rule is intended to prevent companies becoming reliant on government support and gaining unfair advantage over rivals.

"Cyprus Airways has received large quantities of public money since 2007 but was unable to restructure and become viable without continued state support... injecting additional public money would only have prolonged the struggle without achieving a turn-around," EU Competition Commissioner Margrethe Vestager said in a statement.

(Объем текста - 1518 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) Кипр;
- 2) национальный перевозчик;
- 3) нелегальный;
- 4) Европейский союз;
- 5) правительство;
- 6) владеть;
- 7) внешние инвесторы;
- 8) одобрить пакет государственной помощи;
- 9) жизнеспособный;
- 10) расследование;
- 11) план реструктуризации;
- 12) причина трудностей;
- 13) авиалиния;
- 14) внедрять;
- 15) конкуренты;
- 16) давать разрешение;
- 17) заявление.

II. True or false:

- 1) The Cypriot government has breached rules on support for struggling companies.
- 2) The government owns 50% of Cyprus Airways.
- 3) The EU Commission approves of Cyprus Airways' restructuring plans.
- 4) Under EU rules, struggling companies can be given aid under what the Commission terms the "one time, last time" principle.
- 5) Cyprus Airways has received large quantities of public money since 2007.

III. Match the verbs and nouns:

- | | |
|-----------------|---------------------|
| 1) to repay | a) the rules |
| 2) to receive | b) aid |
| 3) to undertake | c) aid |
| 4) to grant | d) an investigation |
| 5) to receive | e) a tranche |
| 6) to gain | f) advantage |

IV. Answer the questions:

- 1) Why did Cyprus' national carrier cease operations?
- 2) Has the government found outside investors for Cyprus Airways?
- 3) Why was the EU Commission highly critical of Cyprus Airways' restructuring plans?
- 4) Why may governments grant aid to support a restructuring process only once within a period of 10 years?
- 5) Has Cyprus Airways become viable after receiving large quantities of public money?

Text 15

WHERE DO YOU SEE YOURSELF IN FIVE YEARS? AVOIDING INTERVIEW CLICHES

"Where do you see yourself in five years' time?" is one of the most infamous questions. Why are employers so keen on asking this? Probably because it's one of those sneaky interview questions to which your answer can reveal much more than you might imagine: from whether you've got a solid career plan and know what you want to do, to how well you understand the position you're applying for and how you define success.

For all these reasons, this question has a tendency of throwing interviewees into panic mode. Here are some pointers on what interviewers really want to hear. Employers will always be attracted to ambitious candidates - after all, nobody wants to an employee who feels apathetic about their job. That sais, you need to be realistic in terms of how quickly you can rise through the ranks. For instance, if you say that you want to be leading a team of 20 within three years' time, and this would only usually happen within a 10-year period in the company you're talking to, you risk being perceived as a little arrogant and unprepared. To avoid voicing wildly unrealistic aspirations, do your research. Search the company website and the profiles of current employees before your interview to look for any hints about how long members of staff have taken to progress.

Another common mistake candidates make when answering this question is to talk about money or company perks. For example, "I want to be earning £50,000 or more, have a company car and a life-insurance policy". In the vast majority of careers, perhaps with the exception of recruitment or sales, motivation to make large amounts of money or get company perks isn't always going to be seen as an attractive quality. It will make an employer think you're more interested in the things that come with the career they can offer, rather than the career itself.

Instead, your answer should focus on your professional development. Speak in terms of skills you'd like to acquire or ones you'd like to be using, qualifications you'd like to have completed or responsibilities you'd like to have.

Giving a vague answer to is another familiar faux pas. For example, "I'm not sure, five years is such a long time away. I could see myself working my way up in marketing, but I'm also interested in finance".

Employers want to know that you know what you want. After all, hiring, training and developing people is an expensive business - if you're going to leave in six months, your employer will have lost both time and money.

While you certainly shouldn't lie about your plans, you can be less than candid if you're considering several options - only ever speak about your interest in the industry in which the company you're interviewing with operates.

Although specific aspirations will be well received, rigidity in your ambitions won't be, so choose your phrasing carefully. Rather than saying, "I need to have been promoted within a maximum of three years and I'll be really disappointed if I'm not working with high profile clients in five years' time", you could say, "I'd like to have more responsibility in the next three to five years, ideally I'd be working on some of this company's fantastic high profile accounts". The first answer implies that if the company can't fulfill your ambitions, you'll be dissatisfied, while the second answer suggests a little more compliance on your part.

Unless an interviewer specifically asks you to comment on your personal ambitions, the safest option is to avoid mentioning them altogether. Saying that you want to be captain of your local tennis team, to have visited Japan or that you hope to be married with two children may not be well received. Employers want to hear about where you see your work self in five years' time, anything else is irrelevant and can make you seem unprofessional and ill-prepared.

While at first glance the five years question seems like it is probing your ambitions and wants, you should never miss an opportunity in an interview to subtly emphasise what you can do for your potential employer. It can be shrewd to end your answer with something like: "Overall I want to be making a marked difference to X of your company, helping to secure and add to its current reputation as a leader within Y and contributing to the company's overall growth".

(Объем текста - 3622 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) собеседование при приеме на работу;
- 2) работодатель;
- 3) карьерный план;
- 4) обращаться за работой;
- 5) амбициозный кандидат;
- 6) воспринимать;
- 7) неподготовленный;
- 8) наемный работник;
- 9) персонал;
- 10) достижения;
- 11) ответственность;
- 12) привилегии;
- 13) зарабатывать;
- 14) карьера;
- 15) продажи;
- 16) профессиональное развитие;
- 17) навыки;
- 18) неопределенный ответ;
- 19) дорогой;
- 20) получить продвижение по службе;
- 21) делать акцент.

II. True or false:

- 1) A question "Where do you see yourself in five years' time?" can reveal much more about you than you might imagine.
- 2) Employers don't like ambitious candidates.
- 3) You should do some research before going to the interview.
- 4) Instead of talking in terms of achievements and responsibilities talk about money or company perks.
- 5) Giving a vague answer is a good idea.

III. Match the verbs and nouns:

- | | |
|---------------|---------------------|
| 1) to do | a) opportunities |
| 2) to search | b) skills |
| 3) to acquire | c) responsibilities |
| 4) to have | d) research |
| 5) to miss | e) a website |

IV. Answer the questions:

- 1) Why are employers so keen on asking a question "Where do you see yourself in five years' time?"
- 2) What should you mention when you focus on your professional development?
- 3) What suggestion is given to avoid voicing unrealistic aspirations?
- 4) Why do employers want to know that you know what you want?

Text 16

**BRITISH GAS TO CUT PRICES BY 5% -
BUT CUSTOMERS MUST WAIT ANOTHER MONTH**

Second of big six energy companies to cut prices says it will reduce average household bill by £37 a year.

British Gas is to cut household gas prices by 5% falling recent falls in wholesale prices - but the 6.8 million customers whose bills will fall will have to wait until the end of February to feel the benefit.

The firm, which is the second of the big six energy companies to react to falling wholesale prices, said its cut would reduce the average household bill by £37 a year. The drop will benefit customers on its standard tariff and those on its Fix & Fall tariff and will come into effect on 27 February.

The firms said most of the gas being used in customers' homes had been bought at higher 2013/14 prices, but it was passing the falling costs it was seeing now onto consumers. A spokesman said that the end of February was the earliest that British Gas could pass on a "meaningful cut" to its customers.

The firm added that wholesale prices were volatile and it would be keeping prices under review for further movements up or down.

Iain Conn, the chief executive of British Gas's parent firm Centrica, said: "We've been watching the significant moves in the international energy market extremely closely for some time, with the aim of helping customers with a price cut at the earliest possible opportunity. Operating in such a volatile market, no pricing decision is straightforward.

"We bear the responsibility of managing the risks of buying energy ahead on behalf of our customers, who value the predictability this brings. Taking this decision now, at a time of continuing uncertainty, shows our absolute commitment to pricing competitively, with customers at the forefront of our minds."

British Gas would not quote a current average for customers' bills. In 2013 the average annual cost of gas and electricity was £1,253, but a mild winter and the removal of green subsidies in early 2014 are thought to have brought this down by around £100.

On 13 January, rival firm E.ON cut the cost of its standard gas tariff by 3.5%, equal to £24 a year on for the average dual fuel direct debit customer. Its price cut came into effect immediately and reduced the average annual bill to £1,145.

Energy firms have been under pressure to cut prices after a sharp fall in the cost of oil reduced their wholesale costs, with George Osborne saying recently that companies should ensure the benefits were passed on to consumers.

Research by price comparison website TheEnergyShop.com has suggested that if falls in wholesale gas and electricity prices since the summer had been passed on in full, consumers would have seen a £140 fall in annual bills.

Stephen Murray, energy expert at MoneySuperMarket said: "A cut in energy prices is always welcome however, just like we saw with E.ON, this decrease is small in comparison to the whopping 20% drop in the price of wholesale gas over the last 12 months. Furthermore, British Gas customers will have to wait a whole month before they see any reduction in their bills at a time when energy use is at its peak.

"The ball is firmly in the court of the remainder of the big six who are yet to make the next move and honour the energy savings that really should have been passed on to customers months ago."

British Gas said customers who were on fixed tariffs and would not benefit from the fall were able to switch tariff without paying an exit fee.

(Объем текста - 2864 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) сокращать на 5 процентов;
- 2) оптовые цены;
- 3) энергетическая компания;
- 4) среднестатистический;
- 5) стандартный тариф;

- 6) вступить в действие;
- 7) потребители;
- 8) изменчивый;
- 9) международный энергетический рынок;
- 10) ценить предсказуемость;
- 11) конкурирующая компания;
- 12) находится под давлением.

II. True or false:

- 1) British Gas is to cut household gas prices by 5%.
- 2) Wholesale prices are stable.
- 3) Energy firms have been under pressure to cut prices after a sharp fall in the cost of oil.
- 4) British Gas customers who were on fixed tariffs were able to switch tariff paying an exit fee.

III. Match the verbs and nouns:

- | | |
|--------------------|-------------------|
| 1) to feel | a) the fall |
| 2) to benefit | b) the benefit |
| 3) to bear | c) responsibility |
| 4) to manage | d) prices |
| 5) to cut | e) the risks |
| 6) to benefit from | f) customers |

IV. Answer the questions:

- 1) How would gas price cuts by 5% influence the average household bill?
- 2) What responsibility does British Gas bear?
- 3) How did a mild winter and the removal of green subsidies affect the average annual cost of gas and electricity in early 2014?
- 4) Would customers on fixed tariffs be able to benefit from gas price cut?

Text 17

IRISH HOUSE PRICE RECORD ANNUAL RISE FOR FIRST TIME SINCE

Residential property prices increased by 1.2% in June compared with a year earlier, central statistics office says.

Irish house prices have recorded their first annual rise since the property crash that crippled the country's economy in 2008 and led to its €85bn (£73bn) bailout two years later.

Residential property prices across the country increased by 1.2% in June compared with the same month last year the central statistics office said. It was the first rise since January 2008.

Prices of Irish homes have fallen on average by 50% since the crash, losing almost 20% of their value in 2009 alone, leaving tens of thousands of households deep in negative equity from which some may never emerge.

The collapse sparked huge losses in the country's banks, forcing the government to inject tens of billions of euros in capital and leading to the bailout of the state by the European Union and International Monetary Fund.

"This should provide a huge psychological boost for Ireland," said Alan McQuaid, chief economist at Merrion Stockbrokers. "Because the whole crash was down to property, seeing prices picking up sends a message to consumers that the worst is over."

The recovery in residential property prices has been uneven, with demand in Dublin outstripping the rest of the country.

Prices in Dublin were 4.2% higher than a year ago, while properties in the rest of the country grew only 0.7%. Analysts say the split between the performance of urban and rural properties is even more dramatic.

The news comes after data last month showed the country had fallen back into recession for the first time since 2009, a blow to hopes the economy can grow fast enough to eat into Ireland's huge debt pile.

While weak exports have dragged down growth in recent months, the domestic economy has proved a little more resilient, with unemployment hitting a three-year low of 13.6%.

Most economists still expect the economy to record a third year of growth in 2013 and outperform most of its rivals on the eurozone periphery, according to a Reuters poll, and Ireland is widely expected to exit its EU-IMF bailout in December.

(Объем текста - 1815 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) Ирландия;
- 2) цены;
- 3) ежегодный;
- 4) увеличение;
- 5) наносить урон;
- 6) собственность;
- 7) экономика страны;

- 8) в среднем;
- 9) снизиться на 50%;
- 10) обесцениться;
- 11) домохозяйство;
- 12) Международный валютный фонд;
- 13) Европейский союз;
- 14) главный экономист;
- 15) потребители;
- 16) цены на жилье;
- 17) спрос;
- 18) безработица;
- 19) городской;
- 20) сельский.

II. True or false:

- 1) Irish house prices fell for the first time since 2008.
- 2) The government injected tens of billions of euros in capital.
- 3) The recovery in residential property prices has been uneven.
- 4) The unemployment rate is 13.6%.

III. Match the verbs and nouns:

- | | |
|------------------|----------------|
| 1) to lead to | a) value |
| 2) to lose | b) the bailout |
| 3) to send | c) recession |
| 4) to fall | d) the rivals |
| 5) to outperform | e) a message |

IV. Answer the questions:

- 1) Have Irish houses prices recorded their first annual rise or fall since 2008?
- 2) How did the property crash affect the country's economy in 2008?
- 3) Is there any difference between prices of urban and rural properties?
- 4) What do most economists expect?

Text 18

RETAIL CRIME UP 18% ON THE YEAR AS GANGS TARGET HIGH-VALUE ITEMS

Retailers highlight the rise in the use of specialist equipment such as de-taggers and foil-lined bags to avoid detection.

The annual bill for retail crime in the UK broke through £600m last year as criminal gangs stole high value goods such as designer clothing, gadgets and alcohol to sell on.

The total is an 18% increase on last year's £511m hole and means theft is running at its highest level in a decade, according to the British Retail Consortium's (BRC) annual crime survey.

Helen Dickinson, director general of the BRC, said respondents - accounting for 50% of the retail sector by turnover - highlighted the rise in the use of specialist equipment such as de-taggers and foil-lined bags to avoid detection, with 40% of crimes attributed to gangs, often working together in groups.

"Theft, a crime which has always affected retailers, continues to have a huge impact on the sector," said Dickinson. "This year's survey has recorded the highest average value of customer theft in a decade. This reinforces the trend identified last year, which suggests that stores are increasingly the target for theft by organised, sophisticated groups."

Shoplifting accounts for 81% of retail crime by volume and although the number of offences decreased slightly to around 2.5m, the average value of goods stolen increased from £177 to £241, helping to push the direct cost of retail crime to the industry to £603m. This 36% rise in the cost of customer theft per incident exceeded the average of 20% recorded over the last seven years, highlighting the significance of the rise, the BRC said. The industry body said that the most frequently targeted products were branded electrical goods, clothing, power tools, alcohol and cosmetics.

Employee theft accounted for 6% of the overall figure - at around £1,000 per incident - while fraud was up 12% to account for nearly 40% of the total as retailers' websites become a more frequent target.

Top 5 stolen items:

1. Electrical goods.
2. Designer clothes.
3. Power tools.
4. Alcohol.
5. Cosmetics.

(Объем текста - 1756 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) розничный;
- 2) преступление;
- 3) розничные торговцы;
- 4) использование специального оборудования;
- 5) кража;
- 6) банды;
- 7) покупатель;

- 8) тенденция;
- 9) быть целью для кого-либо;
- 10) кража в магазине;
- 11) по объему;
- 12) правонарушение;
- 13) превышать;
- 14) электротовары;
- 15) одежда;
- 16) наемный работник;
- 17) мошенничество.

II. True or false:

- 1) Retail crime has increased by 18% rise.
- 2) There is a rise in the use of specialist equipment such as de-taggers and foil-lined bags to avoid detection.
- 3) Shoplifting accounts for 50% of retail crime by volume.
- 4) The average value of goods stolen have decreased.

III. Match the verbs and nouns:

- | | |
|-----------------|---------------------|
| 1) to avoid | a) detection |
| 2) to have | b) the significance |
| 3) to steal | c) the trend |
| 4) reinforce | d) an impact |
| 5) to highlight | e) goods |

IV. Answer the questions:

- 1) What goods are considered to be of high value?
- 2) What specialist equipment do criminals use?
- 3) What is the most prevalent form of retail crime?
- 4) What are the most frequently targeted products?
- 5) What is the level of employee theft?

Text 19

FCA SAYS BANKS ARE GIVING SAVERS A POOR DEAL

Interest rates on almost a quarter of all saving are languishing at or lower than the 0.5% base rate Britain's savers are receiving a poor deal from the banks, according to the financial regulator, which found that around £160bn in deposits is earning equal to or less than the Bank of England base rate of 0.5%.

Savers find it difficult to compare accounts and switch providers, the *Financial Conduct Authority* said in its analysis of the £700bn total sav-

ings markets. It found that 80% of easy access accounts have not been switched in the last three years, with many put off by the expected inconvenience. In future, banks and building societies will have to display prominently in communications to customers the lowest rate of interest they are receiving.

But the FCA stepped back from banning controversial teaser rates, that lure savers in to accounts with high introductory interest which then falls steeply after six months or a year.

Christopher Woolard, director of strategy and competition at the FCA, said: "The FCA is not proposing to ban introductory bonus rates because they can benefit some customers, but the FCA does expect providers to improve the way they communicate interest rate changes and bonus rate expiry to consumers."

The FCA found balances held in older accounts, which represent a significant proportion of providers' total savings balances, earn lower interest rates than those in more recently opened accounts. Consumers receive little information about alternative products and often assume switching accounts will take a lot of effort for limited benefit. It also found that the major banks have considerable advantages over other providers because they can attract most easy access balances despite offering lower interest rates.

Banks and building societies will be told to be more transparent in dealing with customers, Woolard said. "We want to see firms making simple information much easier to find. More also needs to be done to reduce the hassle for consumers to switch their savings. The steps we have proposed today are designed to make the market more dynamic, working in everyone's interest."

The FCA said it will ask providers to be more transparent about how reductions in interest rates on variable rate savings accounts are applied the longer a consumer holds the account. This includes displaying prominently the lowest rate of interest any of their customers receives. It also wants to make it easier to provide a way for consumers to view and manage accounts with different providers in one place, and make the switching process as easy as possible.

Executive director, Richard Lloyd, said: "For too long, banks and building societies have left customers trapped in savings accounts paying woefully low interest rates and losing out on billions. More than 50,000 people supported our campaign to get people a better deal on their savings and we now expect to see the industry working with the regulator to make

these recommendations a reality as soon as possible. The banks must quickly start playing fair and help consumers get a good deal."

(Объем текста - 2630 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) вкладчики;
- 2) процентные ставки;
- 3) базовая ставка;
- 4) финансовый регулятор;
- 5) вклады;
- 6) банковские счета;
- 7) неудобство;
- 8) строительные общества;
- 9) запрещать;
- 10) потребители;
- 11) продукты;
- 12) иметь значительные преимущества;
- 13) исполнительный директор;
- 14) снижение процентных ставок.

II. True or false:

- 1) Interest rates on savings are much higher than the base rate.
- 2) Savers find it difficult to compare accounts and switch providers.
- 3) The major banks have considerable advantages over other providers.
- 4) More than 5000 providers supported the campaign to get people a better deal on their savings.

III. Match the verbs and nouns:

- | | |
|-------------------|----------------|
| 1) to communicate | a) customers |
| 2) to find | b) a balance |
| 3) to receive | c) customers |
| 4) to deal with | d) changes |
| 5) to benefit | e) information |

IV. Answer the questions:

- 1) Do British banks offer high interest rates on savings?
- 2) Did the FCA ban interest rates? Why not?
- 3) Why do major banks have advantages over other providers?
- 4) Do consumers receive enough information about alternative products?
- 5) What are the steps proposed by the FCA designed for?

Text 20

GUEST INFORMATION MANAGEMENT

Progressive hospitality companies are all customer-oriented and do not spare effort to gather all relevant information about their current and potential guests. There are several simple techniques to do it properly. Most common of them is placing guest comment cards on dining room tables and in guest rooms. Or they are handed to departing customers. This technique provided useful information and insights into problem areas. For example, several negative comments on food would indicate a potential problem for a restaurant, if no corrective action is taken.

A problem with guest comment cards is that they may not only reflect the opinions of the majority of guests. Commonly, only those people who are angry or very pleased take the time to complete a card. Thus comment cards can be useful in spotting problem areas, but they are not a good indication of overall guest satisfaction.

In order to identify frequent and repeat guests and give them top priority in a sales blitz, the company needs an automated guest history. It is also important to know the former frequent guests who are no longer using the hotel. Salespeople will want to call on these former clients to see if they can regain their business. This system offers a competitive advantage to a chain, particularly a small chain.

One of the most useful sources of information is the company records. This information is vital in improving service, creating effective advertising and sales promotion programs, developing new products, improving existing ones, and developing firms have only a vague idea of who their guests are.

In order to know more about their guests' preferences, hospitality companies can hire disguised or mystery shoppers to pose as customers and report back on their experience. Some companies use shoppers to alert managers, so that they would pay more attention to important areas of the operation. But this technique works best if used for recognition and reward for good job performance. This is the concept of positive reinforcement. If employees feel that the only purpose of a disguised shopper program is to report poor service and reprimand them, the program will not fulfill its full potential.

(Объем текста - 1864 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) прогрессивный;
- 2) компании отрасли гостеприимства;

- 3) постояльцы;
- 4) отражать мнение большинства;
- 5) предлагать конкурентное преимущество;
- 6) полезный источник информации;
- 7) эффективная реклама;
- 8) предпочтения;
- 9) программы продвижения продаж;
- 10) хорошие показатели работы;
- 11) наемные работники;
- 12) плохое обслуживание.

II. True or false:

- 1) Progressive hospitality companies are customer-oriented.
- 2) Guest comment cards are often placed on dining room tables and in guest rooms.
- 3) One of the least useful sources of information is the company records.
- 4) Hospitality companies hire mystery shoppers.
- 5) The only purpose of a disguised shopper program is to report poor service.

III. Match the verbs and nouns:

- | | |
|----------------|----------------|
| 1) to provide | a) an action |
| 2) to take | b) a card |
| 3) to complete | c) information |
| 4) to regain | d) potential |
| 5) to improve | e) priority |
| 6) to alert | f) service |
| 7) to fulfill | g) managers |

IV. Answer the questions:

- 1) What is the problem with guest comment cards?
- 2) What is one of the most useful sources of information?
- 3) What is needed to identify frequent and repeat guests?
- 4) What can hospitality companies do to know more about their guests' preferences?

Text 21

STAGFLATION; A DOUBLE ANOMALY FOR RUSSIA

As analysts air their prognoses for the Russian economy with the start of a new year, one word is circulating among officials and financial experts: stagflation.

After 2013's slowdown in growth - a projected 1.3 percent, according to the World Bank in December, downgraded from an earlier projection of 1.8 percent - forecasts for this year are slightly higher, though still somber.

The combination of the growth and inflation figures have led to conclusions that Russia is in stagflation, but, following on from the anomaly of the concept itself - rising prices amid slow growth - Russia's case is doubly anomalous. Slow growth usually brings with it high unemployment, but in Russia, the labor market has remained tight, with a figure of 5.4 percent in November.

One of the reasons for the double anomaly is the distortion in economic activity, which concentrates on extractive industries and the state sector, where investment has been declining. Meanwhile, sectors such as retail, light manufacturing and consumer goods, which collectively account for the low unemployment figures, have been growing more rapidly.

Officials disagree over whether Russia is in a state of stagflation.

State policy needs to balance, however, between aiming at inflation and providing support for growth. For Timur Nigmatullin, an analyst at Investcafe, inflation-targeting is a long-term policy that will support more sustainable investment, while a decline in growth is "the price we need to pay" for lower inflation and longer-term development.

(Объем текста - 1328 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) прогнозы для экономики России;
- 2) рост цен;
- 3) финансовые эксперты;
- 4) высокий уровень безработицы;
- 5) привело к выводам;
- 6) легкая промышленность;
- 7) государственная политика;
- 8) показатели инфляции;
- 9) более устойчивые инвестиции;
- 10) двойная аномалия.

II. True or false:

- 1) Slow growth usually brings with low unemployment.
- 2) The main reason for the double anomaly is the distortion in economic activity.
- 3) The labor market has remained tight, with a figure of 5.4 percent in November.

- 4) The combination of the growth and inflation figures have led to conclusions that Russia is in stagflation.
- 5) The retail, light manufacturing and consumer goods have been growing more slowly.
- 6) State policy needs to balance, however, between aiming at inflation and providing support for growth.
- 7) Officials consider that Russia is in a state of stagflation.

III. Match the parts and make up sentences:

- 1) The combination of the growth and inflation figures have led to conclusions
- 2) Slow growth usually brings with
- 3) One of the reasons for the double anomaly is the distortion in economic activity
- 4) Meanwhile, sectors such as retail, light manufacturing and consumer goods
- 5) Officials disagree over whether Russia is
- 6) State policy needs to balance, however, between
- 7) For Timur Nigmatullin, an analyst at Investcafe, inflation-targeting is a long-term policy that will support more sustainable investment
 - a) which collectively account for the low unemployment figures, have been growing more rapidly
 - b) in a state of stagflation
 - c) that Russia is in stagflation
 - d) aiming at inflation and providing support for growth
 - e) it high unemployment
 - f) which concentrates on extractive industries and the state sector
 - g) while a decline in growth is "the price we need to pay" for lower inflation and longer-term development

IV. Match the words and expressions to their meanings:

- 1) stagflation
- 2) the World Bank
- 3) balance
- 4) inflation
- 5) price
- 6) investment
- 7) goods
 - a) an integrated group of international institutions which provides financial and technical assistance to developing countries
 - b) the act of investing, or state of being invested

- c) persistent high inflation combined with high unemployment and stagnant demand in a country's economy
- d) something of equal weight used to provide equilibrium
- e) things that are produced in order to be sold
- f) the cost required to gain possession of something
- g) a decline in the value of money

V. Answer the questions:

- 1) What is the forecast for this year?
- 2) What are the implications of slow growth?
- 3) What is the reason for the double anomaly?
- 4) What word is circulating among officials and financial experts?
- 5) Which sectors are growing more rapidly?
- 6) What is Timur Nigmatullin?

Text 22

EMBATTLED LIBERAL RUSSIAN TV CHANNEL FACES CLOSURE

A founder of the Dozhd independent television channel said that it faces shutdown in weeks after controversy over a poll on the siege of Leningrad in World War II.

Natalya Sindeyeva, who is also the channel's general director, said that financial difficulties meant that Dozhd had only enough resources to continue operations for one more month.

"Those are not just words," Sindeyeva told the Kremlin's human rights council on Tuesday. "Without a budget from advertisements and without money from distribution that we've lost - and we lost 80 percent of our income - we would never survive."

Major satellite providers dropped Dozhd from their service packages last month citing the controversy over the poll that appeared briefly on the channel's website in January.

Dozhd, which translates as "rain" in Russian, had asked whether the Soviet Union should have surrendered the besieged city of Leningrad - now St. Petersburg - to the Nazis in an attempt to avoid hundreds of thousands of deaths.

The question was posed on the 70th anniversary of the end of the siege and sparked outrage from some politicians and civic groups, who argued that it was disrespectful to those who had died.

The channel's management swiftly apologized but satellite and cable companies refused to carry Dozhd, causing major financial losses to the channel in advertising and viewership.

Sindeyeva said that under the best scenario the channel would be able to operate for about two or three months, if the staff agreed to salary and production cuts.

(Объем текста - 1322 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) 80 процентов нашего дохода;
- 2) сотни тысяч смертей;
- 3) руководство канала;
- 4) независимый телеканал;
- 5) лучший сценарий;
- 6) генеральный директор канала;
- 7) пакеты услуг;
- 8) основные финансовые потери;
- 9) сокращение производства;
- 10) спутниковые и кабельные компании.

II. True or false:

- 1) Sindeyeva said that the channel would be able to operate for about two or three months.
- 2) The channel's general director said that financial difficulties meant that Dozhd had only enough resources to continue operations for one more month.
- 3) The question was resolved on the 70th anniversary of the end of the siege and sparked outrage from some politicians and civic groups.
- 4) Natalia Sindeyeva was the general director of the channel last year.
- 5) Dozhd, which translates as "smoke" in Russian, had asked whether the Soviet Union should have surrendered the besieged city of Leningrad to the Nazis in an attempt to avoid hundreds of thousands of deaths.
- 6) Satellite and cable companies refused to carry Dozhd.
- 7) "Without a budget from advertisements and without money from distribution that we've lost - we would never survive."

III. Match the parts and make up sentences:

- 1) Natalya Sindeyeva, who is also the channel's general director, said
- 2) "Without a budget from advertisements and without money from distribution
- 3) "Those are not just words," Sindeyeva told the
- 4) Major satellite providers dropped Dozhd from their service packages last month citing the controversy over the poll

- 5) The question was posed on the 70th anniversary of the end of the siege and sparked outrage from some politicians and civic groups
- 6) The channel's management swiftly apologized but
- 7) Sindeyeva said that under the best scenario the channel
 - a) that appeared briefly on the channel's website in January
 - b) who argued that it was disrespectful to those who had died
 - c) would be able to operate for about two or three months
 - d) Kremlin's human rights council on Tuesday
 - e) that we've lost - and we lost 80 percent of our income - we would never survive"
 - f) attellite and cable companies refused to carry Dozhd
 - g) that financial difficulties meant that Dozhd had only enough resources

IV. Match the words and expressions to their meanings:

- 1) founder
- 2) director
- 3) rain
- 4) question
- 5) salary
- 6) company
- 7) viewership
 - a) condensed water falling from a cloud
 - b) a sentence, phrase or word which asks for information, reply or response
 - c) an entity that manufactures or sells products or provides services as a commercial venture
 - d) one who founds, establishes, and erects
 - e) collectively, the viewers of a television program
 - f) a fixed amount of money paid to a worker
 - g) one who directs; the person in charge of managing a department or directorate, project, or production

V. Answer the questions:

- 1) What is Natalya Sindeyeva?
- 2) How much percent of the income did channel Dozhd loose?
- 3) How is Dozhd translated into Russian?
- 4) What did Natalya Sindeyeva say on Tuesday?
- 5) How long will the channel be able to work in such conditions?
- 6) When did major satellite providers drop Dozhd from their service packages?

Text 23

RUBLE FALLS TO HISTORIC LOW AGAINST EURO-DOLLAR BASKET

The Russian ruble reached a historic low Thursday against the euro-dollar basket, the benchmark against which the central bank measures the nation's currency.

The ruble weakened in morning trading in Moscow to 41.17 against the weighted currency basket of 55 percent dollars and 45 percent euros. The previous record of 41.15 was set in February 2009 amid the throes of the global economic crisis.

The ruble has depreciated by more than 6 percent against the euro-dollar basket this year and is now at a historic minimum against the euro and a five-year low against the dollar.

Another currency record was set Thursday as the central bank widened the ruble's trading corridor by the largest margin in the regulator's history.

The central bank, which controls the Russian currency through interventions on the market, expanded the target corridor for the ruble against the euro-dollar basket upward by 25 kopecks to 40.95 rubles.

Ten changes of 5 kopecks and one of 15 kopecks have been made this year by the central bank as the ruble outpaces even the fast-declining currencies of other emerging markets.

A weaker ruble means larger profits for Russian exporters and a wind-fall for the state budget, which is dependent on revenue from commodity exports.

Officials have denied that the currency's devaluation is a deliberate ploy to boost revenue.

(Объем текста - 1175 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) бивалютная корзина;
- 2) преднамеренная уловка;
- 3) девальвация валюты;
- 4) большую прибыль;
- 5) посредством вмешательств;
- 6) чиновники отрицали;
- 7) зависит от дохода;
- 8) который управляет;
- 9) повысить доход;
- 10) предыдущий рекорд.

II. True or false:

- 1) The Russian ruble reached a historic low Thursday against the euro-dollar basket.
- 2) A stronger ruble means larger profits for Russian exporters and a windfall for the state budget.
- 3) The record of 41.15 was set in February 2009 amid the throes of the global economic crisis.
- 4) The central bank doesn't control the Russian currency on the market.
- 5) Another currency record was set Sunday.
- 6) The ruble has depreciated by more than seven percent against the euro-dollar basket this year.
- 7) The central bank widened the ruble's trading corridor by the largest margin in the regulator's history.

III. Match the parts and make up sentences:

- 1) Another currency record was set Thursday
- 2) A weaker ruble means larger profits for Russian exporters and a windfall for the state budget
- 3) Officials have denied
- 4) The previous record of 41.15 was set in February 2009
- 5) The Russian ruble reached a historic low Thursday against the euro-dollar basket
- 6) The ruble weakened in morning trading in Moscow to 41.17
- 7) The central bank
 - a) that the currency's devaluation is a deliberate ploy to boost revenue
 - b) amid the throes of the global economic crisis
 - c) as the central bank widened the ruble's trading corridor by the largest margin in the regulator's history
 - d) which controls the Russian currency through interventions on the market, expanded the target corridor
 - e) against the weighted currency basket of 55 percent dollars and 45 percent euros
 - f) the benchmark against which the central bank measures the nation's currency
 - g) which is dependent on revenue from commodity exports

IV. Match the words and expressions to their meanings:

- 1) to reach
- 2) currency
- 3) record
- 4) previous
- 5) global

- 6) exporter
- 7) profit
 - a) a person, country, or business that sells goods to another country
 - b) money that is earned in trade or business, after paying the costs of producing and selling goods and services
 - c) happening or existing before something or someone else
 - d) including or affecting the whole world
 - e) to get to a particular high or higher level
 - f) an achievement that is better than anything that has happened before
 - g) the system of money that is used in a particular country at a particular time

V. Answer the questions:

- 1) When did the Russian ruble reach a historical minimum?
- 2) When was the previous record of 41.15 set?
- 3) What bank controls the Russian currency by means of interventions in the market?
- 4) Who has denied that the currency's devaluation is a deliberate ploy to boost revenue?
- 5) What does weaker ruble mean?
- 6) What is Russian state budget dependent on?

Text 24

US UNEMPLOYMENT RATE HIT A SIX-YEAR LOW IN SEPTEMBER

The US unemployment rate dipped to 5.9% in September, a six-year low, official figures have shown. The rate fell from 6.1% in August and is the lowest recorded since July 2008. US Labor Department also said that employers added 248,000 jobs last month, and the job growth figures for August and July were revised upwards. The jobs figures are seen as a significant gauge of the health of the economy and there has been much debate over when US interest rates will rise.

The US dollar was pushed higher as expectations rose that interest rates would go up sooner than previously predicted.

The Federal Reserve's stimulus programme, known as "quantitative easing", is due to end this month. Its aim was to keep long-term interest rates low using the purchase of bonds, and thus to boost spending.

The Federal Reserve has indicated it will raise short term interest rates if the economy continues to grow.

The Labor Department said 69,000 more jobs were created in July and August than previously estimated. It also said nearly 100,000 jobseekers stopped looking for work in September.

The largest rise in employment was in professional and business services, including management and legal services, which saw an increase of 81,000 jobs in September.

The retail sector added 35,000 jobs compared with the previous month. Employment in the health care, construction and leisure and hospitality sectors also continued to increase.

(Объем текста - 1238 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) большой показатель;
- 2) безработица в США;
- 3) здравоохранение;
- 4) были созданы;
- 5) профессиональные и деловые услуги;
- 6) министерство труда США;
- 7) официальные данные;
- 8) были пересмотрены;
- 9) программа стимулирования;
- 10) в прошлом месяце.

II. True or false:

- 1) The US unemployment rate rose to 10% in December, a six-year low, official figures have shown.
- 2) The rate fell from 6.1% in August and is the lowest recorded since the second month of summer 2008.
- 3) The jobs figures are seen as a significant gauge of the health of the economy and there has been much debate over when US interest low will rise.
- 4) The US dollar was pushed higher as expectations rose that interest rates would rise sooner than previously predicted.
- 5) The Federal Reserve has indicated it will not raise short term interest rates if the economy continues to grow.
- 6) It also said that a lot of jobseekers stopped looking for work in September.
- 7) Employment in the health care, construction and leisure and hospital-ity sectors also continued to grow.

III. Match the parts and make up sentences:

1. The US dollar was

2. The jobs figures are
3. The retail sector
4. It also said nearly
5. The Federal Reserve has
6. The Federal Reserve's
7. Its aim was
 - a) 100,000 jobseekers stopped looking for work in September
 - b) indicated it will raise short term interest rates if the economy continues to grow
 - c) stimulus programme, known as "quantitative easing", is due to end this month
 - d) pushed higher as expectations rose that interest rates would go up sooner than previously predicted
 - e) seen as a significant gauge of the health of the economy and there has been much debate over when US interest rates will rise
 - f) added 35,000 jobs compared with the previous month
 - g) to keep long-term interest rates low using the purchase of bonds, and thus to boost spending

IV. Match the words and expressions to their meanings:

- 1) unemployment
- 2) employer
- 3) management
- 4) the health care
- 5) job
- 6) economy
- 7) dollar
 - a) a name for the currency used in the US, Australia, Canada, and several other countries
 - b) the regular work that someone does to earn money
 - c) the number or percentage of people in a country or area who do not have jobs
 - d) the activity or job of being in charge of a company, organization, department, or team of employees
 - e) a person, company, or organization that employs people
 - f) the system of making money and producing and distributing goods and services within a country or region
 - g) the activity or business of providing medical services

V. Answer the questions:

- 1) How much per cent did the US unemployment rate dip to in September?
- 2) Who said that employers added 248,000 jobs last month?

- 3) What was pushed higher?
- 4) When were 69,000 jobs created?
- 5) What did the retail sector add compared with the previous month?
- 6) What is the aim of the Federal Reserve's stimulus programme known as "quantitative easing"?

Text 25

RUSSIAN REGULATOR SEEKS BANKING STAND-IN AFTER REVOKING LICENSE

Russia's financial regulator said Thursday that it was looking for a temporary stand-in bank to resolve widespread card payment failures after the license of a major Russian bank was revoked for alleged money laundering.

Moscow-based Master Bank, which was shut down Wednesday by the Central Bank of Russia, operated a large network of ATMs, serviced card payments for almost a third of Russian banks and had issued cards to about 3 million people, according to Russian media reports.

Many Russian banks issued statements in the wake of the announcement apologizing to customers for temporary processing suspensions, and warning against using Master Bank ATMs.

"The possibility of transferring servicing [for card payments] to one of the large commercial banks is being looked at. There will be a decision by the end of the day," Central Bank vice chairman Georgy Luntovsky said at a conference in Moscow on Thursday.

Central Bank officials earlier expressed their support for an offer by state-owned Sberbank, Russia's biggest lender, to assume responsibility for all Master Bank's payment processing services.

Master Bank, which counts a cousin of President Vladimir Putin among the members of its board of directors, has been part of a long-running investigation into money laundering.

Police said Thursday that investigators were searching the homes of Master Bank executives, and its founders.

The commission on cash conversion transactions in Russia has risen in the aftermath of the revocation of Master Bank's operating license, business daily Vedomosti reported Thursday.

(Объем текста - 1394 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) для временной обработки;
- 2) взять на себя ответственность;
- 3) российские СМИ;

- 4) крупные коммерческие банки;
- 5) центральный банк;
- 6) совет директоров;
- 7) финансовый регулятор;
- 8) ежедневная деловая газета;
- 9) главный российский банк;
- 10) отмывание денег.

II. True or false:

- 1) Russia's financial regulator said Thursday that it was seeking a temporary stand-in bank to resolve widespread card payment failures after the license of a major Russian bank was revoked for alleged money laundering.
- 2) Moscow-based Master Bank, which was open Wednesday by the Central Bank of Russia, operated a large network of ATMs, serviced card payments for almost a third of Russian banks and had issued cards to about 3 million people, according to Russian media reports.
- 3) Many Russian banks published statements in the wake of the announcement apologizing to customers for temporary processing suspensions, and warning against using Master Bank ATMs.
- 4) The possibility of transferring servicing to three of the large commercial banks is being looked at.
- 5) There will be a right decision by the end of the day.
- 6) Central Bank chairman Georgy Luntovsky said at a conference in Moscow on Thursday.
- 7) Central Bank officials earlier expressed their charges for an offer by state-owned Sberbank, Russia's biggest lender, to assume responsibility for all Master Bank's payment processing services.

III. Match the parts and make up sentences:

- 1) Many Russian banks
- 2) Police said Thursday that investigators were
- 3) Central Bank officials earlier expressed
- 4) Russia's financial regulator said Thursday that it was
- 5) Master Bank, which counts a cousin of
- 6) The commission on cash conversion transactions in Russia has
- 7) There will
 - a) risen in the aftermath of the revocation of Master Bank's operating license, business daily Vedomosti reported Thursday
 - b) issued statements in the wake of the announcement apologizing to customers for temporary processing suspensions, and warning against using Master Bank ATMs

- c) looking for a temporary stand-in bank to resolve widespread card payment failures after the license of a major Russian bank was revoked for alleged money laundering
- d) be a decision by the end of the day
- e) searching the homes of Master Bank executives, and its founders
- f) their support for an offer by state-owned Sberbank, Russia's biggest lender, to assume responsibility for all Master Bank's payment processing services
- g) President Vladimir Putin among the members of its board of directors, has been part of a long-running investigation into money laundering

IV. Match the words and expressions to their meanings:

- 1) bank
 - 2) president
 - 3) network
 - 4) lender
 - 5) business
 - 6) conversion
 - 7) money
- a) the official leader of a country that doesn't have a king or queen
 - b) an organization where people and businesses can keep, invest, or borrow money, exchange currencies, etc., or a building where these services are offered
 - c) the process of changing from one type of system or organization to another
 - d) a system of lines, tubes, wires, roads etc that cross each other and are connected to each other
 - e) a person or organization that lends money to people on condition that they pay it back
 - f) the coins or paper currency which can be used to buy things
 - g) the activity of buying and selling goods and services

V. Answer the questions:

- 1) What organization was Moscow-based Master Bank shut down by?
- 2) How many people used the Master Bank's services?
- 3) When will the decision of transferring servicing to one of the large commercial banks be taken?
- 4) Who said about this decision at a conference in Moscow?
- 5) What did Central Bank officials earlier express?
- 6) Why was the license of Master Bank revoked?

Text 26

RUSSIANS SPENT \$30 BILLION ABROAD IN 2011

Forty million Russians went abroad for holidays in 2011 and spent \$30 billion, according to a study released by Euromonitor International.

However, only 20 million foreign tourists visited Russia and spent just \$10 billion here.

However, Euromonitor International agency predicts that in five years the difference in holiday spending will increase from \$20 billion to \$37.4 billion, mostly thanks to a rise in average spending on holidays from \$227 to \$469.

Foreigners will also spend more in Russia (from \$69 to \$107), Forbes magazine reported.

The majority of Russians travel abroad for holidays, and only 4 percent go for business-tourism (among foreigners coming to Russia the latter accounts for almost a quarter - 24 percent).

However, despite the growing numbers of tourists abroad, the majority of Russians spent their holidays in the country (96.5 million) in 2011 and spent \$21.1 billion.

A third of the money Russians spend abroad goes on hotels (31 percent), another third - on transportation (31 percent) and 13 percent on food.

According to Global Blue Company that returns VAT on purchases made abroad, Russians spent \$24 million in Europe alone in 2011.

The world tourist organization puts Russia in fifth place for tourist potential in the world, but for contribution of tourism to the GDP Russia is 137th (6 percent).

(Объем текста - 1156 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) ВВП;
- 2) расходы на отпуск;
- 3) согласно исследованию;
- 4) НДС;
- 5) бизнес-туризм;
- 6) иностранные туристы;
- 7) потенциальное туристическое место;
- 8) покупки, сделанные за границей;
- 9) международное агентство прогнозирует;
- 10) возрастающее число туристов.

II. True or false:

- 1) According to a study twenty million Russians went abroad for holidays in 2011.
- 2) The majority of Russians travel abroad for business-tourism.
- 3) A third of the money Russians spend abroad goes on sightseeing.
- 4) Russia takes the fifth place for tourist potential in the world.
- 5) Foreigners have spent \$69 billion in Russia.
- 6) Most of Russians spent their holidays in the country in 2011.
- 7) The contribution of tourism to the Russian GDP is 6 percent.

III. Match the parts and make up sentences:

- 1) A third of the money Russians spend
- 2) Among foreigners coming to Russia
- 3) Only 20 million
- 4) Euromonitor International agency
- 5) According to Global Blue Company
- 6) The majority of Russians travel
- 7) The world tourist organization puts Russia
 - a) abroad for holidays
 - b) in fifth place for tourist potential in the world
 - c) Russians spent \$24 million in Europe alone in 2011
 - d) abroad goes on hotels
 - e) the latter accounts for almost a quarter - 24 percent
 - f) foreign tourists visited Russia and spent just \$10 billion here
 - g) predicts that in five years the difference in holiday spending will increase from \$20 billion to \$37.4 billion

IV. Match the words and expressions to their meanings:

- 1) predict
- 2) increase
- 3) foreigner
- 4) tourist
- 5) difference
- 6) abroad
- 7) to purchase
 - a) to become larger or greater in size, amount, number, etc
 - b) the quality that makes one person or thing unlike another
 - c) foreign country
 - d) to say that (something) will or might happen in the future
 - e) a person who travels to a place for pleasure
 - f) to buy (property, goods, etc.)
 - g) a person who is from a country that is not your own

V. Answer the questions:

- 1) What does Euromonitor International agency predict?
- 2) How many Russians went abroad for holidays in 2011?
- 3) How much money did Russians spend abroad in 2011?
- 4) How much money will foreigners spend in Russia according to Forbes magazine?
- 5) What do Russians usually spend their money on abroad?
- 6) What place does Russia take for tourist potential in the world?

Text 27

A VALUABLE RESOURCE

Jewelry is perhaps an odd item for economists. On the one hand, being more of a luxury product, it is less of a broad economic indicator than more common consumer goods, say, gasoline or groceries. On the other hand, one of its main components - gold - is as important as oil to understanding the world economy, due to its reputation as a safe haven.

This last aspect especially came to light in the aftermath of 2008's economic crisis, which began a "supertrend" in the price of gold, said Aton analyst Ilya Makarov. From December 2007, the price climbed from \$790.80 to a high of \$1,895 in September 2011, according to the World Gold Council. Bloomberg reported a price of \$1,665.50 on Monday afternoon.

It was not the crisis itself, however, but governments' responses - in the form of stimuli through printing money, the familiar "quantitative easing" - that contributed to the continuing rise. "If you look at 2008-2009, the post-crisis period, stock markets rallied at the time, but central banks around the world started to stimulate economies, they pumped a lot of money into the system," Makarov said.

"If you look at, for instance, aggregates of this quantitative money in the system, and plot this picture on a graph, and you add a gold price chart, you clearly find there is a 1:1 relationship. Money printing is reflected in a higher gold price, [since] investors are more scared by high inflation rather than recessionary expectations."

The end of the supertrend, however, does not necessarily mean a recovery, but an uncertainty among investors as to the future direction of gold.

"It's clear that the growth is decelerating definitely, meaning that this supergrowth trend that we witnessed in 2008-2011, for almost four years, has stopped, and now we're in uncertain territory where investors question

whether this trend will be sustainable or we're at risk to go down," Makarov said.

(Объем текста - 1600 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) с одной стороны;
- 2) правительство;
- 3) фондовые рынки;
- 4) высокая инфляция;
- 5) пост-кризисный период;
- 6) предмет роскоши;
- 7) инвесторы опасаются;
- 8) потребительские товары;
- 9) количественное смягчение;
- 10) ясно, что.

II. True or false:

- 1) From December 2007 the price decreased according to the World Gold Council.
- 2) Gold - is as important as food to understanding the world economy.
- 3) Stock markets rallied in the post-crisis period of 2008-2009.
- 4) Investors are more scared recessionary expectations rather than high inflation.
- 5) "Quantitative easing" is the form of stimuli through printing money.
- 6) Jewelry is perhaps a profitable item for economists.
- 7) Money printing is reflected in a higher gold price.

III. Match the parts and make up sentences:

- 1) Gold - is
- 2) Money printing is
- 3) This last aspect especially came to light
- 4) Jewelry is
- 5) The end of the supertrend, however,
- 6) Central banks around the world
- 7) From December 2007,
 - a) started to stimulate economies
 - b) the price climbed from \$790.80 to a high of \$1,895 in September 2011, according to the World Gold Council
 - c) as important as oil to understanding the world economy, due to its reputation as a safe haven
 - d) reflected in a higher gold price

- e) in the aftermath of 2008's economic crisis, which began a "super-trend" in the price of gold
- f) perhaps an odd item for economists
- g) does not necessarily mean a recovery

IV. Match the words and expressions to their meanings:

- 1) stimulate
 - 2) expectations
 - 3) inflation
 - 4) consumer
 - 5) familiar
 - 6) climb
 - 7) price
- a) a person who acquires goods and services for his or her own personal needs
 - b) to go up or ascend; move upward
 - c) equivalent for which anything is bought, sold, or offered for sale
 - d) the act of expecting
 - e) to rouse to activity or heightened action
 - f) often encountered or seen
 - g) a progressive increase in the general level of prices brought about by an expansion in demand or the money supply

V. Answer the questions:

- 1) What item is jewelry for economists?
- 2) When did economic crisis take place?
- 3) What is "quantitative easing"?
- 4) What happened in the post-crisis period?
- 5) What is money printing reflected?
- 6) What does the growth deceleration mean?

Text 28
FINANCIAL AUDIT

A financial audit is the examination of financial records and reports of a company or organization, in order to verify that the figures in the financial reports are relevant, accurate, and complete. The general focus is to ensure the reported financial statements fairly represent a company's stated condition for the firm's stakeholders. These stakeholders will be interested parties, such as stockholders, employees, regulators, and the like.

Doing a financial audit is called the "attest" function. The general purpose is for an independent party (the CPA firm) to provide written assurance (the audit report) that financial reports are "fairly presented in conformity with generally accepted accounting principles".

Because of major accounting scandals (failure by CPA firms to detect widespread fraud), assessing internal control procedures has increased in magnitude as a part of financial audits.

Financial audits are typically done by external auditors (accountancy firms). Many organizations, including most very large organizations, also employ or hire internal auditors, who do not attest to financial reports. Internal auditors often assist external auditors, and, in theory, since both do internal control work, their efforts should be coordinated.

(Объем текста - 1093 печатных знака.)

I. Find English equivalents of the following words and phrases in the text:

- 1) цифры в финансовых отчетах;
- 2) в соответствии с;
- 3) широко распространенное мошенничество;
- 4) часто помогают;
- 5) финансовый аудит;
- 6) независимая сторона;
- 7) крупные скандалы;
- 8) письменная гарантия;
- 9) функция выражения мнения аудиторов;
- 10) общая цель.

II. True or false:

- 1) Financial audit validates the accuracy of figures in the financial reports.
- 2) Doing a financial audit is called accounting.
- 3) The general purpose is for an independent party to provide written assurance.
- 4) Financial audits are typically done by internal auditors.
- 5) Internal auditors often assist external auditors.
- 6) Efforts of internal and external auditors should be uncoordinated.
- 7) Internal auditors do not attest to financial reports.

III. Match the parts and make up sentences:

- 1) A financial audit
- 2) Doing a financial audit
- 3) A financial audit verifies
- 4) Financial audits

- 5) Many organizations employ
- 6) Internal auditors
- 7) Effort of internal and external auditors
 - a) have to be coordinated
 - b) are typically done by external auditors
 - c) that the figures in financial reports are relevant
 - d) is called the "attest" function
 - e) internal auditors
 - f) do not attest to financial reports
 - g) is the examination of financial reports of a company

IV. Match the words and expressions to their meanings:

- 1) auditor
- 2) stakeholder
- 3) focus
- 4) to ensure
- 5) procedure
- 6) fraud
- 7) to attest
 - a) someone who has invested money into something, or who has some important connection with it, and therefore is affected by its success or failure
 - b) to make certain that something will happen properly
 - c) to show or prove that something is true
 - d) someone whose job is to officially examine a company's financial records
 - e) a way of doing something, especially the correct or usual way
 - f) the thing, person, situation etc that people pay special attention to
 - g) the crime of deceiving people in order to gain something such as money or goods

V. Answer the questions:

- 1) What is the examination of financial records and reports of a company or organization?
- 2) What is the general purpose for an independent party?
- 3) Who are financial audits done by?
- 4) Who is hired by many organizations?
- 5) What function is called doing a financial audit?
- 6) Whom do the internal auditors often help?

Text 29

THE WORLD BANK

The World Bank has cut China's growth forecast for the next three years as the country tackles structural reforms. Growth in the world's second-largest economy will fall to 7.4% from a previous estimate of 7.6%. "In China, growth will gradually slow, as efforts to address financial vulnerabilities and structural constraints increase," the lender said. Growth in 2015 will go down to 7.2% and then 7.1% in 2016 from a previous forecast of 7.5% for both years. The World Bank has become the latest in a series of major banks to downgrade their outlook for China on growth concerns. In September, US bank Goldman Sachs cut the country's growth forecast to 7.1% from 7.6% in 2015 and kept this year's forecast at 7.3%, below Beijing's target of 7.5%.

Growth target 'miss' Louis Kuijs, greater China chief economist at RBS, said it was likely China would miss its official growth target this year, because the government was "okay" with slower growth. "Unlike our previous expectations, the government is not extremely forceful in trying to meet its 7.5% growth target", Mr. Kuijs said.

"One of the key messages coming from these forecasts is that the government seems all right with a little bit weaker growth than its target, as long as things like the labor market are holding up". Chinese authorities have repeatedly said there is no dramatic change to its policy, despite a series of weaker than expected economic data from the Asian giant.

Growth will slow as the Chinese government tries to "strike a balance" between containing growth risks and meeting growth targets, the World Bank.

(Объем текста - 1337 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) постоянно замедляться;
- 2) сократил прогноз;
- 3) главный экономист;
- 4) предыдущие ожидания;
- 5) вторая по величине экономика в мире;
- 6) ключевые сообщения;
- 7) кажется, все в порядке;
- 8) растущие риски;
- 9) предыдущая оценка;
- 10) китайское правительство.

II. True or false:

- 1) Growth in the world's second- largest economy will fall to 9,5 %.
- 2) Growth in 2015 will go down to 7,2% and 7,1% in 2016 from a previous forecast of 7,5% for both years.
- 3) In November US bank Goldman Sachs cut the country's growth forecast to 7,1% from 7,6% in 2015.
- 4) Louis Kuijs greater China engineer said it was likely China would miss its official growth target this year.
- 5) The government is extremely forceful in trying to meet its 7,5% growth target.
- 6) Growth will increase.
- 7) The Chinese government tries to "strike a balance" between containing growth risks and meeting growth targets.

III. Match the parts and make up sentences:

- 1) Growth in the world's second- largest economy will fall to
- 2) The World Bank has become the latest in a series
- 3) In September, US bank Goldman Sachs cut the country's growth
- 4) Louis Kuijs, greater China chief economist at RBS
- 5) One of the key messages coming from these forecasts
- 6) Chinese authorities have repeatedly said there is no dramatic change
- 7) Growth will slow as the Chinese government tries to
 - a) of major banks to downgrade their outlook for China on growth concerns
 - b) "strike a balance" between containing growth risks and meeting growth targets, the World Bank added
 - c) 7,4% from a previous estimate of 7,6%, it said
 - d) forecast to 7,1% from 7,6% in 2015 and kept this year's forecast at 7,3%, below Beijing's target of 7,5%
 - e) said it was likely China would miss its official growth target this year, because the government was "okay" with slower growth
 - f) is that the government seems all right with a little bit weaker growth than its target, as long as things like the labour market are holding up
 - g) to its policy, despite a series of weaker than expected economic data from the Asian giant

IV. Match the words and expressions to their meanings:

- 1) risk
- 2) market
- 3) economist
- 4) government

- 5) forecast
- 6) balance
- 7) growth
 - a) a stage in the process of growing
 - b) a situation in which different elements are equal or in the correct proportions
 - c) a description of what is likely to happen in the future, based on the information that you have now
 - d) an expert in economics
 - e) the group of people who control and make decisions for a country, state, etc.
 - f) the place usually outside or in a large building where people buy and sell goods, food etc.
 - g) the possibility that something bad, unpleasant, or dangerous may happen

V. Answer the questions:

- 1) How much percent will growth in the world's second- largest economy fall to?
- 2) When did the US bank cut the growth forecast of the country?
- 3) Who is greater China chief economist at RBS?
- 4) What have the Chinese authorities repeatedly said?
- 5) Why will growth slow?
- 6) What does the Chinese government try to do in this situation?

Text 30

GERMANY'S INDUSTRIAL PRODUCTION SHRANK

The fall was the biggest since early 2009 and was far sharper than the 1.5% drop expected.

Weak demand for goods in both the eurozone and China, and disruption to trade with important trading partner Russia, are holding back orders.

On Monday, figures showed factory orders were down 5.7% in August. The fall in production came in sharp contrast to the rise of 1.6% recorded in July, although that was revised down from the initial estimate of 1.9%.

The country's economy started 2014 well but reversed to shrink by 0.2% in the second quarter.

Business confidence in the country has been falling for five months and evidence is building that the economy barely grew in the third quarter at best.

The ministry said the timing of holidays had exaggerated the decline, but acknowledged that industrial production was "currently going through a weak phase... all in all, one should expect weak production for the third quarter as a whole".

Timo del Carpio, european economist at RBC Europe said the number was "surprising even relative to our own below-consensus estimate".

Germany's economic woes will be of great concern to the eurozone, which is battling persistently low growth and low inflation.

The economies of France and Italy continue to struggle.

In September, the European Central Bank introduced new measures to stimulate the area's flagging economy.

As well as launching an asset purchase programme, through which it will buy debt products from banks, the ECB cut its benchmark interest rate to 0.05%.

(Объем текста - 1298 печатных знаков.)

I. Find English equivalents of the following words and phrases in the text:

- 1) промышленное производство;
- 2) слабый спрос на товары;
- 3) заказы снизились;
- 4) падение производства;
- 5) было зарегистрировано в июле;
- 6) доверие бизнеса;
- 7) в третьем квартале;
- 8) продолжать бороться;
- 9) стимулировать слабеющую экономику;
- 10) сократил процентную ставку.

II. True or false:

- 1) The fall was the biggest since early 2008 and was far shaper than the 2,5% drop expected.
- 2) Weak demand for goods in both the eurozone and China are holding back orders.
- 3) On Monday, figures showed factory orders were increased in August.
- 4) The country's economy started 2014 well but reversed to shrink by 0,2% in the second quarter.
- 5) The economy barely grew in the second quarter at best.
- 6) The economies of Russia and China continue to struggle.
- 7) In September, the ECB introduced new measures to stimulate the area's flagging economy.

III. Match the parts and make up sentences:

- 1) The fall was the biggest since early 2009 and
- 2) Weak demand for goods in both the euro zone
- 3) The fall in production came in sharp contrast to the rise of
- 4) The country's economy started 2014 well but reversed to
- 5) Business confidence in the country has been falling for
- 6) Germany's economic woes will be of great concern to
- 7) As well as launching an asset purchase programme, through which it
 - a) and China, and disruption to trade with important trading partner Russia, are holding back orders
 - b) was far shaper than the 1,5% drop expected
 - c) will buy dept products from banks, the ECB cut its benchmark interest rate to 0,05%
 - d) the euro zone, which is battling persistently low growth and low inflation
 - e) 1,6% recorded in July, although that was revised down from the initial estimate of 1,9%
 - f) shrink by 0,2% in the second quarter
 - g) five months and evidence is building that the economy barely grew in the third quarter at best

IV. Match the words and expressions to their meanings:

- 1) industrial
- 2) quarter
- 3) partner
- 4) production
- 5) trade
- 6) phase
- 7) demand
 - a) the need or desire that people have for particular goods and services
 - b) one of the stages of a process of development or change
 - c) the activity or process of buying, selling, or exchanging goods or services
 - d) one of two or more people, businesses, etc., that work together or do business together
 - e) the process of making or growing something for sale or use
 - f) a period of three months, used especially when discussing business and financial matters
 - g) relating to industry or the people working in it

V. Answer the questions:

- 1) How much percent were factory orders down in August?
- 2) When did the country's economy start well?
- 3) What did Germany's economic ministry say about industrial production in August?
- 4) Why did the European Central Bank introduce new measures?
- 5) What do the economies of France and Italy continue to do?
- 6) What has been falling in the country for five months?

ДОПОЛНИТЕЛЬНЫЙ МАТЕРИАЛ ДЛЯ САМОСТОЯТЕЛЬНОЙ РАБОТЫ

ghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyzabcdefghijklmnopqrstuvwxyz

International trade

Economists are almost unanimously in favour of free trade, according to the principle of absolute or comparative advantage: if all countries produce and exchange the goods and services in which they have the highest relative productivity, resources are put to their best possible use, and everyone is richer as a result. In general free trade leads to more efficiency, more output.

Unfortunately, free trade also causes much economic disruption, as cheaper production, for whatever reason, in one part of the world, leads to the destruction of existing industries and jobs in other parts of the world. Furthermore, many countries have reached advantageous trading positions by protecting their own industries from international competition for a long period of time, while other countries achieve low-cost production by methods that are not politically acceptable in many democracies. There are consequently many social and political reasons that lead politicians and electors to oppose free trade.

It depends upon the level of world economic activity whether free trade is good for you or not. The best way to promote free trade is to ensure that other measures are taken at the international economic level - cooperation between leading countries to ensure that there is more or less full employment in rich countries.

Perfect competition

Perfect competition is a situation that exists when there is enough competition among sellers that no one seller can raise its price without losing its customers to the other sellers. A market of perfect competition has a number of features. There must be many competing companies supplying the same good or service; all customers must have complete information on the market; there must not be any barriers to new companies entering the market. If we speak about a market of perfect competition, it

is important that all companies should have access to technology and resources. In a market of perfect competition there are many companies, but none of them are able to control prices.

Economists describe firms in perfectly competitive industries as being price takers. Price takers take the current price as given, knowing their individual actions have no influence on it.

Conditions leading to perfect competition:

1. Many firms are in the industry.
2. Buyers do not care which firm they buy from. They regard all firms as producing similar (homogeneous) products.
3. Buyers are informed enough to know who has the lowest price.
4. Firms can easily enter or exit the industry.
5. Condition 4 (ease of entry) is more important than Condition 1 (many firms). For example, if there are few firms in an industry, but easy and quick entry of new firms, then should any or all of the few firms try charging too much, new firms will enter the industry and push the price back down. Empirical evidence shows that ease of entry is more important than the number of firms for creating competition.

In conclusion we should remember:

- in a competitive industry, no single firm has any influence on price;
- in a competitive industry, each firm is a price taker;
- a set of conditions for a competitive industry is many firms, homogeneous product, well-informed buyers, and easy exit and entry. Few firms but easy entry also leads to competition.

The classification of hotels

Choosing a comfortable hotel to stay at is very important. You can find a lot of good hotels conveniently located for major business centres. There are hotel chains consisting of several hotels controlled by one company. While choosing a hotel you should take into account different factors such as rates, location, cuisine, facilities, service, discounts. Therefore hotels can be classified according to location, category, prices and type of services offered.

By virtue of their location, hotels may be **central** (situated in the city centre), **resort** (in exotic locations), **airport** (for air passengers), and **freeway** (on the highways).

There are five hotel categories:

1. **5-star hotel**: luxury hotels offering the highest international standards.
2. **4-star hotel**: hotels offering a high standard of comfort and service with all bedrooms providing a private bathroom/shower with a lavatory.

3. **3-star hotel**: hotels offering a higher standard of accommodation 20 percent of bedrooms containing a private bathroom or shower with a lavatory.

4. **2-star-hotel**: hotels with more spacious accommodation, with two thirds of the bedrooms containing a private bathroom/shower with a lavatory, fuller meal facilities are provided.

5. **1-star hotel**: hotels and inns generally of small scale with good facilities and furnishing, adequate bath and lavatory arrangements.

By virtue of prices hotels can be classified into **luxury**, **up-scale**, **mid-scale** and **budget**. According to the room rates the following categories can be distinguished:

1. **Full board or enpension** - it is a room and all meals included.

2. **Half board or demi-pension** - this includes the room, plus breakfast and one other meal (lunch or dinner).

3. **Bed and breakfast or continental plan** - it is the rate that includes the room and breakfast (The breakfast itself may be "English" or "continental").

4. **European plan** - it is the rate for a room alone with no meals included at all.

5. **American plan** - it is the rate for a room and three meals a day.

By virtue of services offered, hotels can be classified into **full-service** (with all sorts of services), **economy** (offering clean, reasonably sized and furnished rooms), **residential** (for long-term guests), **all-suite hotels** (rooms with adjacent lounge and kitchenette area).

As far as room types are mentioned these are:

1. **Single** room - it is a room occupied by one person.

2. **Double** room - it is a room with one large bed for two people.

3. **Twin** room - it is a room with two single beds for two people.

4. **Triple** room - it is a room with three single beds, or a double bed and a single bed, suitable for occupation by three people.

5. **Family** room - it is a room with four or more beds, particularly suitable for a family with children.

6. **Lounge** or **sitting** room - it is a room not used as a bedroom but where guests may read, watch television.

Negotiations

The term "**negotiation**" means "an act of negotiating, talking with another person or group in order to try **to come to an agreement** or **to settle an argument**".

There are different types of negotiations. A business negotiation can be similar to a discussion between friends fixing a social engagement. Two parties have a shared objective: to work together in a way which is mutually beneficial. Proposals and counter proposals are discussed until agreement is reached. Both sides hope for repeat business. This is an **agreement-based negotiation**, sometimes referred to as a **win-win negotiation**. Two other types of negotiation are less founded on mutual benefit, but on gaining the best deal possible for your side. In the second type, both teams negotiate to **independent advantage**. This means that each team thinks only about its own interest. In this type a seller typically seeks to sell a product but is less concerned about repeat business. A third type is the negotiation to resolve conflict, for example in a contractual dispute. Here, it is possible that each party regards the other as an opponent and seeks to win the argument. This is a **win-lose negotiation**.

To make negotiating effective it is necessary to have a clear understanding of what for you are the most important issues and at the same time what for you are less important. Try to identify aspects in the second category where the other side will be very happy **to gain concessions**. Give what is not so important for you, but is valuable for the other side. If there are big differences between the two parties, you have a choice of these options: **to accept, to reject, or to carry on negotiating**.

Your **bargaining** should be governed by three principles: be prepared, think about the whole package, and be constructive. In preparing, you must identify the issues, and prepare your bargaining position. You need:

- **an essential conditions list** - issues where you cannot concede anything;
- **a concessions list** - issues where you can make concessions;
- to grade the concessions from the easiest to the most difficult, where you need most in return.

As for the package, you must look for agreement in principle on a broad front. When the time comes for **compromise**, each party will **concede on one issue** if they **win a concession** on another.

The final principle is to be positive and constructive. You should be fair and cooperative, even during difficult bargaining. This approach is most likely **to move the negotiation towards a settlement** that both sides feel is to their advantage. A **key principle** in negotiating is to give a little and get a little at the same time.

Conflict may sometimes be unavoidable step on the road towards agreement. However, in some cases conflict leads to **the breakdown of negotiations** as one or both sides realise that agreement is not possible. In

many cases this is better than agreeing to something which would be against the interests of the people concerned.

When conflict arises, there are several possible actions which may help to resolve conflict in a negotiation:

- **leave the problem**, go on to a different topic and return later to the point at issue;

- summarise progress and areas of agreement;

- **emphasise the benefits** available to both sides;

- **emphasise the loss** to both sides of not reaching agreement;

-change the package;

-offer conditional concession;

-change negotiator;

- **bring in a third party** (mediator);

- consider walking away.

After the negotiation it is necessary to compare the result with your objectives, targets and limits and to examine the process of the negotiation: the planning - the strategy - team roles - the issues. If something went wrong it's important to identify weaknesses and errors. If the negotiation is a success, the people are praised and teamwork and partnership are developed.

Travelling by air

The rules for passengers who are **going abroad** are similar in most countries, but sometimes there might be a slight difference in formalities.

If, for instance, you are supposed to begin with **going through the customs**, you'd better **fill in the customs** declaration before you **talk to the customs officer**. An experienced customs officer usually "smells" a **smuggler**, but he may ask any passenger routine questions, for instance, "Have you got anything to declare?" or "Any **spirits, tobacco**, presents?" The usual answers would be, "Yes, **I've got some** valuables, but I've put them all down **in** the declaration", or "I've got two blocks of cigarettes for my own use" or something of that kind.

Then you **go to the** check-in counter where your **ticket** is looked at, your **things are** weighed **and** labeled, a claim-check for each piece of luggage is inserted in the ticket and you are given a boarding pass, which has a seat number on it. Of course, if your luggage weighs more than 20kgs, you have **to pay** extra. The next formality is **filling in the immigration form** and **going through passport control**. The form has to be filled in **block letters**. You write your name, nationality, permanent address and

the purpose of your trip. In most countries there is also a security check when your **carry-on luggage** is inspected. This is an anti-hijacking measure, and anything that might be dangerous or disturbing to other passengers must be handed to one of the crew and only returned to the owner after the plane has **reached** its **destination**.

After fulfilling all these formalities you **go to the departure lounge** where you can have a snack, read a paper, buy something in **the duty-free shop** and wait for the announcement **to board the plane**.

Some of these formalities are repeated when you arrive at your destination. The customs declaration and the immigration form are often filled in on board the plane. At the airport you may be met by a specially trained dog who will make sure that you are not carrying drugs, and **the immigration officer** might want to know at whose invitation you are coming and whether you **have a return ticket**.

There is another inconvenience you have to be prepared for when travelling long distances by plane. It's the **jet-lag**, a difference between the time you are accustomed to and the new time.

At first you won't be feeling very well because of it, but don't worry - it won't take you long to get used to it.

Travelling by train

People are fond of travelling by train. **Travelling by train** is slower than by air but it also has its **advantages**. If you are going to travel by train you'd better **book seats beforehand** because many people are fond of travelling by train. There are some reasons why people **choose railroad**.

Train is the **cheap** means of travelling. If it is summer outside it will be better to think of your trip before the vacation starts. To understand how true this is, you only have to **go to a railway station**. There you will see hundreds of people hurrying **to catch a train**. You'll waste a lot of time standing near **the booking-office** trying **to buy a ticket**.

Modern **trains have very comfortable seats** in all **passenger cars**, and there are **sleeping-cars** and **dining-cars** which make even the longest journey enjoyable. In a dining-car you can buy lunch, dinner, coffee or tea. Sometimes a waiter from the dining-car brings round cups of coffee to passengers.

You can buy **first-class, second-class and third-class sleepers** in a separate **compartment**. A first-class ticket costs 50% more than a second-class ticket. On long journeys there is a ticket inspector, who visits every passenger to see if he has the right ticket and is not travelling in the wrong class.

If you are early before the train starts you can **leave your suit-cases** in the compartment and walk up and down the platform. Some people forget when and from which platform and track their train will be off. They can always ask for the track, platform and train numbers at the railroad station **information bureau** and also get information about next trains and their **schedules**.

There are **express, slow and long-distance trains**. If you want to go somewhere and get there as quickly as possible you'd better know that express trains only stop at the largest stations while slow trains stop at all stations. You can get to far countries only by a long-distance train. Once you are in your compartment you have to ask **the guide** to bring in the bedding. There are usually **two lower and two upper berths** in a third-class sleeper compartment. Some people like to occupy upper berths because it is more convenient and exciting to travel. During your way on the train you can read newspapers, books, look out of the window, drink the tea, communicate with your neighbors or sleep. You can have something to eat at the stations when the train makes stops.

When a passenger reaches the end of his journey and leaves the train, he has to give his tickets to **the ticket collector** at the exit before he can leave the station. If he has luggage and wants someone to carry it for him to a waiting car or taxi, he must **ask a porter**. The porter does not **make a charge** for this service, but he **expects a tip**.

Though we all seem to agree that the future belongs to air transport, the railroads today still carry a lot of passengers and goods.

Recruitment

Employees who leave a company are not always replaced. Sometimes the company **examines the job description** for **the post**, and decides that it no longer needs to be filled. On other occasions the company will **replace the person** who **resigns** with **an internal candidate** who can be promoted to the job. Or it will **advertise the position** in newspapers or trade journals, or **engage an employment agency** to do so. For junior management positions, **employers** occasionally **recruit** by giving presentations and **holding interviews** in universities, colleges and business schools. For senior positions, companies sometimes use the services of a firm of **headhunters**, who already have the details of promising managers.

People looking for work or wanting **to change their job** generally read the **vacancies** advertised in newspapers. **To reply to an advertise-**

ment is to apply for a job; you become **an applicant or a candidate**. You write a/an application or **fill in the company's application form**, and send it, along with your **CV or resume**. You are often asked to give the names of two people who are prepared **to write a reference** for you. If you **have the right qualifications and abilities**, you might **be short-listed**, i.e. selected **to attend an interview**.

It is not uncommon for **the personnel department** or managers responsible for a particular post to spend eighty or more working hours on the recruitment of a single member of staff. However, this time is well-spent if the company **appoints the right person** for the job.

Hotel operation

Hotels and other residential establishments share a number of marketing problems. In the first place, what is sold to the tourist is not a single product but the sum of a variety of different products, each of which could be the principal factor accounting for the customer's choice.

First and foremost, a customer's choice is likely to be based on location, a key factor in the profitability of the unit. Location implies both the destination (resort for the holidaymaker, convenient stopover point for the traveller, city for the business traveller) and the location within that destination. Thus the business traveller will want to be at a hotel close to the company he visits, the seaside holidaymaker will wish to be as close as possible to the seafront, and the traveller will want to be close to the airport from which he is leaving. In economic terms a "trade-off" will occur between location and price the tourist, unable to afford a seafront property, will opt for the one closest to the front which fits his pocket. Location is, of course, fixed for all time. If the resort loses its attraction for visitors, the hotel will suffer an equivalent decline in its fortunes.

The fact that high fixed costs are incurred in both building and operating hotels compounds the risk of hotel operating. City centre sites are extremely expensive to purchase and run (estimates for central London have ranged as high as 130, 000 pounds per room for hotel construction), requiring very high room prices. The market may resist such prices but is nevertheless reluctant to be based at any distance from the centres of activity, even where good transportation is available.

The demand for hotel rooms will come from a widely distributed market, nationally or internationally, whereas the market for other facilities which the hotel has to offer will be highly localized. In addition to providing food and drink for its own residents, the hotel will be marketing

these services to tourists or residents within only a short distance of the site. Clearly a very different market segment will be involved, calling for different advertising, promotion and distribution strategies.

Another characteristic of the product is that it is seldom uniformly in demand throughout the year. Tourist hotels in particular suffer from levels of very high demand during the summer and negligible demand in the winter months. Even hotels catering chiefly to business travellers, while they may experience consistent demand during the year, will find that demand is largely for Monday - Thursday nights and they will have a problem in attracting weekend business, a problem known as *periodicity* as apart from *seasonality*. This lack of flexibility in room supply and the fact that the product itself is highly perishable (if rooms are unsold there is no opportunity to "store" them and sell them later) mean that great efforts in marketing must be made to attract off-peak customers, while potential revenue has to be sacrificed during the peak season because demand is greater than supply. Even with creative selling, such as discounted winter-breaks which the hotels have now introduced, many tourist hotels in seasonal locations such as seashores will be lucky to achieve average year-round occupancy of more than 50 per cent. These hotels are then faced with the choice of staying open in the winter, with the hope of making sufficient income to cover their direct operating costs for the period, or closing completely for several months of the year. The problem with the latter course of action is that a number of hotel costs, such as rates and depreciation, will continue whether or not the hotel remains open. Temporary closure also has an impact on staff recruitment, with the attendant difficulties of obtaining staff of the right caliber for jobs which are only seasonal. In recent years more and more of the larger hotels have opted to stay open year-round, with special packages designed to attract the off-season market. The increase in second holidays in Britain has helped in this endeavour.

We have talked chiefly in terms of the physical characteristics of a hotel which attract its market, but no less important are the psychological factors such as service, "atmosphere", even the other guests with whom the customer will come in contact. Any or all of these factors will be taken into consideration by customers in making their choice of hotel.

Cross-cultural attitudes

Managing a multinational company is not an easy task because of local differences. Companies that want to be successful in foreign mar-

kets have to be aware of local characteristics that affect the way business is done.

There is a cultural divide between, on the one hand, the countries of North America and north-west Europe, where management is based on analysis, rationality, logic and systems, and, on the other, the Latin cultures of southern Europe and South America, where personal relations, intuition, emotion and sensitivity are of importance.

Canada, the USA, Britain, the Netherlands, Germany, Scandinavia are individualist. Status has to be achieved. In most Latin and Asian cultures, on the contrary, status is automatically accorded to the boss.

In northern cultures the principle of pay-for-performance often successfully motivates sales people. The more you sell, the more you get paid. But the principle might well be resisted in more collectivist cultures, and in countries where rewards and promotion are expected to come with age and experience.

Another example of an American idea that doesn't work well in Latin countries is matrix management. The task-oriented logic of matrix management conflicts with the principle of loyalty to the all-important line superior.

Private enterprise

In capitalist economies, a predominant proportion of productive capacity has belonged to companies, in the sense of for-profit organizations. This include many forms of organizations that existed in earlier economic systems, such as sole proprietorships and partnerships. Non-profit organizations existing in capitalism include cooperatives, credit unions and communes.

More unique to capitalism is the form of organization called corporation, which can be both for-profit and non-profit. This entity can act as a virtual person in many matters before the law. This gives some unique advantages to the owners, such as limited liability of the owners and perpetual lifetime beyond that of current owners.

A special form of corporation is a corporation owned by shareholders who can sell their shares in a market. One can view shares as converting company ownership into a commodity - the ownership rights are divided into units (the shares) for ease of trading in them. Such share trading first took place widely in Europe during the 17th century and continued to develop and spread thereafter. When company ownership is spread among many shareholders, the shareholders generally have votes in the exercise

of authority over the company in proportion to the size of their share of ownership.

To a large degree, authority over productive capacity in capitalism has resided with the owners of companies. Within legal limits and the financial means available to them, the owners of each company can decide how it will operate. In larger companies, authority is usually delegated in a hierarchical or bureaucratic system of management.

Importantly, the owners receive some of the profits or proceeds generated by the company, sometimes in the form of dividends, sometimes from selling their ownership at higher price than their initial cost. They may also re-invest the profit in the company which may increase future profits and value of the company. They may also liquidate the company, selling all of the equipment, land, and other assets, and split the proceeds between them.

The price at which ownership of productive capacity sells is generally the maximum of either the net present value of the expected future stream of profits or the value of the assets, net of any obligations. There is therefore a financial incentive for owners to exercise their authority in ways that increase the productive capacity of what they own. Various owners are motivated to various degrees by this incentive - some give away a proportion of what they own, others seem very driven to increase their holdings. Nevertheless the incentive is always there, and it is credited by many as being a key aspect behind the remarkably consistent growth exhibited by capitalist economies. Meanwhile, some critics of capitalism claim that the incentive for the owners is exaggerated and that it results in the owners receiving money that rightfully belongs to the workers, while others point to the fact that the incentive only motivates owners to make a profit - something which may not necessarily result in a positive impact on society. Others note that in order to get a profit in a non-violent way, one must satisfy some need among other persons that they are willing to pay for. Also, most people in practice prefer to work for and buy products from for-profit organizations rather than to buy from or work for non-profit and communal production organizations which are legal in capitalist economies and which anyone can start or join.

When starting a business, the initial owners or investors typically provide some money (the capital) which is used by the business to buy or lease some means of production. For example, the enterprise may buy or lease a piece of land and a building; it may buy machinery and hire workers (labor-power), or the capitalist may provide the labor himself. The commodities produced by the workers become the property of the capital-

ist ("capitalist" in this context refers to a person who has capital, rather than a person who favors capitalism), and are sold by the workers on behalf of the capitalist or by the capitalist himself. The money from sales also becomes the property of the capitalist. The capitalist pays the workers a portion of this profit for their labor, pays other overhead costs, and keeps the rest. This profit may be used in a variety of ways, it may be consumed, or it may be used in pursuit of more profit such as by investing it in the development of new products or technological innovations, or expanding the business into new geographic territories. If more money is needed than the initial owners are willing or able to provide, the business may need to borrow a limited amount of extra money with a promise to pay it back with interest. In effect, it may rent more capital.

What is capitalism?

In common usage capitalism refers to an economic system in which the means of production are privately owned and operated in order to generate capital, and where investment and the production, distribution and prices of commodities (goods and services) are determined mainly in a free market, rather than by the state. The means of production are usually operated in pursuit of profits.

Capitalism is contrasted with feudalism, where land is owned by the feudal lords, who collect rent from private operators; socialism, where the means of production is owned and used by the state; and communism, where the means of production is owned and used by the community collectively.

An economy with a large amount of intervention - which may include state ownership of some of the means of production - in combination with some free market characteristics is sometimes referred to as a mixed economy, rather than a capitalist one. Some economists oppose all or almost all state control over an economy. By some definitions, all of the economies in the developed world are capitalist, or mixed economies based on capitalism. Others see the world integrated into a global capitalist system, and even those nations which today resist capitalism, operate within a globalized capitalist economy.

Anders Chydenius was first to propose free trade and industry and to lay out the principles of liberalism in 1765, eleven years before Adam Smith. Yet, Adam Smith became more famous as the intellectual father of capitalism. From then on, most theories of what has come to be called capitalism developed in the 18th century, 19th century and 20th century,

for instance in the context of the industrial revolution and European imperialism (e.g. Chydenius, Smith, Ricardo, Marx), The Great Depression (e.g. Keynes) and the Cold war (e.g. Hayek, Friedman).

These theorists characterize capitalism as an economic system in which capital is owned by the capitalist class and economic decisions are determined in a market - that is, by trades that occur as a result of agreement between buyers and sellers; where a market mentality and entrepreneurial spirit exists; and where specific, legally enforceable, notions of property and contract are instituted. Such theories typically try to explain why capitalist economies are likely to generate more economic growth than those subject to a greater degree of governmental intervention.

Some emphasize the private ownership of capital as being the essence of capitalism, or emphasize the importance of a free market as a mechanism for the movement and accumulation of capital, while others measure capitalism through class analysis (i.e. class structure of society, relations between the proletariat and the bourgeois). Some note the growth of a global market system.

Others focus on the application of the market to human labor. Still others, such as Hayek, note the self-organizing character of economies which are not centrally-planned by government. Many, such as Adam Smith, point to what is believed to be the value of individuals pursuing their self-interest as opposed to altruistically working to serve the "public good".

Many of these theories call attention to various economic practices that became institutionalized in Europe between the 16th and 19th centuries, especially involving the right of individuals and groups of individuals acting as "legal persons" (or corporations) to buy and sell capital goods, as well as land, labor, and money, in a free market, and relying on the state for the enforcement of private property rights rather than on a system of feudal protection and obligations.

Aside from referring to an economic or political system, capitalism may also refer to the condition of owning capital. Likewise, in addition to the term "capitalist" referring to someone who favors capitalism, capitalist also commonly refers to a person who owns and controls capital.

Economy of New Zealand

New Zealand has a market economy that depends greatly on international trade, mainly with Australia, the European Union, the United States, China, South Korea and Japan. It has only small manufacturing and high-

tech sectors, being strongly focused on tourism and primary industries such as agriculture. Free-market reforms over recent decades have removed many barriers to foreign investment, and in 2005 the World Bank praised New Zealand as being the most business-friendly country in the world, before Singapore.

Traditionally, New Zealand's economy was built on a narrow range of primary products, such as wool, meat and dairy products. As an example, from approximately 1920 to the late 1930s, the dairy export quota was usually around 35% of the total exports, and in some years made up almost 45% of all New Zealand's exports. New Zealand enjoyed a high standard of living. However, commodity prices for these exports declined, and New Zealand lost its preferential trading position with the United Kingdom in 1973 due to the latter joining the European Economic Community. Partly as a result, from 1970 to 1990, the relative New Zealand GDP per capita adjusted for purchasing power declined from about 115% of the OECD average to 80%.

New Zealand's economy has been based on a foundation of exports from its very efficient agricultural system. Leading agricultural exports include meat, dairy products, forest products, fruit and vegetables, fish, and wool. New Zealand was a direct beneficiary of many of the reforms achieved under the Uruguay Round of trade negotiations, with agriculture in general and the dairy sector in particular enjoying many new trade opportunities in the long term. The country has substantial hydroelectric power and sizeable reserves of natural gas. Leading manufacturing sectors are food processing, metal fabrication, and wood and paper products. Some manufacturing industries, many of which had only been established in a climate of import substitution with high tariffs and subsidies, such as car assembly, have completely disappeared, and the importance of manufacturing in the economy is in a general decline.

Starting a career

In many countries, businesses, the private sector, provide the majority of jobs. But one could also make a career in government or in the not-for-profit sector. Career is more than just a job. It is something that may include many separate jobs. People, as a rule, move from job to job during their lifetime. A career involves choices of occupation. There is work that we enjoy and feel good about. And there is work that we don't enjoy. Every career includes some work of both kinds. How much of each kind then is in your career depends very much on decisions that you yourself

make. Seeking work (particularly first job) that is interesting and rewarding requires effort and careful thought. What can help to make career choices? What makes people give up their jobs? How to take the first steps in starting a career? These questions are very often asked. Here are some hints that may be useful. First you must assess your interests and abilities. Self-assessment is useful in helping you decide what to look for, what career to pursue.

When you have a clear idea of the kind of work you would like to do and you are ready to look for a specific job, you should explore the labour market, visit job centres, talk to friends, read advertisements about vacancies. After that you must start writing and sending your resumes or CV. Your resume not only sums up your experience and education but also advertises you to potential employers. Its purpose is to arouse employer's interest in you and thereby to gain an interview.

Employers want to hire people who fit the job, they want to fill the vacancies with competent people. If there is a personnel department in the company then the staff help to recruit a qualified applicant. Employers usually consider professional qualifications and personal characteristics. Preference is given to applicants who can maintain good relations, who have positive attitudes, who can work in a team and under pressure. 45 Before writing your resume, ask yourself what an employer would want to know about you, what tasks you could perform, what kind of experience you have had, what skills you can offer and what job you expect the employer to give you. There are many interesting jobs in the financial system - loan officer at a bank, broker in a securities firm, underwriter in an insurance company, and an auditor, everyone can choose something and start climbing up the career ladder.

How to become a successful entrepreneur

You've got the knowledge? A great business idea and financial backing - this should guarantee business success, surely? Perhaps, but your character and personality come into picture too. A number of particular personal characteristics are found in successful entrepreneurs in all fields and these aspects of their character are closely linked with their success in business. These characteristics are so important that in the long terms they can be even more beneficial than good contacts and a clear marketing strategy.

Ambition is high on the list of essential characteristics, with successful people being driven by a very strong desire to achieve. Successful peo-

ple are also selfdisciplined and hard -working. Many rich and famous entrepreneurs started out working long hours for little money, maintaining a tough work routine despite hardship. Honesty is another important characteristic. This means openness and integrity towards those you deal with as well as ability to recognize your own strengths and weakness. Self-confidence and positive attitude are also helpful personality traits, both in terms of the image your project to others and your ability to cope with problems.

Although you may believe you were born with particular personality that is fixed, it is possible to make changes to some of your personal characteristics by changing your habits and behavior. Setting targets and regularly measuring your own performance, for example, is a practical step associated with being ambitious. Making a forward schedule can lead to a more difficult approach to your business. Putting on paper two positive achievements or experiences at the end of each working day can help build self-confidence and a positive attitude. It's therefore worth periodically taking a close look at your own business habits and behavior to see what changes you can make to bring your personal characteristics closer to those commonly found in successful entrepreneurs.

Top qualities that make a great leader

If you're currently leading a team of people or are about to become a leader, I have learned five things that you should seriously take into consideration. For those already managing and leading a team of employees, it's never too late to review some aspects of your leadership skills.

Honesty. Whatever ethical plane you hold yourself to, when you are responsible for a team of people, its important to raise the bar even higher. Your business and its employees are a reflection of yourself, and if you make honest and ethical behavior a key value, your team will follow suit.

Ability to Delegate. It's important to remember that trusting your team with your idea is a sign of strength, not weakness. Delegating tasks to the appropriate departments is one of the most important skills you can develop as your business grows. The key to delegation is identifying the strengths of your team, and capitalizing on them. Find out what each team member enjoys doing most. Chances are if they find that task more enjoyable, they will likely put more thought and effort behind it. This will not only prove to your team that you trust and believe in them, but will also free up your time to focus on the higher level tasks, that should not be

delegated. It's a fine balance, but one that will have a huge impact on the productivity of your business.

Confidence. There may be days where the future of your brand is worrisome and things aren't going according to plan. This is true with any business, large or small, and the most important thing is not to panic. Part of your job as a leader is to put out fires and maintain the team morale. Keep up your confidence level, and assure everyone that setbacks are natural and the important thing is to focus on the larger goal. As the leader, by staying calm and confident, you will help keep the team feeling the same. Remember, your team will take cues from you, so if you exude a level of calm damage control, your team will pick up on that feeling. The key objective is to keep everyone working and moving ahead.

Intuition. When leading a team through uncharted waters, there is no roadmap on what to do. Everything is uncertain, and the higher the risk, the higher the pressure. That is where your natural intuition has to kick in. Guiding your team through the process of your day-to-day tasks can be honed down to a science. But when something unexpected occurs, or you are thrown into a new scenario, your team will look to you for guidance. Drawing on past experience is a good reflex, as is reaching out to your mentors for support. Eventually though, the tough decisions will be up to you to decide and you will need to depend on your gut instinct for answers.

Learning to trust yourself is as important as your team learning to trust you. Nobody's perfect and becoming a strong leader is something you can learn and even improve if you think that you're lacking in certain areas. As in many other roles in the corporate world, a leadership role is a never ending process of self analysis and self improvement.

Economy of Samara

Today Samara is a leading industrial center in the Volga Area and one of the top ten Russian cities in terms of national income and industrial production volume.

Samara is known for the production of aerospace launch vehicles, satellites and various space services, engines and cable, aircraft and rolled aluminum, blockmodule power stations; refinery, chemical and cryogenic products; gas-pumping units; drilling bits; automated electric equipment; airfield equipment; truck-mounted cranes; construction materials; chocolate made by the Russia Chocolate Factory; Zhiguli beer; 63 food processing and light industry products.

Samara region is one of the most urbanized regions of Russia with 2.2% of the country's population. It creates 2.3% of the gross domestic product.

The powerful innovative territorial aerospace cluster is created in the Samara region. This cluster unites the leading enterprises of the rocket production, enginebuilding and the production of the aircraft equipment. The flagship of the cluster is the research and production of rocket and space center "TsSKB Progress", which is known over the world thanks to "Soyuz" rockets. Second pole of the cluster is Samara "Aviacor" plant which provides the serial production of the An-140 - passenger aircraft. In February 2010 the Privolzhskiy Automobile Cluster (PAC) association was established, it includes 30 industrial enterprises of the Samara region. Automotive Cluster is a leader in economic innovation and development of the region. The core of automobile cluster - Automobile Plant "AvtoVAZ", which accounts for a quarter of Russia's car market. In addition to the "AvtoVAZ" and CJSC "GMAvtoVAZ" in automotive cluster has more than 100 enterprises producing auto parts.

Years of free enterprise and market reforms have generated business community in the province. Today one thousand residents run approximately 18.1 small businesses. In the region there are more than 120 thousand small and medium businesses. The turnover of the small and medium enterprises in 2009 made 554 billion rubles. This is 40 % of the total turnover of the region. Samara's cars, planes, aluminum, machine tools, cables, and fertilizers are well known. Recognition of the Samara brands gives confidence to business partners and attracts investors. The evidence of this is the long-term presence in the Samara region of worldwide known companies like Alcoa, Coca-Cola, Pepsi, and Nestle. Creating a healthy business-climate is one of priorities of the Government of the Samara region.

Economy of Russia

The economy of Russia is the eighth largest economy in the world by nominal value. The Gross Domestic Product (GDP) in Russia was worth 2014.80 billion US dollars in 2013. The GDP value of Russia represents 3.25 percent of the world economy.

Since the collapse of the Soviet Union, Russia has undergone significant changes, moving from a centrally planned economy to a more marketbased and globally integrated economy.

Economic reforms in the 1990s privatized many sectors of industry and agriculture. In 2011, Russia's capital, Moscow, had the highest number of billionaires of any city in the world.

The country is rich in natural resources, including timber, precious metals, and particularly fossil fuels (oil, natural gas, and coal). In 2011, Russia became the world's leading oil producer, surpassing Saudi Arabia; Russia is the second-largest producer of natural gas; Russia holds the world's largest natural gas reserves, the second-largest coal reserves, and the eighth-largest crude oil reserves. Russia is also a top exporter of metals such as steel and primary aluminum.

Russia remains heavily dependent on exports of commodities, particularly oil, natural gas, metals, and timber, which account for about 80% of exports, leaving the country vulnerable to swings in world prices. In recent years, we can observe the growth of internal consumer demand that has increased by over 12% annually in 2000-2005, showing the strengthening of its own internal market. Russia joined the World Trade Organization in 2012, which will reduce trade barriers and help open foreign markets for Russian goods.

Russia is one of the most industrialized of the former Soviet republics. However, years of low investment have left much of Russian industry highly inefficient and a lot of its equipment is in need of modernization. Besides its resource-based industries, it has developed large manufacturing capacities, notably in metals, food products, and transport equipment.

Russia inherited most of the defense industrial base of the Soviet Union, so armaments remain an important export category for Russia. The defense and aircraft industries are important employers and are able to offer internationally competitive products for export. Russia's industry, due to increasing demand and improved state finances, emerged from a deep crisis caused by the dissolution of the Soviet Union.

Economy of the USA

The economy of the United States is the world's largest national economy and the world's second largest overall economy, the GDP of the EU is approximately \$2 trillion larger. Its nominal GDP was estimated to be \$15.8 trillion in 2012, approximately a quarter of nominal global GDP. Its GDP at purchasing power parity is the largest in the world, approximately a fifth of global GDP at purchasing power parity.

The U.S. is one of the world's wealthiest nations, with abundant natural resources, a well-developed infrastructure, and high productivity. The

economic history of the United States has its roots in European settlements in the 16th, 17th, and 18th centuries. The American colonies went from colonial economies to a small, independent farming economy, which in 1776 became the United States of America. In 180 years the United States grew to a huge, integrated, industrialized economy that still makes up over a quarter of the world economy.

The U.S. is the world's third-largest producer of oil and second-largest producer of natural gas. It is the second-largest trading nation in the world behind China. Its five largest trading partners are: European Union, Canada, China, Mexico and Japan.

The United States has a mixed economy and has maintained a stable overall GDP growth rate, a moderate unemployment rate, and high levels of research and capital investment. It has been the world's largest national economy since at least the 1890s.

As of 2010, the country remains the world's largest manufacturer, representing a fifth of the global manufacturing output. Of the world's 500 largest companies, 132 are headquartered in the United States. This is twice the total of any other country.

The labor market in the United States has attracted immigrants from all over the world and its net migration rate is among the highest in the world. About 60% of the global currency reserves have been invested in the United States dollar, while 24% have been invested in the euro.

The country is one of the world's largest and most influential financial markets. The New York Stock Exchange (formally known as NYSE Euronext) is the world's largest stock exchange by market capitalization. Foreign investments made in the United States total almost \$2.4 trillion, which is more than twice that of any other country.

A central feature of the U.S. economy is the economic freedom afforded to the private sector by allowing the private sector to make the majority of economic decisions. Today, the United States is home to 29.6 million small businesses, 30% of the world's millionaires, 40% of the world's billionaires, as well as 139 of the world's 500 largest companies.

Economy of the United Kingdom

The economy of the United Kingdom is the sixth largest national economy in the world measured by nominal GDP and the third-largest in Europe after Germany and France.

The United Kingdom is one of the world's most globalised countries. The capital, London is one of the three major financial centers of the world, along with New York City and Tokyo.

The British economy is often described as an 'Anglo-Saxon economy'. It is made up of the economies of England, Scotland, Wales and Northern Ireland. The UK has been a member state of the European Union since 1973. As a member of the EU, the UK is part of a single market that ensures the free movement of people, goods, services, and capital within member states.

Nevertheless, the UK still maintains its own economy and has chosen to continue using the Pound Sterling as its national currency rather than converting to the Euro. Government involvement in the British economy is exercised by HM Treasury, headed by the Chancellor of the Exchequer.

The Bank of England is the UK's central bank and its Monetary Policy Committee is responsible for setting interest rates. The currency of the UK is the pound sterling, which is also the world's thirdlargest reserve currency after the U.S. dollar and the euro.

Great Britain is one of the world's leading industrialized nations. It has achieved this position despite the lack of most raw materials needed for industry. It must also import 40% of its food supplies. In 2012, the UK was the 11th-largest exporter in the world and the sixth-largest importer. Within the manufacturing sector, the largest industries include machine tools; electric power, automation, and railroad equipment; ships; aircraft; motor vehicles and parts; electronic and communications equipment; metals; chemicals; coal; petroleum; paper and printing; food processing; textiles; and clothing.

In the 18th century the UK was the first country to industrialize and during the 19th century had a dominant role in the global economy. From the late-19th century the Second Industrial Revolution in the United States and Germany presented an increasing economic challenge, and the costs of fighting the First World War and Second World War weakened the UK's relative position.

Since 1979 and the latter Margaret Thatcher Government, most state-owned companies were privatized and opened to public competition and listed in the UK's financial market to increase demand as well as supply in the British. The UK economy is currently recovering from a recession arising from the financial crisis of 2007/08, the UK experienced a deeper downturn than all of the G7 except Japan, and has experienced a slower recovery than all but Italy.

Steve Jobs

Steve Jobs' impact on your life cannot be overestimated. His innovations have likely touched nearly every aspect - computers, movies, music and mobile. We learned from Jobs that a presentation can, indeed, inspire. For entrepreneurs, Jobs' greatest legacy is the set of principles that drove his success. Let's consider some of them.

Do what you love. Jobs once said, "People with passion can change the world for the better." Asked about the advice he would offer would-be entrepreneurs, he said, "I'd get a job as a busboy or something until I figured out what I was really passionate about." That's how much it meant to him. Passion is everything.

Put a dent in the universe. Jobs believed in the power of vision. He once asked then-Pepsi President, John Sculley, "Do you want to spend your life selling sugar water or do you want to change the world?" Don't lose sight of the big vision.

Make connections. Jobs once said creativity is connecting things. He meant that people with a broad set of life experiences can often see things that others miss. He took calligraphy classes that didn't have any practical use in his life - until he built the Macintosh. Jobs traveled to India and Asia. He studied design and hospitality. Don't live in a bubble. Connect ideas from different fields.

Say no to 1,000 things. When he returned in Apple in 1997, he took a company with 350 products and reduced them to 10 products in a two-year period. Why? So he could put the "A-Team" on each product. What are you saying "no" to?

Create insanely different experiences. Jobs also sought innovation in the customer-service experience. When he first came up with the concept for the Apple Stores, he said they would be different because instead of just moving boxes, the stores would enrich lives. Everything about the experience you have when you walk into an Apple store is intended to enrich your life and to create an emotional connection between you and the Apple brand. What are you doing to enrich the lives of your customers?

Master the message. You can have the greatest idea in the world, but if you can't communicate your ideas, it doesn't matter. Jobs was the world's greatest corporate storyteller. Instead of simply delivering a presentation like most people do, he informed, he educated, he inspired and he entertained, all in one presentation.

Sell dreams, not products. Jobs captured our imagination because he really understood his customer. He knew that tablets would not capture

our imaginations if they were too complicated. What was the result? One button on the front of an iPad. It's so simple, a 2-year-old can use it. Your customers don't care about your product. They care about themselves, their hopes, their ambitions. Jobs taught us that if you help your customers reach their dreams, you'll win them over. Steve Jobs believed in himself, believed in his vision, and he was constantly prepared to defend his ideas.

Time management

Time management is the act or process of planning and exercising conscious control over the amount of time spent on specific activities, especially to increase effectiveness, efficiency or productivity. Time management may be aided by a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects and goals complying with a due date. Initially, time management referred to just business or work activities, but eventually the term broadened to include personal activities as well.

Time management skills are especially important for small business people, who often find themselves performing many different jobs during the course of a single day. These time management tips will help you increase your productivity and stay cool and collected. Realize that time management is a myth. No matter how organized we are, there are always only 24 hours in a day.

Time doesn't change. All we can actually manage is ourselves and what we do with the time that we have. Create time management goals. Remember, the focus of time management is actually changing your behaviors, not changing time. A good place to start is by eliminating your personal time-wasters. For one week, for example, set a goal that you're not going to take personal phone calls while you're working. Implement a time management plan. Think of this as an extension of the tip above.

The objective is to change your behaviors over time to achieve whatever general goal you've set for yourself, such as increasing your productivity or decreasing your stress. So you need to not only set your specific goals, but track them over time to see whether or not you're accomplishing them. Prioritize ruthlessly.

You should start each day with a session prioritizing the tasks for that day and setting your performance benchmark. If you have 20 tasks for a given day, how many of them do you truly need to accomplish? Get in the habit of setting time limits for tasks. For instance, reading and answering

email can consume your whole day if you let it. Instead, set a limit of one hour a day for this task and stick to it.

Marketing

Marketing is based on thinking about the business in terms of customer needs and their satisfaction. There are many definitions of marketing but one of the simplest suggests that: "Marketing is getting the right product or service in the right quantity, to the right place, at the right time and making a profit in the process".

Effective marketing is a result of examining every aspect of your business and how it affects the consumer's end experience. It covers everything you'll need to do in order to deliver your products and services to the consumer including research, planning, pricing, packaging, promotion, selling and distribution. The following six areas provide a comprehensive framework for developing an effective marketing plan. These areas are often referred to as the - "6Ps" or the 'marketing mix':

Product. This covers the combination of goods and services that your business offers. It could include the following characteristics of your good or service: quality, variety, design, features, services, warranty, sizes, packaging, brand name and returns.

Place. How does the consumer access your product or service? Things to think about in this area include: distribution channels, coverage, inventory, transportation, logistics and retail outlet location.

Price. What approach will you take to pricing your product? Will you offer discounts or extended payment periods? What credit terms will you set?

Promotion. Refers to how you communicate with your customers. Most businesses use a mix of advertising, personal selling, referrals, sales promotion and public relations.

People. Your staff are ambassadors for your business. Think the following in relation to your staff: knowledge, experience, skills, communication, teamwork and attitude.

Process. The processes that you use in the day to day operation of your business have a flow-on effect on the customer's experience, even if it's simply ensuring that orders are effectively managed. Think about the following aspects of business operation: systems, quality control, planning, review, continuous improvement, documentation and feedback channels.

Market research is a key part of developing your marketing strategy. It's about collecting information to give you an insight into your cus-

tomers' mind so that you understand what they want, how they gather information and where they come from. You can also do market research to get a better idea of market trends and what is happening in your industry sector.

A career in marketing is enjoyable and fun. Most people who work in marketing will tell you it provides them with the challenge they have always wanted. The reason being is marketing is always changing; there are always techniques to learn, cases to study, and strategies to research. Do you have what it takes to be successful in a marketing career?

Cultural differences in communication

Culture affects the way people think about business in their own society. An awareness of cultural attitudes toward business will help you communicate efficiently and effectively when working with people from other cultures. For example, Asian cultures, including Japan and China, promote teamwork and cooperation in business environments while Western businesses promote individual action and responsibility. Understanding these values will help you to create an effective communication strategy with partners from these regions.

During a business meeting, cultural differences in communication are likely to come to the fore. It is essential for you to be aware of cultural differences in communication, e.g. to know the correct way of addressing and greeting your business partners, your boss and your colleagues. Always use last names and titles unless you are invited to do otherwise. Try to adjust to the way your business partners communicate.

Culture directly affects business communication, both verbal and nonverbal. Some cultures, including Australia, the United Kingdom and Germany, place high significance to the words actually spoken. Other cultures, including Japan and Arab cultures, still place significance on the spoken word, but also place great significance on the context of the conversation. Ignoring culture in business communication can lead to problems and communication disruptions.

In some countries, like the United States and Germany, it is common for people to speak loudly and be more assertive or aggressive when sharing ideas or giving direction. In countries like Japan, people typically speak softly and are more passive about sharing ideas or making suggestions.

When interacting with people from different cultures, speaking in a neutral tone and making a conscious effort to be considerate of others' in-

put, even if it is given in a manner to which you are not accustomed, can help foster effective business communication.

Due to globalization, people from various cultures and countries increasing conduct business with each other. Technology enables people to easily connect with people around the world in a moment's notice, but there are a few rules to remember before doing so. If making an international phone or video conferencing call, be conscious of the time zone differences and make sure to set a reasonable time for all involved parties to interact.

It is important to remember that cultural differences can also affect availability. For instance, just because you schedule a conference call for the middle of the business day does not mean that the time will be favorable for the people you are conducting business with. Many Spanish cultures have longer lunch breaks than Americans are accustomed to, which means there may be a two- to three-hour time period during the day in which the person you would like to meet with is unavailable. Asking for availability prior to making the call is the best way to avoid any confusion. Once you are able to connect, speak clearly and slowly.

Travelling for business

Never before in the history of the world has businessmen traveled so much as they do today. It is not surprising because we are living in a world of growing international trade and expanding economic and technical cooperation.

Fascinating though it is for tourist, traveling however has become the most tiring of all the occupations for many businessmen and experts. Choosing a comfortable hotel to stay at is, therefore, a matter of some importance. There are plenty of good hotels, motels, and guest houses, in the world, conveniently located for major business centers. Their numerous facilities include both leisure and business ones. There are parking areas which can accommodate a lot of cars. People in the office help guests to book train tickets and rent a car. They are also ready to give all necessary information.

Nowadays people who go on business mostly travel by air as it is the fastest way of travelling. Passengers are requested to arrive at the airport 2 hours before departure time on international flights and an hour on domestic flights as there must be enough time to complete the necessary airport formalities. Passengers must register their tickets, weigh in and register the luggage. Most airlines have at least 2 classes of travel: first class and

economy class which is cheaper. Each passenger of more than 2 years of age has a free luggage allowance. As usual luggage weight limit is 20kg. Excess luggage must be paid. Each passenger is given a boarding pass to be shown at departure gate and again to the stewardess when boarding the plane. Watch the electric sign flashes when you are on board, when the "Fasten Seat Belts" sign goes on do it and have a safe flight.

Travelling for business can be stressful. Not only are you traveling, which can be challenging enough, but you most likely have business matters on your mind, creating more pressure.

Planning ahead can reduce the stress and make at least the travel portion of your trip a little easier and maybe even enjoyable.

- Buy good-quality luggage that satisfies carry-on requirements.
- Packing lightly will not only reduce the physical stress on your body, but will keep things simple once you arrive as well.
- Carry a well-organized travel wallet. This will enable you to keep boarding passes, identification and other important papers immediately at hand so that you aren't digging around in pockets or bags.
- Carry cash in your front pants pocket or in a money belt. If your bag or wallet is stolen, you will still have cash on you in a place that pick-pockets can't get to.
- Check your cell phone service before leaving. Some cell phone service providers do not provide adequate coverage in other cities.
- Pack a change of clothes. If you must check a bag with the airline, make sure your carry-on has a change of clothes appropriate for your reason for traveling. If you lose your luggage, at least you won't only have the shirt on your back.

The short presentation on Pizza Hut (UK)

Good morning, ladies and gentlemen, thank you for coming. My name is Sarah James, and I'm here to give a brief presentation on the company. My talk is very short so please keep your questions for the end.

The first part of my presentation is about the company structure of Pizza Hut (UK).

The second part looks at the present activity of the company in the UK, and in the last part I want to talk about our future plans.

First, the structure. Let's start with the parent company. As you know, Pizza Hut (UK) is a subsidiary of Tricon Global Restaurants. There are other brands in the group, such as KFC and Tako Bell. The president of Pizza Hut (UK) is John Prinsell.

Now, let's look at our present activity. Business is very good. People in Britain like pizza. We have sales of over 300 million pounds from 400 outlets. We employ about 16000 people. In Britain our brand is very well-known. 80% of the population eat at Pizza Hut at least once a year.

On top of that, we deliver 75,000,000 pizzas to people's homes. Pizzas are our main product, but we also sell a lot of pasta, salads, desserts, and drinks.

Finally, in the future. In the next ten years we plan to open at least another hundred restaurants. At the moment our market share of all meals in restaurants in Britain is 6%. We would like to increase that number to 10% in the next 10 years. With our customers and our staff, that aim is possible.

Thank you for listening. Do you have any questions?

ОБЩЕПРИНЯТЫЕ СОКРАЩЕНИЯ

Politics

- AAH (Anti-Apartheid Movement) - движение против апартеида
ABM (Anti-Ballistic Missile) - противоракетная оборона / система ПРО
ABS (American Broadcasting System) - Американская радиовещательная система
AFL/CIO (American Federation of Labour / Congress of Industrial Organisations) - Американская Федерация Труда / Конгресс Промышленных Ассоциаций
ANC (African National Congress) - Африканский Национальный Конгресс
BBC (British Broadcasting Corporation) - Би Би Си (Британская радиовещательная корпорация)
BCN (British Commonwealth of Nations) - Британское Содружество Наций
BG (British Government) - Британское правительство
CND (Campaign for Nuclear Disarmament) - кампания за ядерное разоружение
Demo (demonstration) - демонстрация
DPS (Development, production and stockpiling of the weapons) - разработка, производство и хранение оружия
FBI (Federal Bureau of Investigation) - федеральное бюро расследований
Festo (manifesto) - манифест
GA (General Assembly) - Генеральная Ассамблея
HC (House of Commons) - Палата Общин
HL (House of Lords) - Палата Лордов
IRA (Irish Republican Army) - ИРА (Ирландская Республиканская Армия)
MP (Member of Parliament) - член парламента
MP (Military Police) - военная полиция
SM (strategic missile) - стратегическая ракета
TU (Trade Union) - профсоюз
TUC (Trade Union Council) - совет профсоюзов

Economics

- A, AA, AAA - рейтинги ценных бумаг (хороший, очень хороший, высокий)
a.a.r. (against all risks) - страхование от всех рисков
a/c pay; a/c rec (accounts payable; accounts receivable) - кредиторская; дебиторская задолженность
AC (current account) - текущий счет
acg (according) - согласно
ACT (advance corporation tax) - налог на прибыль
agd (agreed) - согласовано
AMA (asset management account) - счет управления активами
AMEX (American Stock Exchange) - Американская фондовая биржа
AR (annual report) - годовой отчет
B, BB, BBB - средний рейтинг ценных бумаг
BOD (board of directors) - совет директоров
BOG (board of governors) - совет управляющих

BOP (balance of payments) - платежный баланс
BOT (balance of trade) - торговый баланс
BP (business plan) - план хозяйственной деятельности
C&I (commercial and industrial) - торгово-промышленный
C, Ca, Caa - низший рейтинг ценных бумаг
CAREX (capital expenditure) - капитальные расходы
CBR (Central Bank of the Russian Federation) - Центральный банк РФ
cc (carbon copies) - копии
CE (Chief Economist's Office) - департамент главного экономиста
CEO (chief executive officer) - генеральный директор
CEPR (Centre for Economic Policy Research) - Центр исследований экономической политики
D - сомнительная стоимость (ценных бумаг)
D/A (deposit account) - депозитный счет
DFI (development finance institution) - финансовое учреждение развития
dis (discount) - скидка
EA (Europe Agreements) - европейские соглашения
EBRR (European Bank for Reconstruction and Development) - Европейский банк реконструкции и развития
ECB (European Central Bank) - Европейский центральный банк
ECO (Economic Cooperation Organization) - Организация экономического сотрудничества
EFTA (European Free Trade Agreement) - Соглашение о свободной торговле в Центральной Европе
Exs (expenses) - расходы
f.i.t. (free of income tax) - не облагаемый подоходным налогом
FE (foreign exchange) - валюта
FEZ (free economic zone) - свободная экономическая зона
FI (Financial Institutions) - отдел финансовых учреждений
FM (force majeure) - форс-мажор
forex (foreign exchange) - иностранная валюта
GDI (gross domestic income) - валовой внутренний доход
GDP (gross domestic product) - валовой внутренний продукт
GNP (gross national product) - валовой национальный продукт
GO (general obligation) - общее обязательство
GSP (gross social product) - валовой общественный продукт
IFI (International Financial Institution) - Международная финансовая организация
INCOTERM (International Commercial Terms) - международные условия торговли
ISP (Internet service provider) - провайдер (Интернет)
IT (information technology) - информатика
LC (letter of credit) - аккредитив
LLC (limited liability company) - ООО (общество с ограниченной ответственностью)

LSE (London Stock Exchange) - Лондонская фондовая биржа
MOF (Ministry of Finance) - министерство финансов
NAFTA (North American Free Trade Area) - Североамериканская зона свободной торговли
NASDAQ (National Association of Security Dealers Automated Quotations System) - коммуникационная система НАСДАК
net wt (net weight) - вес нетто
NYSE (New York Stock Exchange) - Нью-Йоркская фондовая биржа
O&M (operating and maintenance costs) - расходы на эксплуатацию и текущий ремонт
OPEC (Organization of the Petroleum Exporting Countries) - ОПЕК (Организация стран-экспортеров нефти)
OPEX (operating expenditure) - эксплуатационные расходы
OPIC (Overseas Private Investment Corporation) - ОПИК (Корпорация зарубежных частных инвестиций) (США)
PC (personal computer) - персональный компьютер
PCA (partnership and cooperation agreement) - соглашение о партнерстве и сотрудничестве
PLC (public limited company) - открытое акционерное общество с ограниченной ответственностью
R&D (research and development) - НИОКР (научно-исследовательские и опытно-конструкторские работы)
RPFV (Russian Project Finance Bank) - Российский банк проектного финансирования
RPI (rate of price inflation) - темп инфляции
SG (Secretary General) - генеральный секретарь
SOE (state-owned enterprise) - государственное предприятие
SWIFT (Society for Worldwide Interbank Financial Telecommunication) - СВИФТ (Организация всемирной межбанковской финансовой связи)
SWOT (strengths / weaknesses / opportunities / threats) - сильные и слабые стороны, возможности, опасности
TMS (time management system) - система контроля и учета рабочего времени
UN ECE (United Nations Economic Commission for Europe) - ЕЭКООН (Европейская экономическая комиссия ООН)
UNDP (United Nations Development Programme) - ПРООН (Программа развития ООН)
UNEP (United Nations Environment Programme) - Программа ООН по окружающей среде
VAT (value added tax) - НДС (налог на добавленную стоимость)
VP (Vice President) - вице-президент
WTO (World Trade Organization) - Всемирная торговая организация
y/e (year end) - конец года

АНГЛО-РУССКИЙ СЛОВАРЬ

A	abolish	отменять, уничтожать, упразднить
	abroad	за границей, за границу
	abundance	изобилие, множество
	academic	академический
	access	доступ
	accommodation	устройство, проживание
	accountant	бухгалтер
	accountfor	составлять
	accounting	бухгалтерская отчетность
	accounts payable	плановые платежи (в бухгалтерском балансе)
	adapt	приспосабливать
	advance	успех, увеличение
	advantage	преимущество
	agreement	соглашение, согласие
	agriculture	сельское хозяйство
	allocate	выдавать, ассигновывать
	allocation	ассигнование
	allow	разрешать, позволять
	allowance	выплата, пособие, скидка
	application	обращение, заявление
	apply	обращаться, применять
	assumption	заключение
	available	доступный, имеющийся в наличии
	average	средний, среднеарифметический
B	basic	базовый
	benefit	прибыль
	bill	счет
	bond	облигация
	boost	повышаться
	borrow	заимствовать, занимать
	budget	бюджет
C	capacity	мощность
	cash	наличие
	change	менять, обменивать
	chart	карта, диаграмма, схема
	cheap	дешевый
	choice	выбор
	circumstances	обстоятельства
	claim	утверждать, заявлять
	close	тесный, близкий
	coincide	совпадать

commodity	товар
common	частный, распространенный
compare	сравнивать
compete	конкурировать
competition	конкуренция
competitor	конкурент
complete	полный
complicated	сложный
conclude	заключать
condition	условие
connection	соединение
consolidated	консолидированный
construction	консультации
contribution	вклад
control	управление, регулирование
cost-cutting	сокращение расходов
costs	расходы, стоимость
crucial	решающий, критический
currency	валюта
current	текущий, настоящий
curve	кривая
D deal	сделка
deal with somebody	иметь дело с кем-либо
dealer	дилер
dealing	совершение сделок с валютой и другими финансовыми инструментами
decline	отрицать, падать
decree	указ
default	неплатеж
degree	степень
delay	задерживать
deliver	доставлять
demand	спрос
deny	отрицать
depend on	зависеть от
deposit	депозит
desire	желание
destroy	уничтожать
detailed	детализированный
devote	посвящать
difference	разница
disappoint	разочаровывать
discover	обнаруживать
distinguish	различать

	divide	делить
	domestic	домашний, внутренний
	dominate	доминировать
	downpayment	первоначальный платеж
E	earnings	заруботок, прибыль, доход
	economics	экономика (наука)
	economy	экономика (страны мира)
	eliminate	отменять, устранять
	emerge	появляться
	emphasize	подчеркивать, выделять
	enable	давать возможность
	encourage	воодушевлять
	engineering	машиностроение
	enormous	огромный
	equipment	оборудование
	essential	необходимый
	establish	устанавливать
	estimate	оценивать предварительно
	exactly	точно
	exceed	превышать
	exclude	исключать
	exist	существовать
	expansion	расширение
	expenditure	расход
	expense	расход
	expensive	дорогой
	expert	эксперт
	explain	объяснять
	extent	размер, степень
	extreme	чрезвычайный
F	favourable	благоприятный
	fee	плата
	finance	финансировать
	financial	финансовый
	fiscal	финансовый
	fix	устанавливать
	fixerate	фиксированный курс
	flow	поток
	fluctuate	колебаться
	forced	вынужденный
	forecast	прогнозировать
	found	основывать
	founder	основатель
	free	свободный

G	gain	заработать, получать
	gap	разница
	giant	гигант
	give credit	отдавать должное
	goods	товары
	government	правительство
	guarantee	гарантировать
	guidelines	основные направления
H	hire	брать в наем
	historic	исторический
	hold (held, held)	держать
I	identity	личность
	illustrate	иллюстрировать
	image	образ, имидж
	imply	подразумевать
	import	импортировать
	import (s)	импорт
	improve	улучшать
	in accordance with	в соответствии с
	in charge of	отвечать за
	include	включать
	income	доход
	increase	увеличиваться
	indentify	определять
	individual	индивидуальный
	industry	промышленность
	inflation	инфляция
	influence	влиять на
	interest	процент, сумма
	interrelation	соотношение, взаимосвязь
	invent	изобретать
	invest	инвестировать
	investment	инвестирование
J	join	присоединяться к
	joint venture	совместное предприятие
L	labour	труд
	lack	нехватка
	launch	начинать выпускать
	lead (led, led)	вести, руководить
	level	уровень
	liabilities	обязательства
	license	лицензия
	limit	лимитировать
	link	звено, связь

	liquidity	ликвидность
	loan	заем, кредит
	location	местонахождение
	long -term	долгосрочный
M	maintain	поддерживать, сохранять
	major	главный
	majority	большинство
	make progress	делать успехи
	manage	управлять
	management	управление, менеджмент
	manufacture	производить, изготавливать
	market	рынок
	mean (meant)	означать
	measure	измерять
	monetary	валютный
	money	деньги
N	nation	нация, народ
	nationalize	национализировать
	net	сеть
	newspaper	газета
	number	номер, количество
	numerous	многочисленный
O	occupy	занимать
	offer	предлагать
	opportunity	возможность
	order	заказывать
	original	оригинальный
	output	выпуск продукции
	overcome	преодолевать
	own	владеть
	owner	владелец
	ownership	владение, собственность
P	participant	участник
	partnership	товарищество
	percapita	на душу населения
	percentage	процент
	perform	действовать
	performance	деятельность
	personal	личный, персональный
	pointout	указывать
	population	население
	possess	владеть, иметь
	possible	возможный
	potential	потенциал

	power	сила, электроэнергия
	powerful	мощный
	prediction	прогноз
	prefer	предпочитать
	premises	помещение, дом
	price	цена
	private	частный
	procedure	процедура
	produce	производить
	producer	производитель
	product	продукт, изделие
	production	производство
	productivity	производительность
	profit	прибыль
	progress	развитие, прогресс
	prohibit	запрещать
	propose	предлагать
	protect	защищать
	prove	доказывать
	provide	обеспечивать
	purchase	покупка
Q	quality	качество
	quantity	количество
R	range	диапазон, ассортимент
	rank	занимать место
	rapid	быстрый
	rate	ставка, курс, темп
	raw materials	сырье
	recession	спад
	recover	оживляться, выздоравливать
	reduction	падение, сокращение
	reference	ссылка
	reflect	отражать
	refuse	отказываться
	regardless of	независимо от
	regulate	регулировать, контролировать
	regulation	регулирование, контроль
	related	связанный
	relations	отношения
	relative	относительный
	remarkable	заметный, выдающийся
	renewal	обновление
	rent	рента
	research	исследование

	resources	ресурсы
	responsible	ответственный
	result	результат
	resume	возобновлять
	return	возвращать, получать
	revenue	доходы
	rise	подниматься
S	save	спасать
	saving	сбережения
	schedule	планировать, назначать
	scheme	схема, программа
	science	наука
	secure	обеспечивать
	securities	ценные бумаги
	sell	продавать
	share	доля, акция
	shareholder	акционер
	shortfall	нехватка, дефицит
	simplify	упрощать
	solve	разрешать, решать
	stable	стабильный
	stockmarket	фондовый рынок
T	take risks	рисковать
	target	цель, плановая цифра
	team	команда
	technology	техника, технология
	temporary	временный
	transaction	сделка
	trend	тенденция
U	upgrade	повышать
	urban	городской
	useful	полезный
V	value	ценность, стоимость
	various	разнообразный
	vary	изменять(ся)

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