МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ

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ИНОСТРАННЫЙ ЯЗЫК

АНГЛИЙСКИЙ ЯЗЫК

Учебно-методическое пособие
для подготовки к экзамену
по направлениям подготовки 38.03.01 «Экономика»,
38.03.02 «Менеджмент», 38.03.03 «Управление персоналом»

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Иностранный язык. Английский язык: учебно-методическое
И68 пособие для подготовки к экзамену по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом» / О.В. Гринцова, О.С. Милотаева, М.В. Пац, Н.В. Солманидина. – Пенза: ПГУАС, 2016. – 60 с.

Даны описание структуры экзамена по дисциплине «Иностранный язык», критерии оценивания экзаменационного ответа, методические указания по переводу английской оригинальной научно-технической литературы, методические указания по аннотированию и реферированию английского текста страноведческой тематики, устные экзаменационные темы.

Учебно-методическое пособие подготовлено на кафедре «Иностранные языки» и предназначено для студентов, обучающихся по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом», в соответствии с рабочей программой дисциплины «Иностранный язык».

ПРЕДИСЛОВИЕ

Учебно-методическое пособие содержит задания различного уровня сложности, позволяющие обучать и контролировать знания студентов-бакалавров. В учебно-методическом пособии также представлены задания, на основе выполнения которых проверяются знания изучаемого материала и осуществляется практика использования его в устной речи на английском языке.

Предлагаемые материалы нацелены на контроль базовых знаний и навыков, приобретенных в результате изучения английского языка. Учебно-методическое пособие содержит тексты, которые имеют задания для проверки понимания, развития навыков устной речи и контроля знаний.

Содержание учебно-методического пособия по подготовке к зачету направлено на удовлетворение требований, предъявляемых к результатам освоения дисциплины, и способствует формированию следующих компетенций:

– способности к коммуникации в устной и письменной формах на русском и иностранном языках для решения задач межличностного и межкультурного взаимодействия;

– способности к самоорганизации и самообразованию;

– способности работать в коллективе, толерантно воспринимая социальные, этнические, конфессиональные и культурные различия.

Планируемые результаты обучения (показатели достижения заданного уровня освоения компетенции):

Знать:

– базовую лексику, представляющую стиль повседневного, общекультурного и общетехнического общения;

– грамматические конструкции, характерные для профессионально-ориентированных материалов.

Уметь:

– бегло читать вслух;

– читать и понимать со словарем литературу на темы повседневного общения, а также общекультурные и общетехнические темы;

– владеть основными навыками письма для ведения бытовой переписки, переписки по общетехническим и общекультурным темам.

Владеть:

– наиболее употребительной (базовой) грамматикой и основными грамматическими явлениями, характерными для общепрофессиональной устной и письменной речи,

– основными навыками письма для ведения профессиональной переписки;

– основными навыками письма для ведения бытовой переписки, переписки по общетехническим и общекультурным темам;
– основами устной речи – делать сообщения, доклады (с предварительной подготовкой) по вышеуказанным темам.

Иметь представление:

– об основных приемах аннотирования, реферирования и перевода литературы на общекультурные, общетехнические и бытовые темы.

В результате изучения дисциплины (модуля) обучающийся должен:

Знать:

– основные приемы аналитико-синтетической переработки информации: смысловой анализ текста, вычленение единиц информации и составление плана реферируемого документа в сжатой форме.

Уметь:

- – делать сообщения, доклады (с предварительной подготовкой) по вышеуказанным темам;
  – участвовать в обсуждении тем, связанных с культурой, наукой, техникой;

Владеть:

- – основами публичной речи – делать сообщения, доклады (с предварительной подготовкой),
  – участвовать в обсуждении тем, связанных со специальностью (задавать вопросы и отвечать на вопросы).

Иметь представление:

об основных приемах аннотирования, реферирования и перевода литературы на общекультурные, общетехнические и бытовые темы.

Аутентичность материала, на основе которого построено содержание учебно-методического пособия по подготовке к экзамену, способствует формированию и развитию у студентов словарного запаса на иностранном (английском) языке в сфере деловой, научной и профессиональной коммуникации; навыков чтения и понимания оригинальной иноязычной литературы с целью поиска необходимой информации.

Профессионально-ориентированный характер учебно-методического пособия по подготовке к зачету готовит студентов к установлению деловых международных контактов, в которых они смогут выступать в качестве полноценных деловых партнеров, повышая тем самым мотивацию изучения дисциплины «Иностранный язык».

СТРУКТУРА ЭКЗАМЕНА ПО ДИСЦИПЛИНЕ «ИНОСТРАННЫЙ ЯЗЫК» И КРИТЕРИИ ОЦЕНИВАНИЯ ЭКЗАМЕНАЦИОННОГО ОТВЕТА

Настоящее учебно-методическое пособие по подготовке к экзамену по дисциплине «Иностранный язык» (английский язык) предназначены для студентов, обучающихся по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом».

Цель учебно-методического пособия – организация подготовки студентов к сдаче экзамена по дисциплине «Иностранный язык» по указанным направлениям подготовки.

Для определения уровня сформированности компетенции предлагается следующая **структура экзамена** по дисциплине «Иностранный язык»:

1. Чтение и письменный перевод на русский язык со словарем оригинального научного текста по направлению подготовки объемом 1500 печатных знаков.

2. Чтение оригинального текста страноведческой тематики на иностранном языке. Объем текста – 750 печатных знаков. Форма проверки: реферирование содержания текста на иностранном языке.

3. Устное монологическое сообщение на иностранном языке по пройденной тематике курса.

В качестве **критериев оценки экзаменационного ответа** используются:

I. Критерии оценки перевода оригинального научного текста по направлению подготовки (с использованием словаря).

Нормативные требования: перевод текста объемом 1500 п. зн. за 1 академический час.

В переводе текста оценивается точность и полнота передачи как основной, так и второстепенной информации.

Перевод оценивается в 100 баллов.

При этом за правильный перевод:

1) лексических единиц дается от 0 до 40 баллов (верный выбор эквивалентов слов; переведены все слова, как нейтральной, так и терминологической лексики; переданы все реалии и имена собственные; правильно переведены все свободные и условные словосочетания);

2) грамматических единиц и конструкций – 0–40 баллов (верный перевод видовременных форм глагола, залога и наклонения глагола, модальных глаголов, неличных форм глагола и конструкций с ними; правильно передано число и падеж существительных; учтены при переводе степени сравнения прилагательных и наречий);

3) синтаксических конструкций – 0–10 баллов (верно выбрано значение слов-заместителей; переданы эмфатические конструкции);

4) стилистически правильный (адекватный) перевод – 0–10 баллов.

Примечание. За творческие находки, удачные оригинальные трансформации, другие способы уточнения смысла текста добавляется от 3-х до 10 баллов, правильный (адекватный) перевод – 0 – 10 баллов.

Шкала соответствия количества набранных баллов оценке:

100 баллов – 86 баллов = «Отлично»

85 баллов – 75 баллов = «Хорошо»

74 балла – 55 баллов = «Удовлетворительно»

54 балла и менее = «Неудовлетворительно»

II. Критерии оценки реферирования на иностранном языке основного содержания иноязычного текста страноведческого характера (без использования словаря).

Нормативные требования: объем текста 750 п. зн.; время на подготовку 8-10 минут.

При устной передаче основного содержания иноязычного текста общенаучного характера оцениваются:

– полнота и точность передачи основной информации;

– знание нейтральной лексики;

– знание терминов;

– социокультурные знания, необходимые для понимания текста;

– связность передачи содержания;

– логичность построения сообщения (раскрытие причинно-следственных связей).

Показатели оцениваются по 5-балльной шкале: 5 баллов (отлично), 4 балла (хорошо), 3 балла (удовлетворительно), 2 балла (неудовлетворительно); баллы суммируются, и выводится средний балл.

III. Критерии оценки устного монологического сообщения по изученной тематике курса.

Перечень тем, выносимых на экзамен:

1. Рассказ о себе
2. Мое направление подготовки
3. Учёба в университете.
4. Россия – наша Родина.
5. Страны изучаемого языка.
6. Столицы стран изучаемого языка.
7. Экономика
8. Проблемы финансового управления
9. Принципы бухучета
10. Государственные финансы

Нормативные требования: объем высказывания 12–25 фраз.

«Отлично»: 86–100 баллов:

– Полное раскрытие темы.

– Богатый лексический запас.

– Правильное лексическое, грамматическое и фонетическое оформление высказывания.

– Естественный темп речи, отсутствие заметных пауз.

– Полная смысловая завершенность и логичность высказывания.

– Наличие выводов, заключения.

«Хорошо»: 75–85 баллов:

– Тема раскрыта почти полностью.

– Достаточный лексический запас.

– Небольшое количество грамматических, лексических и фонетических ошибок.

– Естественный темп речи с незначительными паузами и повторами.

– Смысловая завершенность и логичность высказывания несколько нарушены

– Наличие выводов, заключения.

«Удовлетворительно»: 55–74 балла:

– Тема раскрыта частично.

– Запас лексики недостаточный.

– Умеренное количество ошибок в грамматике и лексике.

– Темп речи замедленный с частыми паузами и повторами.

– Смысловая завершенность и логичность высказывания значительно нарушены.

– Выводы и заключение отсутствуют.

«Неудовлетворительно»: 54 балла и менее:

– Тема не раскрыта.

– Бедный лексический запас.

– Большое количество грамматических, лексических и фонетических ошибок.

– Медленный темп речи. Длительные паузы.

– Смысловая незавершенность высказывания.

– Отсутствие логики в высказывании.

– Отсутствие выводов и заключения.

Результаты по трем заданиям суммируются, выводится средний балл.

ОСНОВНЫЕ ГРАММАТИЧЕСКИЕ ПОНЯТИЯ (BASIC GRAMMAR TERMINOLOGY)

Части речи (Parts of Speech)

Все слова, входящие в язык, делятся на разряды, называемые частями речи.

Различаются следующие части речи:

1.Имя существительное (noun, *n*)
2.Имя прилагательное (adjective, *a*)
3.Имя числительное (numeral, *num*)
4.Местоимение (pronoun, *pron*)
5.Глагол (verb, *v*)
6.Наречие (adverb, *adv*)
7.Предлог (preposition, *prep*)
8.Союз (conjunction, *cj*)
9.Междометие (interjection, *interj*)

1. Именем существительным называется часть речи, которая обозначает предмет. Предметом в грамматике называют все то, о чем можно спросить: *кто это?* Или *что это?*

- Например: Кто это? – a doctor, a man, a boy
  Что это? – a house, freedom, childhood и т. д.

Имена существительные имеют **два артикля:**

a (an) – неопределенный (a room, an exercise) и **the– определенный** (the room, the exercise).

Имена существительные имеют **два числа: единственное -**a child, a table и **множественное**– children, tables.

Имена существительные имеют **два падежа: общий** — my **sister** и **притяжательный** — my **sister's.** Причем, как правило, притяжательный падеж имеют одушевленные существительные.

Род существительного в английском языке определяется значением слова. Например: **a man** (мужчина) **-he**– мужской род, а **woman** (женщина) **-she-**женский род. Имена существительные, обозначающие неодушевленные предметы, относятся к **среднему роду: a chair** стул, **show** снег, **a telegram** телеграмма, **a telegram** телеграмма, **a village** деревня — **it.**

2. Именем прилагательным называется часть речи, которая обозначает признак предмета и отвечает на вопрос: *какой?* Например: red, interesting, Russian и т. д.

Имена прилагательные в английском языке не изменяются ни по родам, ни по числам, ни по падежам. Например: a good school, good schools, to the good school.

Имена прилагательные имеют **три степени сравнения: положительную** – long, interesting, **сравнительную –** longer, more interesting, **превосходную –** the longest, the most interesting.

3. Именем числительным называется часть речи, которая обозначает количество или порядок предметов при счете. Имена числительные делятся на **количественные и порядковые.**

Количественные числительные обозначают количество предметов и отвечают на вопрос: *сколько?* Например: one, two, twenty-five и т.д.

Порядковые числительные обозначают порядок предметов при счете и отвечают на вопрос: *который?* Например: (the) first, (the) second, (the) twenty-fifth и т. д.

4. Местоимением называется часть речи, которая употребляется вместо имени существительного или прилагательного.

Некоторые местоимения имеют отдельные формы для единственного и множественного числа. Например: **this** этот (ед. число) — **these** эти (мн. число), **that** тот — **those** те.

Одни местоимения имеют формы общего и притяжательного падежей, например: **somebody (**общий падеж), **somebody's** (притяжательный); другие имеют формы именительного и объектного падежей, например: **I, who** (именительный падеж) — **me, whom** (объектный падеж).

<table>
<tr><td colspan="3">Местоимения</td></tr>
<tr><td colspan="2">Личные</td><td>Притяжательные</td></tr>
<tr><td>Именительный падеж</td><td>Объектный падеж (соответствует русским косвенным падежам)</td><td>Отвечают на вопрос чей? Употребляются перед существительным</td></tr>
<tr><td>I – я
you – ты, вы
he – он
she – она
it – он, она, оно</td><td>me – мне, меня
you – тебя, тебе, Вас, Вам
him – ему, его
her – ей, её
it – его, её, ему, ей</td><td>my – мой, моя
your – твой, твоё, Ваш, Ваша
his – его
her – её
its – его, её</td></tr>
<tr><td>We – мы
you – вы
they – они</td><td>us – н ас
you – в ас, вам
them – их, им</td><td>our – наш, наша
your – ваш, ваша
their – их</td></tr>
</table>

5. Глаголом называется часть речи, которая обозначает действие или состояние, представленное в виде действия.

We **study** English. – Мы изучаем английский.

Глагол отвечает на вопросы: *что делает лицо (предмет)?* Или *что делается с лицом (предметом)?*

Формы глагола делятся на **личные** и **неличные.** Личные формы глагола выражают лицо, число, наклонение, время, залог. К личным формам относятся формы глагола в трех лицах единственного и множественного числа в настоящем, прошедшем или будущем времени действительного или страдательного залога:

He **lives** in Tula. Он живет в Туле. (lives – 3 лицо ед. числа, настоящее время, действительный залог)

Неличные формы глагола — **инфинитив,** или неопределенная форма (the Infinitive), **герундий (**the Gerund) и **причастие** (the Participle) – выражают действие без указания лица, числа и наклонения.

Глаголы в английском языке имеют четыре основных формы:

1) инфинитив (неопределенная форма)

2) прошедшее время (Past Indefinite)

3) причастие прошедшего времени (Past Participle)

4) причастие настоящего времени (Present Participle).

6. Наречием называется часть речи, указывающая на признак действия или различные обстоятельства, при которых протекает действие (как, где, когда и т. д.):

She walked **slowly.** – Она шла медленно.

Существительное, прилагательное, числительное, местоимение, глагол и наречие являются самостоятельными частями речи.

Они обозначают предметы, их качества, действия и т.п. и являются членами предложения.

Предлоги и союзы являются служебными частями речи. Они показывают различные отношения между членами предложения или предложениями.

Члены предложения
(Parts of Sentence)

Предложением называется сочетание слов, выражающее законченную мысль:

The car stopped at the gate. – Машина остановилась у ворот.

Слова, входящие в состав предложения и отвечающие на какой-нибудь вопрос, называется **членами предложения.** Члены предложения делятся на главные и второстепенные.

Главные члены предложения: **подлежащее и сказуемое;** второстепенные члены предложения: **дополнение, определение** и **обстоятельство.**

Подлежащим называется член предложения, обозначающий предмет или лицо, о котором что-либо говорится в предложении. Оно отвечает на вопрос *кто?* Или *что?*

Способы выражения подлежащего	
Существительное	**Rubber** is important for automobile manufacture.
Личное местоимение	**He** is responsible for maintenance and repair of the engines.
Указательное местоимение	**This** trend should be taken into consideration. **These** factors largely determine the situation.
Инфинитив	**To become** an aviation engineer was his childhood dream.
Герундий	**Exploring** the country's natural resources is the work of geologists.
Неопределенно-личное местоимение	**One** should always remember these dates.
Безличное it	**It** is necessary to provide regular maintenance of the car.
Субъектный инфинитивный оборот	**The trend of population increase is** expected **to continue.**

Сказуемым называется член предложения, обозначающий то, что говорится о подлежащем. Сказуемое отвечает на вопросы: *что делает подлежащее? Что делается с подлежащим? Кем или чем является подлежащее?*

Сказуемое бывает *простое* и *составное*. Составное бывает двух типов - *составное именное* и *составное глагольное:*

She **studies** English at school. (простое сказуемое) Она изучает в школе английский.

His sister **is an engineer.** (составное именное сказуемое) Его сестра — инженер.

I must do this work now. (составное глагольное сказуемое) Я должен сделать эту работу сейчас.

Составное именное сказуемое	
Часть речи, которой выражается именная часть сказуемого	Примеры
1. существительное 2. существительное с предлогом 3. местоимение 4. прилагательное 5. герундий 6. инфинитив	1. His father **is an engineer.** 2. The room **has been in disorder.** 3. That book **is not mine.** 4. I think the weather **will be fine.** 5. His hobby **was collecting** stamps. 6. Her duty **was to look through** the morning mail.

Дополнением называется второстепенный член предложения, который обозначает предмет и отвечает на вопросы, соответствующие в русском языке вопросам косвенных падежей как с предлогом, так и без него: *кого? чего?, что?, кому? чему?, кем? чем?, о ком? о чем?*

I bought **a book.** Я купил(а) книгу.

He received **money from his parents**. Он получил деньги от родителей.

He showed **me his pictures.** Он показал мне свои фотографии.

В приведенных примерах *a book, money, his pictures* являются прямыми дополнениями, *me*-косвенным дополнением, *from his parents* – предложным дополнением.

Способы выражения дополнения	
Существительное	Car builders employ new **materials** for motor-car bodies.
Местоимение	Motor-car builders employ them widely.
Инфинитив	Road builders started **to broaden** the highway.
Существительное (местоимение)+инфинитив	The designers wanted **the engine to consume** less fuel. They watched **the pedestrians cross** the street.
Герундий	I remember **travelling** in the Far East with a geological expedition.

Обстоятельствами называют второстепенные члены предложения, которые обозначают, как или при каких обстоятельствах (т. е. где, когда, почему, зачем и т.п.) совершается действие.

Обстоятельства могут обозначать:

1. Время: He arrived **in the morning**. – Он приехал утром.
2. Место: She returned **home**. – Она вернулась домой.
3. Образ действия: I know French **badly.** – Я плохо знаю французский.
4. Причину: They came back **because of the rain**. – Они вернулись из-за дождя.
5. Цель: He saved money **to buy a new car.** – Он экономил деньги, чтобы купить новую машину.
6. Степень: **I quite** agree with you. Я вполне согласен с вами.

Способы выражения обстоятельств	
Наречие	He lives and studies **here.**
Существительное с предлогом	I shall go **to the library.**
Герундий с предлогом	**After selecting** the equipment we started testing it. Speedometer is used for measuring speed.
Инфинитив	They worked hard **to eliminate** the mistakes in the program.
Причастие	**Travelling** in the East he collected many local legends. **Having employed** alloys instead of steel the designers reduced the cost of the device. **Hardened** in fire, steel becomes stronger.

Порядок слов в английских повествовательных предложениях

В английском языке повествовательные предложения имеют твердый порядок слов, т. е. каждый член предложения имеет свое определенное место: 1-подлежащее, 2-сказуемое, 3-дополнение, 4-обстоятельства.

Определение не имеет постоянного места и может стоять при любом члене предложения, выраженном существительным:

We received important information yesterday.

1 2 определение 3 4

Мы получили важную информацию вчера.

Когда существительное определяется двумя или более прилагательными или существительными, то из них, которое более тесно связано по смыслу с ним, ставится ближе к нему:

an old blue dress старое голубое платье

a small round table маленький круглый столик

a tall angry man сердитый мужчина высокого роста

Если есть два или более обстоятельств, они располагаются в следующем порядке: а) обстоятельства образа действия, б) обстоятельство места, в) обстоятельство времени, причем последнее может выходить на нулевое место перед подлежащим:

Last month I met her by chance at the theatre.

0 1 2 3 4 4

В прошлом месяце я случайно встретил ее в театре.

МЕТОДИЧЕСКИЕ УКАЗАНИЯ ПО ПЕРЕВОДУ АНГЛИЙСКОЙ ОРИГИНАЛЬНОЙ НАУЧНОЙ ЛИТЕРАТУРЫ ЭКОНОМИЧЕСКОЙ НАПРАВЛЕННОСТИ

Расширение экономических связей между странами ведет к росту объема переводимых текстов по экономике. Правильный перевод руководств по эксплуатации, информационной и нормативной документации с одного языка на другой приобретает все более важное значение.

Какие требования предъявляются к переводу узкоспециализированных текстов?

1. Понятие «точного» и «буквального» перевода

«Точность» перевода означает верность передачи смысла оригинала. При «буквальном» переводе производится механическая замена иностранных слов русскими. Это приводит к искажению смысла или даже его потере. В то же время недопустим и слишком свободный пересказ текста с изменением стиля оригинала. Требования, предъявляемые к последнему, должны быть соблюдены и в переведенном тексте.

2. Что необходимо обеспечить при переводе?

Прежде всего, перевод должен быть правильным. То есть нужно соблюсти его точность, а не буквальность. Желательно также сохранить соотношение авторского и языкового контекста. Важно выбрать точное значение слова при наличии нескольких вариантов. Многозначность, т.е. наличие у одного слова нескольких значений, – явление, имеющее место в каждом языке. Одни и те же слова, применяемые в различных областях, нередко имеют разное значение. Если на это не обращать внимания, искажение смысла при переводе неизбежно.

Необходимо обеспечить правильность перевода аббревиатур и сокращений. В экономической литературе их довольно много. Это может создавать некоторые трудности. Наиболее распространенные сокращения нужно знать.

Устойчивые словосочетания также могут представлять определённую сложность при переводе, поэтому следует следить за адекватностью используемых эквивалентов, ведь слова, образующие такие словосочетания, по отдельности имеют один смысл, а в сочетании друг с другом – совсем другой. При буквальном переводе устойчивого словосочетания его смысл чаще всего теряется. Поэтому переводчик должен знать наиболее важные словосочетания того языка, с которого он переводит.

3. С какими трудностями сталкиваются переводчики экономических текстов?

Одна из главных сложностей – необходимость освоения большого объема лексики. Помимо общеупотребительных слов нужно знать много экономических терминов, значение которых может отличаться от того, с каким эти слова употребляются в беллетристике и разговоре. Под термином понимается отдельное слово или их группа, которой обозначается определенное понятие. Особую трудность составляет перевод слов, которые в России используются редко или вообще неизвестны. В этом случае при переводе приходится подбирать слова, которые наиболее близки к ним по смыслу.

Переводчик должен понимать особенности экономического текста, правила построения которого существенно отличаются от форм, применяемых в литературе и при разговоре. В текстах по экономике используется официально-деловой стиль. Выражения, передающие эмоции (метафоры, эпитеты и т.п.), отсутствуют. Это создает определенные трудности при переводе. Студенту необходимо быть знакомым с темой перевода, то есть он должен обладать специальными познаниями по данной теме.

Таким образом, перевод экономических и деловых документов представляет собой трудоемкий процесс, требующий от студентов отличного знания языка и профессиональной терминологии, а также специальных познаний в области, к которой относится переводимый текст.

ПРИМЕРЫ ТЕКСТОВ ЭКОНОМИЧЕСКОЙ НАПРАВЛЕННОСТИ НА АНГЛИЙСКОМ ЯЗЫКЕ ДЛЯ ПЕРЕВОДА

Text 1. Market Economies

In a true market economy the government plays no role in the management of the economy, the government does not intervene in it. The system is based on private enterprise with private ownership of the means of production and private supplies of capital, which can be defined as surplus income available for investment in new business activities. Workers are paid wages by employers according to how skilled they are and how many firms wish to employ them. They spend their wages on the products and services they need. Consumers are willing to spend more on products and services, which are favoured. Firms producing these goods will make more profits and this will persuade more firms to produce these particular goods rather than less favoured ones.

Thus, in a market economy consumers decide what is to be produced. Consumers will be willing to pay high prices for products they particularly desire. Firms, which are privately owned, see the opportunity of increased profits and produce the new fashionable and favoured products.

Such a system is, at first view, very attractive. The economy adjusts automatically to meet changing demands. No planners have to be employed, which allows more resources to be available for production. Firms tend to be highly competitive in such an environment. New advanced products and low prices are good ways to increase sales and profits. Since all firms are privately owned they try to make the largest profits possible.

Text 2. Neoclassical Economics

The most remarkable feature of neoclassical economics is that it reduces many broad categories of market phenomena to considerations of individual choice and, in this way, suggests that the science of economics can be firmly grounded on the basic individual act of subjectively choosing among alternatives.

Neoclassical economics began with the so-called marginalist revolution in value theory that emerged toward the end of the nineteenth century. Strictly speaking, neoclassical economics is not a school of thought (in the sense of a well-defined group of economists following a single great master) but more a loose amalgam of subschools of thought, each revolving around such acknowledged masters as Alfred Marshall in England, Leon Walras in France, and Carl Menger in Austria.

In England there was established the Cambridge school – a variant of neoclassical economics that stressed continuity with the past achievements of the classical school. In France, the general equilibrium school was founded in 1874. This subschool investigated the mathematical conditions under which all markets could be in equilibrium simultaneously. The Austrian subschool focused on the essential problems of economic organization.

What these subschools have in common is the importance they attach to explaining the coordinating features of market processes in terms of plans and subjective evaluations carried out by individuals in the market subject to the constraints of technological knowledge, social custom and practice, and scarcity of resources.

Text 3. Channels of Marketing

Individual consumers and corporate buyers are aware that thousands of goods and services are available through a very large number of diverse channel outlets. What they may not be well aware of is the fact that the channel structure, or the set of institutions, agencies, and establishments through which the product must move to get to them, can be amazingly complex.

Usually, institutions specializing in manufacturing, wholesaling, retailing, and many other areas join forces in marketing channel arrangements to make possible the delivery of goods to industrial users or customers and to final consumers. The same is true for the marketing of services. For example, in the case of health care delivery, hospitals, laboratories, insurance companies, and drugstores combine efforts in an organized channel arrangement to ensure the delivery of a critical service.

Therefore, marketing channels can be viewed as sets of interdependent organizations involved in the process of making a product or service available for use or consumption. Not only do marketing channels satisfy demand by supplying goods and services at the right place, quantity, quality, and price, but they also stimulate demand through the promotional activities of the units (e.g., retailers, manufacturers' representatives, sales offices, and wholesalers) comprising them.

The major focus of marketing channel management is on delivery. Producers of goods (including manufacturers of industrial and consumer goods, legislators, educational administrators and insurance companies) are individually capable of generating only form or structural utility for their «products».

Text 4. Planned Economies

Planned economies are sometimes called «command economies» because the state commands the use of resources that are used to produce goods and services as it owns factories, land and natural resources. Planned economies are economies with a large amount of central planning and direction, when the government takes all the decisions; the government decides production and consumption. Planning of this kind is obviously very difficult and the result is that there is no society, which is completely a command economy. The actual system employed varies from state to state, but command or planned economies have a number of common features.

Firstly, the state decides precisely what the nation is to produce. It usually plans five years ahead. It is the intention of the planners that there should be enough goods and services for all. Planners are afraid to produce goods and services unless they are sure substantial amounts will be purchased. This leads to delays and queues for some products.

Secondly, industries are asked to comply with these plans and each industry and factory is set a production target to meet. If each factory and farm meets its target, then the state will meet its targets as set out in the five-year plans. You could think of the factory and farm targets to be objectives, which, if met, allow the nation's overall aim to be reached.

A major problem faced by command or planned economies is that of deciding what to produce. Command economies tend to be slow when responding to changes in people's tastes and fashions. Planners are likely to underproduce some items as they cannot predict changes in demand. Equally, some products, which consumers regard as obsolete and unattractive, may be overproduced.

Text 5. The commercial banks

A bank is an intermediary between a depositor and a borrower. Commercial banks may be found in most towns and cities and examples of them are such common names as Barclays, Lloyds, Midland and National Westminster.

Depositor A deposits £100 with his bank for one year. He is paid an interest rate of say 3%. At the end of the year, the £100 will have become £103. Meanwhile the bank will lend that £100 to a borrower and charge him an interest rate of say 7%. At the end of the year the borrower will have to pay £107 back to the bank. Thus the bank has made gross profit of £4.

The interest rate which the commercial banks charge borrowers and pay the depositors will be influenced by the interest rate figure which is quoted from time to time by the Bank of England, which is, of course, controlled be the British government. If the Bank of England recommends that the interest rates will have to rise then the commercial banks and most other financial institutions will also raise their interest rates.

A rise in the interest rate will make borrowing more expensive and saving more attractive. A fall in the interest rate will make borrowing cheaper and saving less attractive.

The government may use the interest rate (sometimes called the Bank Rate) to regulate the economic climate of the country. By this we mean that if borrowing becomes more expensive, businessmen will become more reluctant to borrow and develop their businesses, but if it falls then they will possibly borrow more money and the economy will probably become more active.

If the economy becomes too active, there is usually a tendency for *inflation* to occur, and this is usually caused by too many goods being produced and too much money circulating in the economy. As the goods are bought up the prices rise and inflation occurs.

To combat inflation the government will often raise the interest rate. If the economy was stagnant then the interest rate would probably be lowered to encourage it to expand and become more active.

There are, of course, other factors which the government must consider before it influences the financial institutions to raise or lower their interest rates.

Text 6. Documents between the retailer and the wholesaler

1. *Letter of enquiry.* This is a letter written by the retailer asking the wholesaler to give him details of the goods he can supply. The enquiry may also be made by telephone or in person.

2. *Price list.* This is sent out by the wholesaler and gives full details of goods available, their trade price, their recommended retail price, and any discounts which may be available.

3. *Order.* This is then placed by the retailer either on his own order form or on the wholesaler's order form. The retailer should keep his own copy. Orders may also be placed by telephone or personally.

4. *Advice note.* This is sent by the wholesaler to the retailer and advises him that the goods are coming. It gives full details of the quantity, quality and type and confirms the date on which the goods may be expected to arrive.

5. *Invoice.* This is a comprehensive document which gives full details of all the goods involved, including price and any discounts allowed, etc. Normally six to ten copies of the invoice will be typed and distributed to the retailer, and also to the departments of the wholesaler's own organization..

6. *Delivery note.* This is sent with the goods and is usually carried by the driver. The receiver of the goods must sign the note to confirm that he has received the goods in good condition.

7. *Statement.* This is normally sent out monthly by the wholesaler to the retailer and gives an up to date record of the money owed by the retailer.

8. *Receipt.* This is a written acknowledgement of payment. The payments are normally made by cheque.

9. Credit note. This is usually printed in red and is issued by the wholesaler when the retailer has been either under-supplied or when the retailer returns damaged goods.

10. *Debit note.* This is issued by the wholesaler when the retailer has been undercharged for any reason.

Text 7. The stock exchange

The Stock Exchange is a world market where the shares and securities of public companies, the British government, local governments, foreign governments and other organizations are bought and sold. There are about 3000 members of the Stock Exchange who are involved daily in the buying and selling of these shares and securities. The main British Stock Exchange is in London and was founded in 1773. It has 22 branches in the main towns of the country.

Before October 1986 shares were bought and sold by Stock Exchange members called brokers and jobbers. The brokers bought or sold shares for members of the public and acted on their behalf. The jobbers bought or sold the shares from the market or other dealers and then sold them to the brokers.

In October 1986 there was a major reorganization of the way in which the Stock Exchange members conducted their business. These changes were referred to as the 'Big Bang'. We no longer have separate Stock Exchange members acting as brokers or jobbers, for each member is now allowed to buy *or* sell shares on behalf of a member of the public, or buy and sell shares on his own behalf. The members are now called *broker/dealers*, and the new system is referred to as one of 'dual capacity'. .Members of the Stock Exchange who specialize in certain types of share or security buying and selling are now referred to as *market makers*. The profit they make is called the 'market maker's turn'. The broker/dealer approaches a market dealer or more than one market dealer and makes the best bargain he can on behalf of his client. If a deal is made then the contract is entered into.

Recently there has been an increasing use of computers and visual display units on the Stock Exchange. These keep the members in constant touch with the changing state of the market prices of securities and shares and help them to make the best decision that is possible at the time. These facilities make the Stock Exchange a more perfect market.

The broker/dealer will send to his client the contract note, which shows:

1) the price at which the business was done;
2) the type and class of share or security;
3) the date and time of the deal;
4) the amount of commission charged;
5) the cost of the transfer fee;
6) details of the registration fee, charged for changing the names from the old owners of the shares into the new owners (in the books of the company).

Shares must be paid for on 'settlement day', which occurs about once every two weeks. Settlement day is usually about 10 days after the deal has been struck.

There are 'speculators' working on the Stock Exchange and they are often called bulls, bears and stags.

A *stag* buys and sells newly issued shares and securities.

A *bull* is an optimist who buys the shares at a low price and hopes that in the future the price will rise.

A *bear* is a pessimist who agrees to sell shares he doesn't have, hoping that by the time settlement day arrives he will be able to buy the shares at a lower price than he has agreed to sell them at.

If there is a large demand for shares, then the price of the shares will rise. If there is a small demand for the shares, their price will fall.

Instead of buying shares directly via the Stock Exchange, members of the public may invest in *unit trusts*. These are organizations that take money from the public and invest it for them in a range of stocks and shares. Investing in this way may be safer than buying shares in a single company, because falls in the value of some of the stocks held by the unit trust may be balanced by rises in the value of others.

Text 8. Trade

Trade is the buying and selling of goods between people or groups of people. We normally think of trade as being either home trade or foreign trade. Home trade is the buying and selling of goods and services in Great Britain. Foreign trade is the buying and selling of goods and services between trading organizations in Great Britain and trading organizations in foreign countries.

Goods which are brought into a country are called imports. Goods which are sent out of a country are called exports. Imported goods have to be paid for with the money which is received for the exported goods.

Most countries in the world rely on trade with other countries to raise the standard of living of their own people. Very few countries in the world have sufficient raw materials and food to enable them to exist satisfactorily by themselves. Because of this, most countries trade with other countries, and each country will specialize in producing the goods which it can make best.

The type of product in which a country specializes depends mostly on the ability of the workers to make the goods and the climate and natural resources of the country. Germany, Japan, the United States and Great Britain specialize in the production of industrial equipment such as electrical and mechanical machinery and motor cars. A country that has trained manpower will usually produce industrial goods. The standard of living of an industrial country will largely depend on the success (or otherwise) of its trade.

Other countries like Sweden and Canada will produce agricultural products such as dairy produce and wheat because they have the natural resources and climate to help them. Other examples are France and Italy, which produce a lot of wine, South Africa, which specializes in the mining of precious metals and gems, and Malaysia, which produces rubber, tin and palm oil and some industrial products.

Text 9. Import and export terminology

Direct importing: This is the process of bringing goods direct from overseas into the home country. The goods may be food, raw materials, semi-manufactured or manufactured. The goods are stored in warehouses until required and agents or brokers frequently act on behalf of foreign traders by selling goods for them.

Import merchants: These are buyers of foreign imported goods, which they then sell to the wholesalers in the home country.

Import agents: Import agents perform their work in person according to the terms of an agreement. They have a duty to keep their principals informed on all matters and to keep proper accounts on behalf of their principals.

Brokers: Brokers are middle men or agents employed to make contracts and bargains between buyers and sellers. They are paid a commission or brokerage.

Import licences: These are used to control the flow of goods into the country. Most goods are admitted without restrictions under an open general licence, but other goods require a special licence.

Bonded warehouses: These are warehouses authorized by the Board of Customs for the storage of dutiable goods. Duty is not payable until the goods have left the warehouse. The goods are called bonded goods. They may be sampled, repacked or blended whilst they are still under bond.

Bills of Lading: A Bill of Lading is a receipt document for goods due to be exported by sea. It contains the following:

1 The name of the ship and the shipping company;
2 Particulars of the goods;
3 The number of cases and details of any special markings on them;
4 The port of embarkation and disembarkation.

The Bill of Exchange: The Bill of Exchange is written by the exporter of the goods and signed by the buyer of the goods. The buyer promises to pay the seller the sum agreed within 90 days. In the meantime the Bill may be sold to a clearing bank or a discount house or for any agreed sum to a third party. Selling it is called discounting a Bill for Exchange.

Even though nowadays it is common practice for goods to be paid for by transferring money from the bank account of the buyer to the account of the seller, the Bill of Exchange is still used as a document which proves owner-ship.

E.C.G.D. (Export Credit Guarantee Department): This is a government department that provides insurance cover for exporters. The risks covered by the E.C.G.D. are:

1. Buyer failing to pay for the goods (85% cover);
2. Buyer failing to pay within six months (85% cover);
3. Government action, war or revolution (100% cover);
4. Additional transport and insurance charges arising from diversions (100% cover).

Direct exports: The sending of goods direct to the home port by the manufacturer.

Export merchants: These are merchants who purchase goods from manufacturers and export and sell them at their own risk.

Commission houses or confirming agents: These purchase goods in the home country acting as agents for an overseas importer. They are paid on commission.

Letter of credit: This is a letter issued by a bank to a person travelling abroad, which can be used by that person to obtain credit in overseas countries up to an agreed amount.

In foreign trade the *order* is usually called the *indent.* The exporter then arranges for space to be booked on a ship (possibly through the *Baltic Exchange*) and then sends the goods with a *shipping note* to the docks. The docks will give the carrier of the goods a *dock receipt* for the goods and the ship will give the carrier a *mate's receipt* for the goods.

The Bill of Lading is then prepared by the exporter. Marine *Insurance certificates, consular invoices, certificates of origin, import licences, customs entry certificates* and any other documentation will then be prepared.

As we have already seen, the goods may be paid for by using a Bill of Exchange or by paying by the direct transfer of funds from the buyer's bank to the seller's bank.

Text 10. Taxes

Taxes are payments made by people and business organizations to either the central government or the local government. Some taxes are described as *direct taxes* and some are called *indirect taxes.*

Direct taxes are normally collected by the *Inland Revenue.* Examples are income tax, corporation tax, capital gains tax, inheritance tax and others. Most direct taxes are *progressive* (the more you earn, the more you pay). *Indirect taxes* are normally collected by the *Customs and Excise.* Indirect taxes such as value added tax (V.A.T.) are included in the price of the product and are sent by the seller of the product to the government. Most indirect taxes are 'regressive', because it is more difficult for low paid workers to pay them.

INCOME TAX

This is a tax payable to central government. It is assessed on the income of the individual wage earner. Before the person pays income tax to the government he is allowed to deduct allowances for expenses that he has had to pay during the year. Examples, amongst others, are an allowance as a married man and an allowance on the interest on a person's mortgage payments on his house.

Example:

Mr A. Jones: Gross income	£12000	per	year
Allowances	£ 4 000	per	year
Taxable income	£ 8 000	per	year

Therefore if Mr Jones was taxed at the basic rate of 25% (1988) he would have to pay £2,000 in income tax to the government. If he was employed by a business, the income tax would probably be deducted from his pay on a weekly or monthly basis using a system called Pay As You Earn (P.A.Y.E.). He will be given a tax code number by the Inland Revenue, to indicate the amount of allowances he has.

CORPORATION TAX

Corporation tax is a direct tax paid to the government on the profits of a business organization.

CAPITAL GAINS TAX

Capital gains tax is the tax levied by the government on capital profits that have not been deducted as corporation tax.

INHERITANCE TAX

This is a direct tax levied by the government on the assets of a deceased person. In 1988 the minimum amount of capital due for this tax assessment was £110000.

INDIRECT TAXES

Examples are value added tax, customs and excise duty, motor vehicle tax, and television tax.

Value added tax

The standard rate in 1988 was 15%. The tax is charged on a product at each stage of the manufacturing and distribution process. Some goods such as food and all exports are zero rated and the tax does not have to be paid.

Customs and excise duty

Customs duty is payable on some goods entering the country. Examples are electrical goods, luxury goods and tobacco.

Excise duty is a tax payable on some goods being exported from the country. Examples are whisky, matches, certain electronic goods and motor vehicles.

Motor vehicle tax

Road fund licence and driving licence revenue is collected by the Driver and Vehicle Licensing Centre (D.V.L.C.) in Swansea and then sent to the government. This tax is payable by all road users of motor vehicles.

Other indirect taxes

Television licence revenue and revenue from various other licences are collected by the Post Office and sent to the government.

RATE

Rates are a local direct tax levied by the local government. The revenue collected by the local government each year is used for such services as:

1) education;
2) personal social services, such as Meals on Wheels and home help;
3) school meal subsidies;
4) police;
5) housing;
6) fire service;
7) waste collection and disposal;
8) parks and other recreational facilities;
9) libraries and museums.

Rates are related to the rent-earning capacity of a particular building or piece of land. A small house, for example, which could attract only a low rent would have only a low rates charge levied on it, but the owner of a large house capable of attracting a large rent would have to pay a high rates tax. The calculation of rates is done in the following way. Firstly the local council decide what their expenses will be for the following financial year. They then add up the rateable value of all the properties in the district. For example, the anticipated expenses may be £4 million and the expected revenue from the rateable values of the properties may be say *£2* million. The council would then declare a rate of *£2* in the pound, and a *£500* rated house would have to pay £1000 in rates (rates payable) etc.

During 1988 the rating system was being reorganized. It was proposed that the new local taxation system would levy the same ‘community charge’ on each individual person in the community.

МЕТОДИЧЕСКИЕ УКАЗАНИЯ ПО АННОТИРОВАНИЮ И РЕФЕРИРОВАНИЮ АНГЛИЙСКОГО ТЕКСТА СТРАНОВЕДЧЕСКОЙ ТЕМАТИКИ

Объем иноязычной информации, поступающей в наши дни, неуклонно растет. Полный перевод ее часто невозможен или нецелесообразен.

Другими способами обработки информации является реферирование и аннотирование. Кроме того, реферативная деятельность обладает высоким обучающим потенциалом. Она не только активизирует навыки различных видов чтения, а требует действий по смысловому свертыванию текста, что, в свою очередь, приводит к мотивированному усвоению иноязычного материала и преодолению возникающих при этом лексико-грамматических трудностей.

Рефератом мы называем текст, построенный на основе смысловой компрессии первоисточника с целью передачи его главного содержания. В рефератах не допускаются субъективные оценки переводчика – референта, а материал излагается с позиции автора исходного текста и не содержит никаких элементов интерпретации.

Таким образом, можно дать следующее определение понятию реферат: *реферат* (precis) – *это сжатое и обобщенное изложение содержания материала в соответствии с назначением реферата и полученным заданием.* Из этого видно, что реферирование целиком построено на законах компрессии текста, т.е. на тех принципах, которые обуславливают понимание текста при чтении. Предельной краткости и необходимой полноты изложения содержания первоисточника позволяют достичь работа с так называемыми *ключевыми фрагментами* (ключевые слова, словосочетания и предложения).

Выделяются два основных типа рефератов: *реферат-конспект* и *реферат-резюме*.

Реферат-конспект – это подробное изложение материала (как в конспекте) с обобщением однородных фактов.

Реферат-резюме – сжатое изложение содержания первоисточника и, следовательно, большая степень обобщения, выделение главного и нового (он граничит с аннотацией).

Аннотация представляет собой предельно краткое изложение главного содержания текста оригинала и передает в нескольких строчках представление о его тематике. Назначение аннотации в том, чтобы дать возможность специалисту составить мнение о целесообразности более детального ознакомления с данным материалом. Таким образом, можно дать следующее определение понятию аннотация: *аннотация (annotation) – это предельно сжатая характеристика первоисточника, имеющая целью информировать о наличии материала на определенную тему.*

Различают два основных типа аннотации: *описательную* и *реферативную*.

Описательная аннотация – это общая характеристика материала без конкретного развертывания ее содержания. Обычно она состоит из следующих частей:

- библиографическое описание материала (автор, название, выходные данные);
- тема;
- предельно сжатая характеристика материала.

Реферативная аннотация, помимо таких же разделов, как и описательная, выделяет также основную мысль, основные положения и выводы при очень высокой степени обобщения. Иными словами она отвечает не только на вопрос, о чем говорится в первоисточнике, но и что именно говорится в нем.

Для лучшего понимания всего вышесказанного остановимся подробнее на основных различиях между рефератом и аннотацией. Если назначение реферата – знакомить читателя с содержанием оригинала и таким образом замещать его, то аннотация дает представление только о теме первоисточника и облегчает поиск необходимой информации по заданному предмету. Реферат строится на основе ключевых фрагментов, выделяемых из текста подлинника с позиции его автора, т.е. без субъективной оценки реферата. Аннотация же пишется своими словами, а следовательно может предполагать критическое переосмысление материала.

И последнее, если объем реферата в среднем может составлять 10 % – 15 % от объема оригинала, то аннотация по объему часто не превышает 3-4 предложений. Что касается техники реферирования и аннотирования, то она в основном едина, с той лишь разницей, что степень обобщения при аннотировании значительно выше.

Остановимся на *основных приемах,* используемых при реферировании и аннотировании:

1. Реферирование и аннотирование иноязычного материала неизбежно сопряжено с предварительным чтением, а иногда хотя бы с устным полным или выборочным переводом текста;

2. 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:

– умение 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);*

– умение увидеть внутреннюю логическую связь между двумя высказываниями (Inflation would not surrender. Interest rates too low. – Информация никак не снижается, поскольку уровень ссудного процента слишком низок);

– умение 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);

– умение сделать обобщение на основе ряда фактов и аргументов, которые приводит автор, но не обобщает их. («Delayering». «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 Всемирного банка с точки зрения формулировок, употребляемых в отношении совершенствования его деятельности, то она первоклассна);

– умение 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»).

3. Выделенные ключевые фрагменты можно перегруппировать и составлять логический план текста. При составлении и редактировании собственно текста реферата следует помнить, что реферат – это самостоятельный текст с собственной логикой изложение. Например, ключевые фрагменты, дублирующие друг друга, могут сливаться в один пункт, а ключевой фрагмент заключительного абзаца может быть перемещен в начало текста реферата.

4. При составлении реферата и аннотации необходимо уметь использовать и систематизировать обобщения содержания материала, которые имеются в готовом виде в самом первоисточнике. Но для референта главное овладеть самому основными приемами обобщения:

а) замена частного общим, видового понятия родовым, т.е. наиболее распространенные и универсальные способы обобщения;

б) нахождение общих признаков у ряда явлений и их объединение (особенно при наличии массы показателей и статистических данных);

в) сведение ряда явлений к их сущности или как это иначе называют «обобщение обобщений» (часто применяется при сводном аннотировании нескольких источников или очень дробного материала).

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Можно привести следующий пример необходимой компрессии при реферировании и аннотировании.

Проанализируем следующий абзац:

Whether all of this is for good or ill is a topic of heated debate. One, positive view is that globalisation is an unmixed blessing, with the potential to boost productivity and living standards everywhere. This is because a globally integrated economy can lead to a better division of labour between countries, allowing low-wage countries to specialise in labour-intensive tasks while high-wage countries use workers in more productive ways. It will allow firms to exploit bigger economies of scale. And with globalisation, capital can be shifted to whatever country offers the most productive investment opportunities, not trapped at home financing projects with poor returns.

Ключевые фрагменты:

– positive view;
– potential:
a) higher productivity and living standards
b) better division of labour
c) bigger economies of scale
d) capital can be shifted
e) productive investment;

В случае реферирования основную мысль данного абзаца можно с помощью компрессии передать следующим образом:

Сторонники глобализации видят в ней потенциал роста производительности труда и уровня жизни; углубление разделения труда и экономию на масштабе; сводное движение капитала и эффективные инвестиции в развитие производства.

Данный абзац характеризуется высокой информативностью, поэтому компрессия здесь минимальная. Но в ряде случаев основное содержание одного или даже нескольких абзацев в совокупности можно передать одним предложением.

В случае аннотирования компрессия будет максимальной:

Сторонники глобализации связывают с ней ряд позитивных тенденций.

ТЕКСТЫ ДЛЯ РЕФЕРИРОВАНИЯ И АННОТИРОВАНИЯ

Text 1
British Museum

The British Museum is a museum dedicated to human history, art, and culture, located in the Bloomsbury area of London. Its permanent collection, numbering some 8 million works,[is among the largest and most comprehensive in existence and originates from all continents, illustrating and documenting the story of human culture from its beginnings to the present.

The British Museum was established in 1753, largely based on the collections of the physician and scientist Sir Hans Sloane. The museum first opened to the public on 15 January 1759, in Montagu House in Bloomsbury, on the site of the current museum building. Its expansion over the following two and a half centuries was largely a result of an expanding British colonial footprint and has resulted in the creation of several branch institutions, the first being the British Museum (Natural History) in South Kensington in 1881. Some objects in the collection, most notably the Elgin Marbles from the Parthenon, are the objects of controversy and of calls for restitution to their countries of origin.

Until 1997, when the British Library (previously centred on the Round Reading Room) moved to a new site, the British Museum housed both a national museum of antiquities and the national library in the same building. The museum is a non-departmental public body sponsored by the Department for Culture, Media and Sport, and as with all other national museums in the United Kingdom it charges no admission fee, except for loan exhibitions. Neil MacGregor became director of the museum in August 2002, succeeding Robert G. W. Anderson. In April 2015, MacGregor announced that he would step-down as Director on 15 December. On 29 September 2015, the Board of Trustees confirmed Hartwig Fischer, who will assume his post in Spring 2016, as his successor.

Text 2
Albert Einstein

Albert Einstein (1879-1955) was a German-born theoretical physicist. He developed the general theory of relativity, one of the two pillars of modern physics (alongside quantum mechanics). Einstein's work is also known for its influence on the philosophy of science. Einstein is best known in popular culture for his mass–energy equivalence formula $E = mc^2$ (which has been dubbed "the world's most famous equation"). He received the 1921 Nobel Prize in Physics for his "services to theoretical physics", in particular his discovery of the law of the photoelectric effect, a pivotal step in the evolution of quantum theory.

Near the beginning of his career, Einstein thought that Newtonian mechanics was no longer enough to reconcile the laws of classical mechanics with the laws of the electromagnetic field. This led to the development of his special theory of relativity. He realized, however, that the principle of relativity could also be extended to gravitational fields, and with his subsequent theory of gravitation in 1916, he published a paper on general relativity. He continued to deal with problems of statistical mechanics and quantum theory, which led to his explanations of particle theory and the motion of molecules. He also investigated the thermal properties of light which laid the foundation of the photon theory of light. In 1917, Einstein applied the general theory of relativity to model the large-scale structure of the universe.

He was visiting the United States when Adolf Hitler came to power in 1933 and, being Jewish, did not go back to Germany, where he had been a professor at the Berlin Academy of Sciences. He settled in the U.S., becoming an American citizen in 1940. On the eve of World War II, he endorsed a letter to President Franklin D. Roosevelt alerting him to the potential development of "extremely powerful bombs of a new type" and recommending that the U.S. begin similar research. This eventually led to what would become the Manhattan Project. Einstein supported defending the Allied forces, but largely denounced the idea of using the newly discovered nuclear fission as a weapon. Later, with the British philosopher Bertrand Russell, Einstein signed the Russell–Einstein Manifesto, which highlighted the danger of nuclear weapons. Einstein was affiliated with the Institute for Advanced Study in Princeton, New Jersey, until his death in 1955.

Einstein published more than 300 scientific papers along with over 150 non-scientific works. On 5 December 2014, universities and archives announced the release of Einstein's papers, comprising more than 30,000 unique documents. Einstein's intellectual achievements and originality have made the word "Einstein" synonymous with "genius".

Text 3
Climate in the United Kingdom

The United Kingdom straddles the geographic mid-latitudes between 49 and 61 N. It is on the western seaboard of Afro-Eurasia, the world's largest land mass. These conditions allow convergence between moist maritime air and dry continental air. In this area, the large temperature variation creates atmospheric instability and this is a major factor that influences the often unsettled weather the country experiences, where many types of weather can be experienced in a single day.

The climate in the United Kingdom is defined as a temperate oceanic climate, or *Cfb* on the Köppen climate classification system, a classification it shares with most of northwest Europe. Regional climates are influenced by the Atlantic Ocean and latitude. Northern Ireland, Wales and western parts of England and Scotland, being closest to the Atlantic Ocean, are generally the mildest, wettest and windiest regions of the UK, and temperature ranges here are seldom extreme. Eastern areas are drier, cooler, less windy and also experience the greatest daily and seasonal temperature variations. Northern areas are generally cooler, wetter and have slightly larger temperature ranges than southern areas. Though the UK is mostly under the influence of the maritime tropical air mass from the south-west, different regions are more susceptible than others when different air masses affect the country: Northern Ireland and the west of Scotland are the most exposed to the maritime polar air mass which brings cool moist air; the east of Scotland and north-east England are more exposed to the continental polar air mass which brings cold dry air; the south and south-east of England are more exposed to the continental tropical air mass which brings warm dry air (and consequently most of the time the warmest summer temperatures); and Wales and the south-west of England are the most exposed to the maritime tropical air mass which brings warm moist air. If the air masses are strong enough in their respective areas during the summer there can sometimes be a large difference in temperature between the far north of Scotland (including the Islands) and south-east of England – often a difference of 10–15 °C (18-27 °F) but sometimes of as much as 20 °C (36 °F) or more. An example of this could be that in the height of summer the Northern Isles could have temperatures around 15 °C (59 °F) and areas around London could reach 30 °C (86 °F).

Text 4
Michael Faraday

Michael Faraday (1791 – 1867) was an English scientist who contributed to the fields of electromagnetism and electrochemistry. His main discoveries include those of electromagnetic induction, diamagnetism and electrolysis.

Although Faraday received little formal education, he was one of the most influential scientists in history. It was by his research on the magnetic field around a conductor carrying a direct current that Faraday established the basis for the concept of the electromagnetic field in physics. Faraday also established that magnetism could affect rays of light and that there was an underlying relationship between the two phenomena. He similarly discovered the principle of electromagnetic induction, diamagnetism, and the laws of electrolysis. His inventions of electromagnetic rotary devices formed the foundation of electric motor technology, and it was largely due to his efforts that electricity became practical for use in technology.

As a chemist, Faraday discovered benzene, investigated the clathrate hydrate of chlorine, invented an early form of the Bunsen burner and the system of oxidation numbers, and popularized terminology such as anode, cathode, electrode, and ion. Faraday ultimately became the first and foremost Fullerian Professor of Chemistry at the Royal Institution of Great Britain, a lifetime position.

Faraday was an excellent experimentalist who conveyed his ideas in clear and simple language; his mathematical abilities, however, did not extend as far as trigonometry or any but the simplest algebra. James Clerk Maxwell took the work of Faraday and others, and summarized it in a set of equations that is accepted as the basis of all modern theories of electromagnetic phenomena. On Faraday's uses of the lines of force, Maxwell wrote that they show Faraday "to have been in reality a mathematician of a very high order – one from whom the mathematicians of the future may derive valuable and fertile methods." The SI unit of capacitance is named in his honour: the farad.

Albert Einstein kept a picture of Faraday on his study wall, alongside pictures of Isaac Newton and James Clerk Maxwell. Physicist Ernest Rutherford stated; "When we consider the magnitude and extent of his discoveries and their influence on the progress of science and of industry, there is no honour too great to pay to the memory of Faraday, one of the greatest scientific discoverers of all time"

Text 5
System of Education in the United Kingdom

The quality of a country's future life, commercially, industrially and intellectually, depends on the quality of its education system. The state in the United Kingdom provides a full range of free schooling. Those parents who prefer to send their children to private educational institutions, are free to do so. There are about 2500 fee-paying, or public schools in the country.

Schooling is voluntary under the age of five, and compulsory from 5 to 16. Generally, primary education in the UK takes place in infant schools (for ages 5-7) and junior schools (for ages 8—11); secondary education takes place in secondary schools. Pupils can stay at school voluntarily for up to three years longer. Until 1964 children took an 'eleven plus exam' at the age of 11 and were 'streamed' according to the results of the exam for education in different types of secondary schools. Grammar schools provided a mainly academic course for the top 20 %, technical schools specialized in technical studies, modern schools provided a general education with a practical bias. In 1965 non-selective comprehensive schools were introduced, though the old system still exists.

Having completed a compulsory education, 16 year-olds may start work, remain at school or study at a Further Education college. At schools and colleges they can take the school-leaving General Certificate of Secondary Education (GCSE) exams — in a range of subjects. Other students prefer to pursue work-based training such as General National Vocational Qualifications (GNVQs), which provide skills and knowledge some in vocational areas such as business, engineering, etc. Having completed GCSEs most students usually specialize in three to four subjects leading to General Certificate of Education (GCE) A Levels. Others can take higher grade GNVQs.

Many students then move towards higher education training at universities, colleges and institutes offering studies at degree level and higher. The most common degree courses, which usually take three years to complete are the Bachelor of Arts (BA), Bachelor of Science (BSc), Bachelor of Education (BEd), Bachelor of Engineering (BEng) and Bachelor of Laws (LLB). Master degrees for those undertaking further study include the Master of Arts (MA), Master of Science (MSc), Master of Business Administration (MBA) and Master of Laws (LLM). Then there are research-based postgraduate courses leading to the Master of Philosophy (MPhil) and Doctor of Philosophy (PhD/DPhil).

These academic qualifications involve thousands of courses at more than 180 higher educational establishments in Britain. The most famous British universities are, of course, Oxford and Cambridge called 'Oxbridge' and famous for their academic excellence.

Text 6
University of Cambridge

The University of Cambridge (informally Cambridge University or simply Cambridge) is a collegiate public research university in Cambridge, England. Founded in 1209, Cambridge is the second-oldest university in the English-speaking world and the world's fourth-oldest surviving university. The university grew out of an association of scholars who left the University of Oxford after a dispute with the townspeople. The two ancient universities share many common features and are often jointly referred to as "Oxbridge".

Cambridge is consistently ranked as one of the world's best universities. The university has educated many notable alumni, including eminent mathematicians, scientists, politicians, lawyers, philosophers, writers, actors, and foreign Heads of State. Ninety-two Nobel laureates have been affiliated with Cambridge as students, faculty, staff or alumni.

Cambridge is formed from a variety of institutions which include 31 constituent colleges and over 100 academic departments organized into six schools. Cambridge University Press, a department of the university, is the world's oldest publishing house and the second-largest university press in the world. The university also operates eight cultural and scientific museums, including the Fitzwilliam Museum, and a botanic garden. Cambridge's libraries hold a total of around 15 million books, eight million of which are in Cambridge University Library, a legal deposit library. Throughout its history, the university has featured in literature and artistic works by numerous authors including Geoffrey Chaucer, E. M. Forster and C. P. Snow.

In the year ended 31 July 2015, the university had a total income of £1.64 billion, of which £397 million was from research grants and contracts. The central university and colleges have a combined endowment of around £5.89 billion, the largest of any university outside the United States. The university is closely linked with the development of the high-tech business cluster known as "Silicon Fen". It is a member of numerous associations and forms part of the "golden triangle" of leading English universities and Cambridge University Health Partners, an academic health science centre.

Text 7
University Of London

The University of London is a collegiate research university located in London, England, consisting of 18 constituent colleges, 10 research institutes and a number of central bodies.

The university is the second largest university by number of full-time students in the United Kingdom, with 142,990 campus-based students and over 50,000 distance learning students in the University of London International Programmes. The university was established by Royal Charter in 1836, as a degree-awarding examination board for students holding certificates from University College London (previously called London University) and King's College London and "other such other Institutions, corporate or unincorporated, as shall be established for the purpose of Education, whether within the Metropolis or elsewhere within our United Kingdom". The university moved to a federal structure in 1900.

For most practical purposes, ranging from admissions to funding, the constituent colleges operate on a semi-independent basis, with some recently obtaining the power to award their own degrees whilst remaining in the federal university. The nine largest colleges of the university are King's College London; University College London; Birkbeck; Goldsmiths; the London Business School; Queen Mary; Royal Holloway; SOAS; and the London School of Economics and Political Science. The specialist colleges of the university include Heythrop College, specialising in philosophy and theology, and St George's, specialising in medicine. Imperial College London was formerly a member before it left the University of London in 2007. On 16 July 2015 it was announced that City University London would join the federal University of London, becoming one of its constituent colleges from August 2016.

Many notable individuals have passed through the university, either as staff or students, including at least 4 monarchs, 52 presidents or prime ministers, 74 Nobel laureates, 6 Grammy winners, 2 Oscar winners and 3 Olympic gold medalists.

Text 8
University of Oxford

The University of Oxford (informally Oxford University or simply Oxford) is a collegiate research university located in Oxford, England. While having no known date of foundation, there is evidence of teaching as far back as 1096, making it the oldest university in the English-speaking world and the world's second-oldest surviving university. It grew rapidly from 1167 when Henry II banned English students from attending the University of Paris. After disputes between students and Oxford townsfolk in 1209, some academics fled northeast to Cambridge where they established what became the University of Cambridge. The two "ancient universities" are frequently jointly referred to as "Oxbridge".

The university is made up of a variety of institutions, including 38 constituent colleges and a full range of academic departments which are organized into four divisions. All the colleges are self-governing institutions as part of the university, each controlling its own membership and with its own internal structure and activities. Being a city university, it does not have a main campus; instead, all the buildings and facilities are scattered throughout the city centre. Most undergraduate teaching at Oxford is organized around weekly tutorials at the self-governing colleges and halls, supported by classes, lectures and laboratory work provided by university faculties and departments.

Oxford is the home of several notable scholarships, including the Clarendon Scholarship which was launched in 2001 and the Rhodes Scholarship which has brought graduate students to study at the university for more than a century. The university operates the largest university press in the world and the largest academic library system in Britain. Oxford has educated many notable alumni, including 27 Nobel laureates, 26 British prime ministers (most recently David Cameron, the incumbent) and many foreign heads of state.

Text 9
William Shakespeare

April 23 is the birthday of William Shakespeare, the greatest English writer.

The last half of the XVI and the beginning of the XVII centuries are known as the golden age of English literature. It was the time of the English Renaissance, and sometimes it is even called «the age of Shakespeare».

By that time England had become a powerful state. English trade was flourishing. The yoke of the feudal barons had been thrown off. New branches of science were developing. At the same time there was no change for the better in the life of the English people, and the power of gold grew stronger.

Shakespeare saw these contradictions and reflected them in his works.

William Shakespeare, the greatest and most famous of English writers, and probably the greatest playwright who has ever lived, was born in the town of Stratford-on-Avon, Warwickshire.

In spite of his fame we know very little about his life. The things that we know about Shakespeare's life begin with the date when he was baptized in the church of Stratford, On April 26, 1564, when he was only a few days old. So he is believed to have been born on April 23.

His father, John Shakespeare, was a merchant and he had several houses in Stratford. Two of them were side by side in Henley Street, and it was in one of them that William was born. William's mother, Mary Arden, was a farmer's daughter of Wilmcote, near Stratford.

William lived in Stratford until he was about twenty-one, when he went to London. We do not know why he left Stratford-on-Avon.

There is a story that Shakespeare's first job in London was holding rich men's horses at the theatre door. But nobody can be sure that this story is true.

Later, Shakespeare became an actor and a member of one of the chief acting companies. Soon he began to write plays for this company and in a few years became a well-known author.

Text 10
Harvard University

Harvard University is a private research university in Cambridge, Massachusetts (US), established 1636, whose history, influence and wealth have made it one of the world's most prestigious universities.

Established originally by the Massachusetts legislature and soon thereafter named for John Harvard (its first benefactor), Harvard is the United States' oldest institution of higher learning, and the Harvard Corporation (formally, the *President and Fellows of Harvard College*) is its first chartered corporation. Although never formally affiliated with any denomination, the early College primarily trained Congregationalist and Unitarian clergy. Its curriculum and student body were gradually secularized during the 18th century, and by the 19th century Harvard had emerged as the central cultural establishment among Boston elites. Following the American Civil War, President Charles W. Eliot's long tenure (1869–1909) transformed the college and affiliated professional schools into a modern research university; Harvard was a founding member of the Association of American Universities in 1900. James Bryant Conant led the university through the Great Depression and World War II and began to reform the curriculum and liberalize admissions after the war. The undergraduate college became coeducational after its 1977 merger with Radcliffe College.

The University is organized into eleven separate academic units—ten faculties and the Radcliffe Institute for Advanced Study—with campuses throughout the Boston metropolitan area: its 209-acre (85 ha) main campus is centered on Harvard Yard in Cambridge, approximately 3 miles (5 km) northwest of Boston; the business school and athletics facilities, including Harvard Stadium, are located across the Charles River in the Allston neighborhood of Boston and the medical, dental, and public health schools are in the Longwood Medical Area. Harvard's $37.6 billion financial endowment is the largest of any academic institution.

Harvard is a large, highly residential research university. The nominal cost of attendance is high, but the University's large endowment allows it to offer generous financial aid packages. It operates several arts, cultural, and scientific museums, alongside the Harvard Library, which is the world's largest academic and private library system, comprising 79 individual libraries with over 18 million volumes. Harvard's alumni include eight U.S. presidents, several foreign heads of state, 62 living billionaires, 335 Rhodes Scholars, and 242 Marshall Scholars. To date, some 150 Nobel laureates and 5 Fields Medalists (when awarded) have been affiliated as students, faculty, or staff.

Text 11
Isaac Newton

Sir Isaac Newton (1642-1727) was an English physicist and mathematician (described in his own day as a "natural philosopher") who is widely recognized as one of the most influential scientists of all time and a key figure in the scientific revolution. His book "Mathematical Principles of Natural Philosophy", first published in 1687, laid the foundations for classical mechanics. Newton made seminal contributions to optics, and he shares credit with Gottfried Wilhelm Leibniz for the development of calculus.

Newton's *Principia* formulated the laws of motion and universal gravitation, which dominated scientists' view of the physical universe for the next three centuries. By deriving Kepler's laws of planetary motion from his mathematical description of gravity, and then using the same principles to account for the trajectories of comets, the tides, the precession of the equinoxes, and other phenomena, Newton removed the last doubts about the validity of the heliocentric model of the Solar System. This work also demonstrated that the motion of objects on Earth and of celestial bodies could be described by the same principles. His prediction that Earth should be shaped as an oblate spheroid was later vindicated by the measurements of Maupertuis, La Condamine, and others, which helped convince most Continental European scientists of the superiority of Newtonian mechanics over the earlier system of Descartes.

Newton built the first practical reflecting telescope and developed a theory of colour based on the observation that a prism decomposes white light into the many colours of the visible spectrum. He formulated an empirical law of cooling, studied the speed of sound, and introduced the notion of a Newtonian fluid. In addition to his work on calculus, as a mathematician Newton contributed to the study of power series, generalized the binomial theorem to non-integer exponents, developed a method for approximating the roots of a function, and classified most of the cubic plane curves.

Newton was a fellow of Trinity College and the second Lucasian Professor of Mathematics at the University of Cambridge. He was a devout but unorthodox Christian, and, unusually for a member of the Cambridge faculty of the day, he refused to take holy orders in the Church of England, perhaps because he privately rejected the doctrine of the Trinity. Beyond his work on the mathematical sciences, Newton dedicated much of his time to the study of biblical chronology and alchemy, but most of his work in those areas remained unpublished until long after his death. In his later life, Newton became president of the Royal Society. Newton served the British government as Warden and Master of the Royal Mint.

Text 12
St. Paul's Cathedral

St Paul's Cathedral, London, is an Anglican cathedral, the seat of the Bishop of London and the mother church of the Diocese of London. It sits on Ludgate Hill at the highest point of the City of London. Its dedication to Paul the Apostle dates back to the original church on this site, founded in AD 604. The present church, dating from the late 17th century, was designed in the English Baroque style by Sir Christopher Wren. Its construction, completed in Wren's lifetime, was part of a major rebuilding programme in the City after the Great Fire of London.

The cathedral is one of the most famous and most recognisable sights of London. Its dome, framed by the spires of Wren's City churches, dominated the skyline for 300 years. At 365 feet (111 m) high, it was the tallest building in London from 1710 to 1962. The dome is among the highest in the world. St Paul's is the second largest church building in area in the United Kingdom after Liverpool Cathedral.

St Paul's Cathedral occupies a significant place in the national identity. It is the central subject of much promotional material, as well as of images of the dome surrounded by the smoke and fire of the Blitz. Services held at St Paul's have included the funerals of Lord Nelson, the Duke of Wellington and Sir Winston Churchill; Jubilee celebrations for Queen Victoria; peace services marking the end of the First and Second World Wars; the wedding of Charles, Prince of Wales and Lady Diana Spencer, the launch of the Festival of Britain and the thanksgiving services for the Golden Jubilee, the 80th Birthday and the Diamond Jubilee of Elizabeth II.

Text 13
Trafalgar Square

Trafalgar Square is a public square in the City of Westminster, Central London, built around the area formerly known as Charing Cross. Its name commemorates the Battle of Trafalgar, a British naval victory in the Napoleonic Wars with France and Spain that took place on 21 October 1805 off the coast of Cape Trafalgar, Spain.

The site of Trafalgar Square had been a significant landmark since the 13th century and originally contained the King's Mews. After George IV moved the mews to Buckingham Palace, the area was redeveloped by John Nash but progress was slow after his death and the square did not open until 1844. Nelson's Column at its centre is guarded by four lion statues. A number of commemorative statues and sculptures occupy the square but the Fourth Plinth, left empty since 1840, has been host to contemporary art since 1999.

The square has been used for community gatherings and political demonstrations including Bloody Sunday, the first Aldermaston March, anti-war protests and campaigns against climate change. A Christmas tree has been donated to the square by Norway since 1947 and is erected for twelve days before and after Christmas Day. The square is a centre of annual celebrations on New Year's Eve. It was well known for its feral pigeons until their removal in the early-21st century.

Text 14
Buckingham Palace

Buckingham Palace is the official London residence and administrative headquarters of the reigning monarch of the United Kingdom. Located in the City of Westminster, the palace is often at the centre of state occasions and royal hospitality. It has been a focus for the British people at times of national rejoicing.

Originally known as Buckingham House, the building at the core of today's palace was a large townhouse built for the Duke of Buckingham in 1703 on a site that had been in private ownership for at least 150 years. It was acquired by King George III in 1761as a private residence for Queen Charlotte and became known as "The Queen's House". During the 19th century it was enlarged, principally by architects John Nash and Edward Blore, who constructed three wings around a central courtyard. Buckingham Palace became the London residence of the British monarch on the accession of Queen Victoria in 1837.

The last major structural additions were made in the late 19th and early 20th centuries, including the East front, which contains the well-known balcony on which the royal family traditionally congregates to greet crowds. The palace chapel was destroyed by a German bomb during World War II; the Queen's Gallery was built on the site and opened to the public in 1962 to exhibit works of art from the Royal Collection.

The original early 19th-century interior designs, many of which survive, include widespread use of brightly coloured scagliola and blue and pink lapis, on the advice of Sir Charles Long. King Edward VII oversaw a partial redecoration in a *Belle Époque* cream and gold colour scheme. Many smaller reception rooms are furnished in the Chinese regency style with furniture and fittings brought from the Royal Pavilion at Brighton and from Carlton House. The palace has 775 rooms, and the garden is the largest private garden in London. The state rooms, used for official and state entertaining, are open to the public each year for most of August and September, and on selected days in winter and spring.

Text 15
Elizabeth II

Elizabeth II (Elizabeth Alexandra Mary; born 21 April 1926) is, and has been since her accession in 1952, Queen of the United Kingdom, Canada, Australia, and New Zealand, and Head of the Commonwealth. She is also Queen of 12 countries that have become independent since her accession: Jamaica, Barbados, the Bahamas, Grenada, Papua New Guinea, Solomon Islands, Tuvalu, Saint Lucia, Saint Vincent and the Grenadines, Belize, Antigua and Barbuda, and Saint Kitts and Nevis.

Elizabeth was born in London to the Duke and Duchess of York, later King George VI and Queen Elizabeth, and was the elder of their two daughters. She was educated privately at home. Her father acceded to the throne on the abdication of his brother Edward VIII in 1936, from which time she was the heir presumptive. She began to undertake public duties during World War II, serving in the Auxiliary Territorial Service. In 1947, she married Prince Philip, Duke of Edinburgh, with whom she has four children: Charles, Anne, Andrew, and Edward.

Elizabeth's many historic visits and meetings include a state visit to the Republic of Ireland and reciprocal visits to and from the Pope. She has seen major constitutional changes, such as devolution in the United Kingdom, Canadian patriation, and the decolonisation of Africa. She has also reigned through various wars and conflicts involving many of her realms. She is the world's oldest reigning monarch as well as Britain's longest-lived. In 2015, she surpassed the reign of her great-great-grandmother, Queen Victoria, to become the longest-reigning British monarch and the longest-reigning queen regnant in world history.

Times of personal significance have included the births and marriages of her children, grandchildren and great grandchildren, her coronation in 1953, and the celebration of milestones such as her Silver, Golden and Diamond Jubilees in 1977, 2002, and 2012, respectively. Moments of sadness for her include the death of her father, aged 56; the assassination of Prince Philip's uncle, Lord

Mountbatten; the breakdown of her children's marriages in 1992 (her *annus horribilis*); the death in 1997 of her son's former wife, Diana, Princess of Wales; and the deaths of her mother and sister in 2002. Elizabeth has occasionally faced republican sentiments and severe press criticism of the royal family, but support for the monarchy and her personal popularity remain high.

Text 16
Victoria

Victoria (Alexandrina Victoria; 24 May 1819 – 22 January 1901) was Queen of the United Kingdom of Great Britain and Ireland from 20 June 1837 until her death. From 1 May 1876, she had the additional title of Empress of India.

Victoria was the daughter of Prince Edward, Duke of Kent and Strathearn, the fourth son of King George III. Both the Duke of Kent and King George III died in 1820, and Victoria was raised under close supervision by her German-born mother Princess Victoria of Saxe-Coburg-Saalfeld. She inherited the throne aged 18, after her father's three elder brothers had all died, leaving no surviving legitimate children. The United Kingdom was already an established constitutional monarchy, in which the sovereign held relatively little direct political power. Privately, Victoria attempted to influence government policy and ministerial appointments; publicly, she became a national icon who was identified with strict standards of personal morality.

Victoria married her first cousin, Prince Albert of Saxe-Coburg and Gotha, in 1840. Their nine children married into royal and noble families across the continent, tying them together and earning her the sobriquet "the grandmother of Europe". After Albert's death in 1861, Victoria plunged into deep mourning and avoided public appearances. As a result of her seclusion, republicanism temporarily gained strength, but in the latter half of her reign her popularity recovered. Her Golden and Diamond Jubilees were times of public celebration.

Her reign of 63 years and seven months is known as the Victorian era. It was a period of industrial, cultural, political, scientific, and military change within the United Kingdom, and was marked by a great expansion of the British Empire. She was the last British monarch of the House of Hanover. Her son and successor, Edward VII, belonged to the House of Saxe-Coburg and Gotha, the line of his father.

Text 17
Sherlock Holmes

Sherlock Holmes is a fictional private detective created by British author Sir Arthur Conan Doyle. Known as a "consulting detective" in the stories, Holmes is known for a proficiency with observation, forensic science, and logical reasoning that borders on the fantastic, which he employs when investigating cases for a wide variety of clients, including Scotland Yard. First appearing in print in 1887, the character's popularity became widespread with the first series of short stories in *The Strand Magazine*, beginning with "A Scandal in Bohemia" in 1891;

additional stories appeared from then to 1927, eventually totalling four novels and 56 short stories. All but one are set in the Victorian or Edwardian periods, taking place between about 1880 to 1914. Most are narrated by the character of Holmes's friend and biographer Dr. Watson, who usually accompanies Holmes during his investigations and often shares quarters with him at the address of 221B Baker Street, London, where many of the stories begin.

Though not the first fictional detective, Sherlock Holmes is arguably the most well-known, with *Guinness World Records* listing him as the "most portrayed movie character" in history.[1] Holmes's popularity and fame are such that many have believed him to be not a fictional character but a real individual; numerous literary and fan societies have been founded that pretend to operate on this principle. The stories and character have had a profound and lasting effect on mystery writing and popular culture as a whole, with both the original tales as well as thousands written by authors other than Conan Doyle being adapted into stage and radio plays, television, films, video games, and other media for over one hundred years.

Text 18
Robert Burns

Robert Burns (25 January 1759 – 21 July 1796), also known as Rabbie Burns, the Bard of Ayrshire and various other names and epithets,[nb 1] was a Scottish poet and lyricist. He is widely regarded as the national poet of Scotland and is celebrated worldwide. He is the best known of the poets who have written in the Scots language, although much of his writing is also in English and a light Scots dialect, accessible to an audience beyond Scotland. He also wrote in standard English, and in these writings his political or civil commentary is often at its bluntest.

He is regarded as a pioneer of the Romantic movement, and after his death he became a great source of inspiration to the founders of both liberalism and socialism, and a cultural icon in Scotland and among the Scottish diaspora around the world. Celebration of his life and work became almost a national charismatic cult during the 19th and 20th centuries, and his influence has long been strong on Scottish literature. In 2009 he was chosen as the greatest Scot by the Scottish public in a vote run by Scottish television channel STV.

As well as making original compositions, Burns also collected folk songs from across Scotland, often revising or adapting them. His poem (and song) "Auld Lang Syne" is often sung at Hogmanay (the last day of the year), and "Scots Wha Hae" served for a long time as an unofficial national anthem of the country. Other poems and songs of Burns that remain well known across the world today include "A Red, Red Rose", "A Man's a Man for A' That", "To a Louse", "To a Mouse", "The Battle of Sherramuir", "Tam o' Shanter" and "Ae Fond Kiss".

Text 19
Marie Tussaud

Marie Tussaud was born as Marie Grosholtz in 1761 in Strasbourg, France. Her mother worked as a housekeeper for Dr. Philippe Curtius in Bern, Switzerland, who was a physician skilled in wax modelling. Curtius taught Tussaud the art of wax modelling.

Tussaud created her first wax sculpture, of Voltaire, in 1777. Other famous people she modelled at that time include Jean-Jacques Rousseau and Benjamin Franklin. During the French Revolution she modelled many prominent victims. In her memoirs she claims that she would search through corpses to find the severed heads of executed citizens, from which she would make death masks. Her death masks were held up as revolutionary flags and paraded through the streets of Paris. Following the doctor's death in 1794, she inherited his vast collection of wax models and spent the next 33 years travelling around Europe. When she married Francois Tussaud in 1795, the show acquired a new name: Madame Tussaud's. In 1802 she went to London, having accepted an invitation from Paul Philidor, a magic lantern and phantasmagoria pioneer, to exhibit her work alongside his show at the Lyceum Theatre, London. She did not fare particularly well financially, with Philidor taking half of her profits. As a result of the Napoleonic Wars, she was unable to return to France, so she traveled throughout Great Britain and Ireland exhibiting her collection. From 1831 she took a series of short leases on the upper floor of "Baker Street Bazaar" (on the west side of Baker Street, Dorset Street and King Street), which later featured in the Druce-Portland case sequence of trials of 1898–1907. This became Tussaud's first permanent home in 1836. One of the main attractions of her museum was the Chamber of Horrors

УСТНЫЕ ЭКЗАМЕНАЦИОННЫЕ ТЕМЫ ДЛЯ СОБЕСЕДОВАНИЯ

LET ME INTRODUCE MYSELF

Hello, friends. Let me first introduce myself. My name is Vera. My surname or last name is Voronina. I was born on the 13th of October in Sochi, Krasnodarsky Krai. This is the most beautiful city in Russia situated on the Black Sea coast. Now I am a first-year student at the Faculty of Economics of Rostov State University.

Now let me describe my appearance. I am tall and slim and have fair hair and blue eyes. My friends say that I am pretty. I love sports and music. I was very serious about a career in gymnastics when I was in the 4th form. But then I broke my arm and doctors didn’t let me to go in for gymnastics. I love to listen to the modern music and dance. I dance a lot and I hope I am good at it. I also love swimming. I always swim in the Black sea when I visit my parents.

I would like to tell you about my family. There are five people in our family. My father’s name is Michail Evgenyevich. He is a mathematician by education but works at a bank now. My mother’s name is Natalya Yakovlevna. She works as a chief accountant at the hotel «Zhemchuzhina». She also has much work about the house after she gets home from work. But my sister and I always

help her. Yes, let me introduce my younger sister. She is still a pupil. Her name is Tanya and she is in the fifth form. She is very pretty and a great dancer. We are good friends with my sister. My grandmother, my mother’s mother, lives with us. She is very kind and helps us a lot.

Our family is very friendly, we have many friends. In summer many relatives come to visit us. And of course they use a chance to spend several weeks in beautiful Sochi.

In May I have finished school No5 in Sochi. I did well in all the subjects but my favourite subjects at school were Computer Science and English. I also enjoyed Geography lessons.

I am very interested in learning English because I always wanted to become an economist or a manager at some joint venture. That is why I think it is necessary to know at least one foreign language. Besides, knowledge of foreign languages helps in everyday life.

As you see, my biography isn’t very long yet. But we’ll meet again in the next lesson and I’ll tell you more about myself. See you later...

Vocabulary:

introduce [.intra'dju:s] – представлять,' знакомить
Black Sea coast [koust] – побережье Черного моря
a first-year student — студент(-ка) первого курса
appearance [a'piarans] — внешность
slim — стройная

gymnastics [d3im'naestiks] – гимнастика
kind — добрый
broke my arm — сломала руку
mathematician [,mae9im9'tif9n] – математик
chief accountant – [tji:f a'kauntant] главный бухгалтер
several [sevral] – несколько
to do well — зд. успевать
joint venture — совместное предприятие

THE RUSSIAN FEDERATION

I am a citizen of the Russian Federation or Russia. The Russian Federation is the largest country in the world. It occupies about 1/7 (one seventh) of the Earth surface. The country is situated in Eastern Europe, Northern and Central Asia. Its total area is over 17 million square km.

Our land is washed by 12 seas, most of which are the seas of three oceans: the Arctic, the Atlantic and the Pacific. In the south and in the west the country borders on fourteen countries. It also has a sea-border with the USA.

There is hardly a country in the world where such a great variety of flora and fauna can be found as in our land. Our country has numerous forests, plains and steppes, taiga and tundra, highlands and deserts. The highest mountains in our land are the Altai, the Urals and the Caucasus. There are over two thousands rivers in the Russian Federation. The longest of them are the Volga, the Ob, the Yenisei, the Lena and the Amur. Our land is also rich in various lakes with the deepest lake in the world, the Baikal, included.

On the Russian territory there are 11 time zones. The climate conditions are rather different: from arctic and moderate to continental and subtropical. Our country is one of the richest in natural resources countries in the world: oil, natural gas, coal, different ores of ferrous and non-ferrous metals and other minerals.

The Russian Federation is a multinational state. It comprises many national districts, several autonomous republics and regions. The population of the country is over 140 million people.

Moscow is the capital of our Homeland. It is the largest political scientific, cultural and industrial center of the country and one of the most beautiful cities. Russian is the official language of the state. The national symbols of the Russian Federation are a double headed eagle and a white-blue-red banner.

The Russian Federation is a constitutional republic headed by the President, the country government consists of three branches: legislative, executive and judicial. The President controls only the executive branch — the government, but not the Supreme Court and Federal Assembly.

The legislative power belongs to the Federal Assembly comprising two chambers: the Council of Federation (upper Chamber) and the State Duma (lower Chamber). Each chamber is headed by the Speaker. The executive power belongs to the government (the Cabinet of Ministers) headed by the Prime Minister. The judicial power belongs to the system of Courts comprising the Constitutional Court, the Supreme Court and federal courts.

Our country has a multiparty system. The foreign policy of the Russian Federation is that of international cooperation, peace and friendship with all nations irrespective of their political and social systems.

I am proud of being a citizen of Russia.

Vocabulary:

citizen ['sitizn] – гражданин
to occupy ['okjupai] – занимать
surface ['sa-.fis] – поверхность
total ['toutl] area ['еэпэ] общая площадь
to border on... – граничить с...
numerous ['nju:m3ras] – многочисленный
steppes – степи
taiga ['taiga:] – тайга
highlands – возвышенности, горная местность
flora ['fb:ra] – флора
fauna ['fo:na] – фауна
the Urals ['juaralz] – Уральские горы
the Caucasus ['ko:kas3s] – Кавказ
climate [klaimit] conditions [kan'dijanz] – климатические условия
moderate ['modarat] – умеренный
ore [o:] – руда
non-ferrous metals – цветные металлы
ferrous metals – черные металлы
state – государство
to comprise – включать, охватывать
banner – знамя, флаг
legislative fledjislativ] – законодательная
executive [ig'zekjutiv] – исполнительная
judicial [d3u:'dijl] – судебная
Federal Assembly – Федеральное Собрание
the Council ['kaunsl] of Federation – Совет Федерации
State Duma – Государственная дума, нижняя палата парламента Российской Федерации
Supreme [sju'pri:m] Court [ko:t] – Верховный суд
influential [influ'enjal] – влиятельный
foreign ['form] policy – международная политика
irrespective of [,iris'pektiv] – независимо от
to be proud of ['praud] – гордиться чем-либо

THE UNITED KINGDOM

The United Kingdom, officially the United Kingdom of Great Britain and Northern Ireland, is an island nation and constitutional monarchy in north-western Europe.

Great Britain is the largest of the British Isles. It comprises, together with numerous smaller islands, England and Scotland, and the principality of Wales. Northern Ireland, also known as Ulster, occupies the north-eastern part of the island of Ireland.

The United Kingdom is bordered to the south by the English Channel, which separates it from continental Europe, to the east by the North Sea, and to the west by the Irish Sea and the Atlantic Ocean. The only land border is between Northern Ireland and the Republic of Ireland. The total area of the United Kingdom is 242,752 sq km. The capital and largest city is London.

The names «United Kingdom», «Great Britain», and «England» are often used interchangeably. The use of «Great Britain», often shortened to «Britain», to describe the whole kingdom is common and widely accepted, although strictly speaking it does not include Northern Ireland.

However, the use of «England» to mean the «United Kingdom» is not acceptable to members of the other constituent countries, especially the Scots and the Welsh.

England and Wales were united administratively, politically, and legally by 1543. The crowns of England and Scotland were united in 1603, but the two countries remained separate political entities until the 1707 Act of Union, which formed the Kingdom of Great Britain with a single legislature. From 1801, when Great Britain and Ireland were united, until the formal establishment of the Irish Free State in 1922, the kingdom was officially designated the United Kingdom of Great Britain and Ireland.

Hong Kong, which has 200,000 of the 6 million combined population of the dependencies, was returned to China in 1997.

The maximum overall length of the United Kingdom is 1,264 km: the most northerly point is Out Stack in the Shetland Islands. The most southerly is St Agnes in the Scilly Isles. The kingdom’s maximum width is 670 km. The mainland of the island of Great Britain is 974 km at its longest and 531 km at its widest; however, the highly indented nature of the island’s coastline means that nowhere is more than about 120 km from the sea.

Relative to its size, the scenery of the United Kingdom is very diverse and can change dramatically within short distances. This diversity reflects in part the underlying rocks, which range from the ancient mountains of the Highlands of Scotland to the recent deposits in eastern England.

All of the United Kingdom, except the area of England south of the Thames, was covered with ice during the ice age, and glaciation shaped its most spectacular scenery, including the English Lake District, the loughs of Northern Ireland, the Welsh valleys, and most of Scotland, including the lakes.

The climate of the United Kingdom is mild relative to its latitude, which is the same as that of Labrador in Canada. The mildness is an effect of the warm Gulf Stream. This current brings the prevailing south-westerly winds that moderate winter temperatures and bring the depressions which are the main day-to-day influence on the weather. The western side of the United Kingdom tends to be warmer than the eastern; the south is warmer than the north. The mean annual temperature is 6' C in the far north of Scotland; ll'C in the south-west of England. Winter temperatures are seldom below — 10*C and summer temperatures rarely higher than 32*C . The sea winds also bring plenty of moisture; average annual precipitation is more than 1,000 mm.

Rain tends to fall throughout the year, frequently turning to snow in the winter, especially in Scotland, the mountains of Wales, and northern England. The western side of Britain is much wetter than the eastern: average rainfall varies from more than 5,000 mm in the western Highlands of Scotland, to less than 500 mm in parts of East Anglia in England.

The population of United Kingdom is more than 56 mln people, but it is one of the world's leading commercial and industrialized nations. In terms of gross national product (GNP) it ranks fifth in the world, with Italy, after the United States, Japan, Germany, and France.

Vocabulary:
island nation – островное государство
constitutional monarchy – конституционная монархия
European Union – Европейский союз
to comprise – включать
numerous – многочисленные
principality – княжество
North Sea – Северное море
Interchangeably – взаимозаменяемо
to accept – принимать, допускать
strictly speaking – строго говоря
include – включать
constituent – составляющий
administratively – административно
entities – зд. субъекты
single – зд. единая
dependencies – находящийся в зависимости
overall length – общая протяженность
maximum width – максимальная ширина
indented – зд. изрезанная
scenery ['si:nari] – пейзаж
dramatically – резко
diversity [dai'va:siti] – разнообразие

deposits [di'pozits] – отложения
glaciation – обледенение
shape – форма
spectacular – впечатляющий
valley – долина
latitude['laetitju:d] – широта геогр.
Prevailing – преобладающий
moderate [pri'veilig] – умеренный
depressions – циклоны
average – средний
annual precipitation – среднегодовое количество осадков
in terms of – говоря о чем– либо
GNP (Gross National Product) – валовой национальный продукт.

LONDON

What are the main parts of London?

Thousands of visitors come to Great Britain every year. Some come on business, others simply as tourists, but none misses the opportunity to see the capital of Great Britain.

London is grand and attractive. It is certainly very old and full of historic associations. It has strong links with the past. Its old customs and traditions have survived and even the types of people. They are a strange mixture of past and present, of old-fashioned and very modem.London consists of many parts and they are all very different from each other. There is the West End and the East End, Westminster and the City. The City is not only the centre of business, it is the birthplace of London.

What did the Romans do for the development of London?

In 43 A.D. the Romans conquered Britain and for 400 years it remained a Roman province. The Romans built long straight roads along which the Roman soldiers marched. Many of them met at the point where London bridge now stands. The Romans made London, which they called Londinium, a large and rich city with good streets, beautiful palaces, shops and villas. Trade was growing. A lot of goods-skins, copper and iron ore, silver and gold were sent to Rome. And many strong blue-eyed boys were sent to Rome, too, to be sold as slaves.

In the fifth century the Romans left Britain, but other invaders came to the British shores. They almost ruined the city and it remained in this poor state for almost 400 years.

Only in the 9th century the Saxon kings began to rebuild the city. They started the building of Westminster Abbey.

How did the Normans influence Britain's civilization?

In 1066 came William the Duke of Normandy or William the Conqueror who settled in London which became the capital of Norman Britain. For 500 years the Normans were masters of Britain. They brought with them Latin and French civilization, the laws and the organization of the land. Many Latin and French words penetrated into the Old English (Germanic) language. They did their best to make the city beautiful. The Westminster Abbey was finished and William was the first king to be crowned there. Since then, all English kings have been crowned in the Abbey. At that time the Tower of London was built on the Thames and it stands there still unchanged. Commerce and trade grew very quickly, but the population grew even faster. London became a busy, rich and crowded city. The old city looked very picturesque with its tall houses of wood and plaster and its narrow streets.

What were the consequences (последствия) of two great tragedies that London suffered?

But then London suffered two awful tragedies, at first – the Great Plague and then the Great Fire. In a few months nearly 100,000 people, that is 1/5 of the population died because of the Plague. Sorrow and sadness sat upon every Londoner. And only winter and its cold saved the city and the people.

The Great Fire happened through carelessness of a young baker who left a small bundle of wood near a very hot oven. In a few hours all the houses made of wood were burning like paper. This fire destroyed 3000 houses and at least 97 churches.

Fortunately the wind soon stopped and then heavy rain fell. Thus London was saved.

What is the City notable for?

Bit by bit London was being reconstructed until it has become the city which is now one of the most beautiful and attractive places of the world

The oldest part of it is the City which is the business and financial centre of London. During the day it is full of people, but at the end of the day, businessmen, clerks and secretaries go home and it becomes silent and almost empty.

Besides the City there are many other attractions such as Trafalgar Square with the Nelson column in the centre, the Houses of Parliament with the famous Big Ben, a lot of beautiful parks and gardens among which is Hyde Park well known all over the world. There is a lot more to tell about London. But if you have a chance better visit it and see everything yourself.

MY FUTURE PROFESSION

There are many interesting and useful professions and it is really not an easy task to choose the right one.

I began to think about my future profession at the age of 16. My favourite subjects at school were mathematics and English. My teachers were well-educated people with broad outlook and deep knowledge of the subjects. They encouraged me in my desire to become an economist. Now I know well what I'm going to do after leaving school. I didn't make a blind choice. It was not a sudden flash either. I opted for a career in business economics. I came to this decision little by little. It was my father who aroused my interest in that field. You see, he is a chief economist at a large plant and I often saw him work at home and discuss business matters with his colleagues. Later I got interested in the matter.

Economics is the science of making choices, which is based upon the facts of our everyday life. Economists study our everyday life and the system, which affects it. They try to describe the facts of the economy in which we live and to explain how the system works. The science of economics is concerned with all our material needs and wants.

To become a good specialist in economic matters and business one must know many sciences, such as business economics, finance and credits, statistics, history of economic theory and philosophy, mathematics, as well as economic management, trade business and, of course, marketing, which is a modern philosophy of business.

It is very important for a specialist in business matters to be a skilful user of computers and to speak at least one foreign language. It should better be English as it is the most popular language of international business communication. You'll be able to follow business developments in the world by listening to radio and TV news, by reading newspapers or magazines, or by getting in contact with your business partners abroad.

If I pass my entrance exams successfully and enter the University I'll try to study to the best of my abilities to achieve my life's ambition and to justify the hopes of my parents. I also hope that I'll never regret my choice and get a well-paid and interesting job afterwards.

Maybe I should consider a job in a world of banking. There's a surprisingly wide range to choose from, in the financial world. For example, I could work for a big international company, run my own company, write about economics as a financial journalist, run my own International Business Research Agency, raise money for charities or just sell famous paintings...

broad outlook — широкая перспектива
to encourage me in my desire — поощрять меня в моем желании
a blind [blaind] choice — слепой выбор
a sudden flash — внезапная вспышка
to opt — выбирать(решить)
to arise — возникать
to get interested in — заинтересовываться
to affect — затрагивать

to be concerned — быть заинтересованным
to justify the hopes of my parents — оправдывать надежды моих родителей
wide range — широкий диапазон, круг, область, сфера
to run — управлять
to raise money for charities — собирать деньги на благотворительность

UNIVERSITY

Penza State University of Architecture and Construction trains highly qualified specialists for all branches of constructing industry. The University was founded in 1958. At first it was an Institute. In 1996 it became an Academy. In 2003 the Academy was reorganized into University. The seven buildings of the University are situated in Titov Street. The buildings are with large and light classrooms, laboratories and workshops. A good library, a reading hall, a canteen, three hostels, a gym are at the students disposal.

The University has two departments: full-time and correspondent. The student body of the University exceeds 6000. Many of the teachers and instructors are outstanding specialists in various fields of technology and science. Some of them are graduates from our University. The University has four Institutes – the Institute of Economics and Management, the Institute of Engineering Ecology, the Building Institute and the Automobile Engineering Institute and three faculties: the Technological Faculty, and the Architectural Faculty and the Territory Management Faculty.

Entrance to the University is by competitive examination, which is open to anyone between the age of 17 and 35 who has finished the secondary school. In July applicants take exams. Those who pass them become first-year students.

The course runs 5 years in the full-time department and 6 years in the correspondent department. The students study in the first and in the second shift. The academic year is divided into two terms: from September to January and from February to July. Students take credit-tests and exams at the end of each term.

Students have lectures and practical hours. They attend lectures on different subjects: Mathematics, Physics, Foreign Language, Descriptive Geometry, Drawing, Geodesy and they take notes of them. During practical hours they study the material of the lectures. Besides obligatory subjects students may take optional courses if they are interested in them. They have practical hours in the laboratories, which are well equipped with the latest apparatus.

The students work for a month on construction sites where they gain certain experience. Most students receive financial support in the form of state grants.

On completion of studies each student takes the finals and presents a graduation thesis. The best students who have done some research become post-graduates.

WHAT IS ECONOMICS ALL ABOUT?

It is characteristic of any society that while wants of people are growing constantly, the economic resources required to satisfy these wants are limited and scarce. Economic resources may be classified as material resources (raw materials and capital) and labour resources (labour force and entrepreneurship). Scarcity of resources makes it necessary to save them. As a result any economic system is trying to find most effective and efficient ways of utilizing resources for the production of goods and services. The rational solution of the problem brings about the maximum economic growth, full employment, stable prices, equitable distribution of revenues, and social security of the needy.

There are different economic systems in the world today. Many economists argue that free enterprise, or the market economy is the most effective system, because businesses are free to choose whom to buy from and sell to and on what terms, and free to choose whom to compete with. How can a market economy solve what, how and for whom to produce?

It is done through a market, which is a set of arrangements through which buyers and sellers make contact and do business, in which choices concerning the allocation of resources and transactions among members of society involving factors of production, incomes, goods and services are left to countless independent decisions of individual consumers and producers acting on their own behalf.

One of the main laws of the market is the law of supply and demand. It says that if demand exceeds supply, the price tends to rise and when supply exceeds demand the price tends to fall.

Given the scarcity of resources, the market functions as a rationing device with the price mechanism as its principal instrument. In free, markets, prices direct allocations of inputs of firms that make the most profitable use of them. The price mechanism also guides the decisions of producers concerning the composition of their output. Finally, the price mechanism also governs the distribution process.

Thus, the market mechanism brings about an allocation of resources that reflects two basic factors: consumer preferences and production costs. The prices which play the coordinating role of the market mechanism are determined through the interaction of demand and supply.

Another important force of the market is competition. On the one hand, it protects the customers – they have the right of choice and they benefit from the fact that competition keeps prices close to costs; on the other hand, it makes producers and suppliers of scarce resources utilize them economically, using most sophisticated technologies.

All businesses produce goods and services and seek profits. They all compete with other businesses for inputs of labour, capital and natural resources, including foreign partners.

Freedom of enterprise is not total in the market economy. Businesses are subject to laws and government regulations.

Economic machines do not always run smoothly. They are subject to a business cycle that alternates between periods of rapid expansion and periods of recession in which outputs fall and unemployment rises.

Economic environment is determined by the economic policies of the government, fiscal and monetary policies being the major factors. So, if an economic system is to perform well and it must deal with many economic challenges.

FINANCE AND FINANCIAL SYSTEM

Finance is the provision of money at the time when it is needed. It is a system of monetary relations leading to formation, distribution and use of money in the process of its turnover between economic entities.

The financial system is the network of institutions through which firms, households and units of government get the funds they need and put surplus funds to work.

Savers and borrowers are connected by financial intermediaries including banks, thrift institutions, insurance companies, pension funds, mutual funds, and finance companies.

Finance in an economic system comprises two parts: public finance and finance of economic entities.

Public finance is the provision of money (by the community through taxes) to be spent by national and local government authorities on projects of national and local benefit. It is a collective term for the financial flows and also the financial institutions of the public sector.

Public finance has the following four functions: a) the provision of essential services; b) the encouragement or control of particular sectors of the economy; c) the implementation of social policy in respect of social services, and d) the encouragement of the growth of economy as a whole.

The major instrument of any financial system is the budget. In a market-oriented economy, the budget is the most important tool for achieving national priorities and goals through the allocation and distribution of resources, and the maintenance of a stable macroeconomic environment.

The budget is an estimate of national revenue and expenditure for the ensuing fiscal year. When expenditure exceeds the revenue the budget has a deficit.

Revenue and expenditure forecasting is the most fundamental step in the process of budget preparation. Adequate planning of recurrent and capital expenditure depends critically on an accurate forecast of revenue availability. The determination of the expected overall deficit in the public sector and therefore the macroeconomic impact of fiscal policy requires accurate forecast of tax collection and expenditures.

In Russia, public finance is a sum of budgets of all levels of subjects of the Federation, extrabudgetary and reserve funds.

An accurate revenue forecast is most critical at the federal level of government but it is also important for all subnational governments because over the last several years they have worked with increasingly autonomous budgets.

Budget preparation at the federal level involves a number of institutions. The Ministry of Finance (MoF) is the central coordinating institution in charge of compiling and presenting the budget. It has major inputs from ministries in various sectors of the economy and the state tax bodies.

CENTRAL BANKING SYSTEM

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany, the Central Bank of Russia function for the government and other banks, not for private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate, act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates by intervening in foreign exchange markets.

To ensure the safety of the banking system, central banks impose reserve requirements, obliging commercial banks to deposit a certain amount of money with the central bank at zero interest. Central banks in different countries also impose different "prudential ratios" on commercial banks such as capital ratio and liquid ratio.

In the course of market reforms in Russia the Central Bank has been pursuing moderately tight monetary policy aimed at further reduction of inflation and putting an end to direct budget deficit crediting.1 The CBR has been using the following main instruments of monetary policy:

- fixed targets for the money supply growth,
- refinancing of commercial banks,
- interest rates,
- open market operations,
- commercial banks reserve requirements,
- foreign currency control,
- direct quantity restrictions

The Federal Reserve System or "Fed", as it is known in financial circles, is an independent agency of Congress founded in 1913. The system consists of twelve federal reserve banks and a board of governors. The board of governors has its headquarters in Washington, D.C.

Members of the Fed's board of governors are appointed by the president of the United States and confirmed by the Senate. However, the Fed maintains a degree of independence from both Congress and the executive branch. This is due in part to the governors' long terms of office – fourteen years. The chairman of the board of governors is chosen by the president from among the seven board members and serves as chairman for four years.

The Fed performs three major functions. It provides services to the banking system and the federal government; it stabilizes the banking system; and it controls the quantity of money in circulation.

The most important service of the Fed is check clearing, i.e. making sure that checks written on one bank can be accepted at any other bank in the country.

The Fed performs a number of other services for banks and thrift institutions. It provides currency to banks and collects worn currency. It also provides safekeeping for securities.

Finally, the Fed performs banking services for the federal and foreign governments. It maintains US Treasury accounts from which all federal government payments are made. In addition, it assists in international transfers of funds by private firms and international agencies.

A second function of the Federal Reserve is stabilizing the banking system.

Banking panics often took place in the nineteenth century. Preventing such panics was the main reason for setting up the Federal Reserve System. With this in mind, the Fed was given broad powers to regulate banks.

The Fed's regulations are aimed at making sure that banks use sound business practices. For example, the Fed requires banks to hold a minimum fraction of their deposits as reserves.

The Fed was also given the power to supply extra reserves when needed. There are two ways in which the Fed can put reserves into the banking system. First, it can lend reserves to banks. Second, it can supply reserves to the banking system by buying government bonds from the public on the open market, in other words, by participating in open-market operations.

Despite its powers, the Fed failed to stabilize the banking system after the stock market crash of 1929. In the first years of the Great Depression, a great many banks failed.2 As a result, a new agency, the Federal Deposit Insurance Corporation (FDIC), was set up in 1934 to give the system further stability. The FDIC promises to pay depositors the full amount of their deposits, up to a limit, in the event that their bank fails.

Today the Fed continues to regulate and stabilize the banking system, but it has taken on another role as well, that of partner, with Congress and the executive branch, in the making of economic policy. The Fed's power as an economic policymaker comes from its ability to control bank reserves and, hence, to control the total amount of money in circulation.

ACCOUNTING PRINCIPLES AND CONCEPTS

The accounting system in any given country is one of the key elements of the economic system. It is determined to a significant extent by the level and direction of the economic system's development.

The most important theoretical concept of the Anglo-American accounting may be summed up as follows: the subject of accounting is the calculation of the financial results of an economic entity's business activity.

Accounting is used to describe the transactions entered into by all kinds of organizations.

Accounting can be divided into three phases: capture, processing and communication of financial information.

The first phase, the process of capturing financial information and recording it, is called book-keeping. Accounting, in the true sense of the word,1 extends far beyond the actual making of records. It includes their analysis and interpretation, it shows the relationship between the financial results and events which have created them.

Accounting can show the managers or owners of a business whether or not the business is operating at a profit, whether or not the business will be able to meet its commitments as they fall due.

Accounting is based on the accounting equation, which states that a firm's assets must equal its liabilities plus its owners' equity.

Assets and liabilities, profits or losses are listed in financial statements. The two main types of financial statements are the balance sheet and the income statement (profit and loss account).

The balance sheet lists a firm's assets, liabilities and owner's equity at a point of time.2.

Changes in the balance sheet are made according to the principle of double-entry bookkeeping. This principle made its appearance in the 13th century in Northern Italy. It was improved and disseminated at the end of the 14th century by the work of Luca Pacioli, a monk and a university teacher. This principle states that each transaction must be recorded on the balance sheet as two separate entries so that the accounting equation will hold at all times,3 the totals of each side will always equal one another, and that this will always be true no matter how many transactions are entered into.

Balance sheets are drawn up periodically: monthly, quarterly, half-yearly, annually.

There is an account for every asset, every liability and capital. Accounts can be prepared either on a cash or accrual basis. Each account should be shown on a separate page.

The double entry system divides each page into two halves. The left-hand side is called the debit side, while the right-hand side is called the credit side.

The balance sheet shows a lot of useful financial information, but it does not show everything. A firm's sales, costs, and profits for a given period are shown in an income statement.

FISCAL MANAGEMENT: FINANCIAL POLICY. FISCAL SPHERE

Financial policy is a very complex notion covering measures aimed at working out basic concepts, major guidelines, goals and objectives, as well as at creating an adequate financial mechanism and at directing financial activities of a country. Financial policy is based on strategic guidelines which set long-term and medium-term prospects for using financial resources and ensure attainment of major economic targets and solution of goals in the social sphere. At the same time a country pursuing its financial policy sets current goals and objectives connected with mobilization and effective utilization of resources and development of productive forces.

Over the past two decades financial problems have exacerbated the world over. Public debts have reached unsustainable levels in a growing number of industrial countries. This development and its results – higher interest rates, lower investment, and slower growth in living standards – have stimulated efforts by policymakers to find solutions to swollen budget deficits.

Central to these solutions is fiscal policy. Fiscal policy is the policy adopted by a government for raising revenue to meet expenditure.

For countries that now face unsustainable fiscal deficits, financial stabilization represents a top priority.

The answer to financial stabilization lies in the effectiveness of fiscal management – the principles, institutional arrangements, information flows, and techniques that govern the budget process and define fiscal relations between levels of government.

Most western nations operate some degree of fiscal federalism, which is the system of taxation and public expenditure in which revenue-raising powers and control over expenditure are vested in various levels of government' within a nation, ranging from the national government to the smallest unit of local government.

A system of multilevel finance may be justified in terms of allocative efficiency on the grounds that while some public goods, such as national defence, confer benefits on the nation as a whole, the benefits of other goods, such as refuse collection, are more limited in geographical incidence. It is argued that by making decisions concerning the provision and financing of the latter type of goods at the level of local rather than national governments, the best or optimal level of provision is more likely to be achieved.

Since the onset of the reforms the Russian Federation has been in the process of creating a new system of taxation and rules to administer taxes and to distribute those taxes and expenditure responsibilities among levels of government.

ЗАКЛЮЧЕНИЕ

В условиях более плотного сотрудничества с зарубежными государствами иностранный язык становятся всё более востребованным. Он используется на деловых встречах, конференциях, для официальной переписки.

Профильный характер материала, на основе которого построены все тексты и задания методических указаний по подготовке к экзамену, способствует формированию и развитию у студентов словарного запаса на иностранном (английском) языке; навыков чтения оригинальной литературы с целью поиска необходимой информации, перевода с русского языка на английский, подготовки монологических сообщений по заданной тематике.

Представленное учебно-методическое пособие по подготовке к экзамену по дисциплине «Иностранный язык» способствуют совершенствованию исходного уровня владения иностранным языком и достижению необходимого и достаточного уровня коммуникативной компетенции для практического применения иностранного языка в профессиональной деятельности по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом».

Авторы надеются, что предложенное учебно-методическое пособие к экзамену окажут реальную помощь выпускникам в подготовке к сдаче экзамена по дисциплине «Иностранный язык» и в плане деловой коммуникации в сфере профессиональной деятельности.

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