### МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ

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## ИНОСТРАННЫЙ ЯЗЫК АНГЛИЙСКИЙ ЯЗЫК

Учебно-методическое пособие к практическим занятиям 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 пособие к практическим занятиям 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. – 100 с.

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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».

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## ПРЕДИСЛОВИЕ

Настоящее учебно-методическое пособие к практическим занятиям по английскому языку предназначено для студентов, обучающихся по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом». Пособие ориентировано на формирование и развитие достаточного уровня иноязычной коммуникативной компетенции в деловой и научной сфере, позволяющей студентам использовать иностранный язык как средство деловой межкультурной коммуникации.

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

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

В результате изучения дисциплины (модуля) обучающийся должен: Знать:

- базовую лексику и грамматику, представляющую нейтральный научный стиль, а также основную терминологию направления подготовки;
- базовую лексику, представляющую стиль повседневного, общекультурного и общетехнического общения;
- иностранный язык в объеме, необходимом для возможности получения информации профессионального содержания из зарубежных источников;
- основы реферирования и аннотирования специальных текстов в устной и письменной формах.

#### Уметь:

- применять знания иностранного языка для осуществления межличностной коммуникации;
- использовать знание иностранного языка в профессиональной деятельности;
- получать и сообщать информацию на иностранном языке в письменной и устной форме, оформлять профессиональную и деловую корреспонденцию;
- читать и понимать литературу по направлению подготовки, анализировать полученную информацию.

#### Владеть:

- основами деловых устных и письменных коммуникаций и речевого этикета изучаемого иностранного языка;
- навыками анализа и составления документации на иностранном языке;

- навыками выражения мыслей и собственного мнения в межличностном и деловом общении на иностранном языке;
- навыками обсуждения тем, связанных с направлением подготовки.

### Иметь представление:

- о стилистических особенностях сферы профессиональной коммуникации;
- о научной терминологии, классификации, функционировании и способах перевода терминов и фразеологизмов области сферы профессиональной коммуникации.
- – способность работать в коллективе, толерантно воспринимая социальные, этнические, конфессиональные и культурные различия

В результате изучения дисциплины (модуля) обучающийся должен: Знать:

- базовую лексику, представляющую стиль повседневного, общекультурного и общетехнического общения;
- грамматические конструкции, характерные для профессиональноориентированных материалов
- требования к составлению официальной корреспонденции и некоторые общепринятые правила;
- иностранный язык в объеме, необходимом для возможности получения информации делового содержания из зарубежных источников;
- речевые клише для устного делового общения.

#### Уметь:

- применять знания иностранного языка для осуществления деловой межличностной коммуникации;
- получать и сообщать информацию на иностранном языке в письменной и устной форме, оформлять профессиональную и деловую корреспонденцию;
- работать с иноязычными источниками деловой информации;
- общаться лично и по телефону с иноязычными партнерами на деловую тематику;
- грамотно и корректно вести деловую переписку с зарубежными коллегами;
- <u>организовывать деловые встречи, презентации на иностранном языке.</u> Владеть:
- основами деловых устных и письменных коммуникаций и речевого этикета изучаемого иностранного языка;
- основными навыками письма для ведения бытовой переписки, переписки по общетехническим и общекультурным темам;

основами устной речи – делать сообщения, доклады (с предварительной подготовкой);

Иметь представление:

- о стилистических особенностях сферы профессиональной коммуни-кации;
- об основных приемах аннотирования, реферирования и перевода литературы на общекультурные, общетехнические и бытовые темы.
- - способность к самоорганизации и самообразованию

В результате изучения дисциплины (модуля) обучающийся должен: Знать:

- иностранный язык в объеме, необходимом для возможности получения информации профессионального содержания из зарубежных источников;
- историю и культуру стран изучаемого иностранного языка, правила речевого этикета;
- основные приемы аналитико-синтетической переработки информации: смысловой анализ текста, вычленение единиц информации и составление плана реферируемого документа в сжатой форме;
- <u>традиции межкультурной коммуникации в странах изучаемого языка.</u> Уметь:
- выполнять перевод со словарем научного текста по тематике направления подготовки, оформить перевод согласно существующим требованиям;
- правильно пользоваться специальной литературой: словарями, справочниками, электронными ресурсами интернета;
- самостоятельно получать и сообщать информацию на иностранном языке в письменной и устной форме, оформлять профессиональную и деловую корреспонденцию;
- участвовать в обсуждении тем, связанных с культурой, наукой, техникой;
- самостоятельно работать с иноязычными источниками профессиональной информации;
- грамотно и корректно вести переписку с зарубежными коллегами;
- <u>организовывать деловые встречи, презентации на иностранном языке.</u> *Владеть:*
- основами деловых устных и письменных коммуникаций и речевого этикета изучаемого иностранного языка;
- навыками анализа и составления документации на иностранном языке;
- навыками выражения мыслей и собственного мнения в межличностном и деловом общении на иностранном языке;
- навыками обсуждения тем, связанных с направлением подготовки.

### Иметь представление:

- о стилистических особенностях сферы профессиональной коммуникации;
- о научной терминологии, классификации, функционировании и способах перевода терминов и фразеологизмов области сферы профессиональной коммуникации.

Профессионально-направленный характер учебно-методического пособия к практическим занятиям способствует развитию умений активного владения современным иностранным (английским) языком, необходимого для понимания актуальных проблем экономики и бизнеса, повышению общей языковой компетенции, расширению диапазона навыков и умений.

Оригинальный материал страноведческого и специального характера, представленный в данном учебно-методическом пособии, позволяет использовать последнее для развития у студентов словарного запаса на иностранном (английском) языке в области деловой, научной и профессиональной коммуникации; навыков чтения и понимания деловой профессиональной корреспонденции; анализа и составления документации на иностранном языке.

## 1. ИНОСТРАННЫЙ ЯЗЫК ДЛЯ ОБЩЕОБРАЗОВАТЕЛЬНЫХ ЦЕЛЕЙ

## Тема1. ИМЯ СУЩЕСТВИТЕЛЬНОЕ, ИМЯ ПРИЛАГАТЕЛЬНОЕ

### Грамматические пояснения

Существительное — знаменательная часть речи, обладающая значением предметности. Существительное как часть речи характеризуется наличием грамматической категории и зависимых грамматических значений. Грамматическая категория числа у существительного передает грамматическое значение единичности или множественности.

### МНОЖЕСТВЕННОЕ ЧИСЛО СУЩЕСТВИТЕЛЬНЫХ

Множественное число существительных, кроме тех, основа которых оканчивается на -ch, -s, -ss, -sh, -x, а также существительных, имеющих окончание -o, образуется путем прибавления к основе окончания -s: a boy – boys a book – books a pen – pens a girl – girls.

Множественное число существительных, основа которых оканчивается на -ch, -s, -ss, -sh, -x, а также имеющих окончание -o, образуется путем прибавления окончания -es:

a bench скамейка – benches a bus автобус – buses a glass стакан – glasses a box коробка – boxes a potato картошка – potatoes

Существительные, оканчивающиеся на -у (после согласной) во множественном числе имеют окончание

а baby младенец – babies a fly муха – flies a lady леди– ladies

Существительные, оканчивающиеся на -у (после гласной) во множественном числе имеют окончание -s: a boy – boys a toy – toys

Если слово оканчивается на f (-fe), то во множественном числе f меняется на v и добавляется -(es) a life жизнь – lives a knife нож – knives a shelf полка – shelves a wife жена – wives (исключение: roof крыша – roofs).

Как читаются окончания существительных во множественном числе?

-s читается как [s] после глухих согласных: books, cats -s читается  $^a$  [z] после звонких согласных и гласных: pens, boys -es читается как [iz] после s, ss, sh, ch, x, z: boxes, y после согласных переходит в i+es: city – cities, lady ladies.

Ряд существительных образует множественное число не по общим правилам:

- а) изменяется корневая гласная: а man мужчина теп мужчина
- a woman женщина women женщины a foot нога feet ноги a tooth зуб teeth зубы a goose гусь geese гуси a mouse мышь mice мыши
  - б) добавляется окончание -еп: ап ох бык охеп быки a child ребенок children дети

в) заимствуются формы единственного и множественного числа из латинского и греческого языков: a formula – formulae (formulas) a crisis – crises a criterion – criteria an index – indices a bacterium – bacteria.

В английском языке есть существительные, которые имеют одну (общую) форму для единственного и множественного числа:

а deer олень – deer олени

a sheep овца – sheep овцы

а fish рыба – fish рыбы

a swine свинья – swine свиньи

Некоторые существительные могут употребляться в форме только единственного либо множественного числа.

Употребляются только в единственном числе:

money – деньги

sugar - caxap

hair – волосы

business – дело

information – информация, сведения

fruit – фрукты

progress – прогресс, успехи

news – новость, новости

реасе - мир

love – любовь

knowledge – знание, знания

advice – советы

furniture – мебель

luggage – багаж

Только во множественном числе употребляются слова:

clothes – одежда goods – товары riches – богатства thanks – благодарности manners – манеры money – деньги

Только во множественном числе употребляются названия предметов, состоящих из двух и более частей:

trousers – брюки glasses – очки scissors – ножницы shorts – шорты pliers – плоскогубцы

### Упражнения

(А) Выберите правильный вариант, обращая внимание на исчисляемые и неисчисляемые существительные.

I'm going to buy new sunglass / sunglasses.

He's going to buy some new trouser / trousers.

They are going to buy some new furniture / furnitures.

His hair / hairs is fair.

He's got much information / informations about this firm.

They gave us some advice / advices.

(В) Перепишите исчисляемые и неисчисляемые существительные в 2 столбика и переведите их. Time, water, machine, music, snow, word, coffee, money, idea, family, knowledge, sea, hour, tree, silver, meat, happiness, information, speed, book, news, house, friend, milk, student, pen, paper, clothes, picture, air, box, sheep, place, library, photo, mouse, lady, glasses, bush, dress, country, bus, party, wife, day, knife, knowledge, month, pen, hero, goose, company, life, deer, tomato, city, man, play, news, child, fruit, shelf, leaf, foot, fish, woman, money, information.

### Имя прилагательное

Прилагательные обозначают признаки предметов и отвечают на вопрос какой?

A wide road. Широкая дорога.

A tall tree. Высокое дерево.

An interesting book. Интересная книга.

Наречия отвечают на вопрос как?

He speaks English well. Он говорит по-английски хорошо.

### СТЕПЕНИ СРАВНЕНИЯ ПРИЛАГАТЕЛЬНЫХ

Прилагательные и наречия имеют три формы степеней сравнения:

положительную (positive degree),

сравнительную (comparative degree),

превосходную (superlative degree).

Формы сравнительной и превосходной степеней образуются двумя способами:

*Способ 1.* Односложные (и некоторые двусложные с окончаниями -у, -er, -оw) прилагательные и наречия образуют степени сравнения с помощью суффиксов -ег и -est. easy легкий

easier более легкий, легче

the easiest самый легкий, легчайший

clever умный

cleverer более умный, умнее

the cleverest самый умный, умнейший

narrow узкий

narrower более узкий, уже

the narrowest самый узкий.

Прилагательные и наречия, оканчивающиеся на -y, меняют окончание на -ier и -iest.

Конечная согласная у односложных прилагательных и наречий удваивается.

Например: happy – happier – the happiest

hot – hotter – the hottest

Способ 2. У прилагательных состоящих из двух, трех или более слогов и наречий, оканчивающиеся на -1у, сравнительная степень образуется при помощи слова more (less), а превосходная степень – при помощи слова most (least).

famous знаменитый

more (less) famous более (менее) знаменитый

the most famous самый знаменитый, знаменитейший

interesting интересный

more (less) interesting более (менее) интересный, интереснее

the most interesting самый интересный, интереснейший

easily легко

more (less) easily более (менее) легко

most (least) easily наиболее (наименее) легко

Некоторые прилагательные и наречия образуют степени сравнения не по правилам. Запомните эти исключения:

Положительная	Сравнительная	Превосходная
степень	степень	степень
good хороший (прил.)	better лучше better лучше	the best самый хороший best
well хорошо (нар.)		лучше всего
Положительная	Сравнительная	Превосходная
степень	степень степень	
bad плохой	worse хуже	the worst самый плохой
little маленький (прил.)	less меньше less меньше	the least наименьший
little мало (нар.)		меньше всего
тапу много тисһ много	тоге больше тоге больше	the most больше всего the
		most больше всего
far далекий (прил.) far	farther дальше further	the farthest самый дальний
далеко (нар.)	дальше	the furthest дальше всего

Существительное, определяемое прилагательным в превосходной степени, всегда имеет определенный артикль: the largest building.

В предложениях со степенями сравнения прилагательных и наречий используются следующие союзы и способы выражения сравнения:

as ... as такой же, как not so ... as не такой ..., как not such (a) ... as не такой ..., как twice as much as в два раза больше three times as long as в три раза длиннее, чем three times as high as в три раза выше, чем ten times as much as в десять раз больше half as much/many вдвое меньше half the size/the weight в два раза меньше по размеру/по весу

half the length в два раза меньше по длине much better/worse намного лучше/хуже much more/less гораздо больше/меньше the ... the чем ... тем.

### Тема 2. РАССКАЗ О СЕБЕ

### TEXT LET ME INTRODUCE MYSELF

Hello, friends. Let me first introduce myself. My name is Vera. 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 Mil hail 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 – представлять,' знакомить Black Sea coast – побережье Черного моря а first-year student – студент(-ка) первого курса арреагаnce – внешность slim-стройная gymnastics – гимнастика

kind -добрый mathematician — математик chief accountant — главный бухгалтер several — несколько to do well — зд. успевать joint venture — совместное предприятие

#### **EXERCISES**

- 1.1. Представьтесь, ответив на следующие вопросы:
- 1. What is your name?
- 2. Where and when were you born?
- 3. How old are you?
- 4. Have you got a family?
- 5. How many people are there in your family?
- 6. Do you have brothers, sisters, grandparents in your family?
- 7. Where do you live?
- 8. Did you study well at school? What school did you finish?
- 9. Did your teachers help you to choose your future profession?
- 10. What were your favourite subjects at school?
- 11. What do you like to read?
- 12. What sport do you go in for?
- 13. What are you going to be?
- 14. Do you still live with your parents?
- 15. Do you have a many friends?
- 1.2. Напишите рассказ о своем друге (внешность, интересы, характер).
- 1.3. Опишите внешность какого-либо вашего знакомого, используя активный словарь урока.
  - 1.4. Спросите соседа по парте о его/ее:
  - family
  - hobbies
  - friends
  - · favourite films
  - favourite actor
  - favourite book
  - favourite food
  - places he/she visited

## Тема 3. ВРЕМЕНА АНГЛИЙСКОГО ГЛАГОЛА

### Грамматические пояснения

Таблица временных форм глагола

Время	Простое	Длительное	Завершенное
	Indefinite (Simple)	Continuous	Perfect
Настоящее	[ write Я пишу	I am writing	I have written
Present	(вообще, обычно)	Я пишу (сейчас)	Я (уже) написал
Прошедш.	I wrote	I was writing	I had written
Past	Я (на) писал (вчера)	Я писал (в тот	Я написал (уже к тому
		момент)	моменту)
Будущее	I shall/will write	I shall/will be writing	I shall/will have written
Future	Я напишу, буду	Я буду писать (в тот	Я напишу (уже к тому
	писать (завтра)	момент)	моменту)

## Группа временных форм Indefinite (Simple) Формы глагола в Present Indefinite

Число	Утвердительная	Вопросительная	Отрицательная
	форма	форма	форма
Ед	I(you)ask He (she, it) asks	Do I (you) ask <sup>7</sup> Does he	I (you) do not ask He
		(she, it) ask <sup>9</sup>	(she, it) does not ask
Мн	We (you, they) ask	Do we (you, they) ask <sup>9</sup>	We (you, they) do not ask

Глаголы в формах Indefinite (Simple) описывают обычные, повторяющиеся действия как факт — безотносительно к их длительности или к результату действия:

*I go to school every day.* – Я хожу в школу каждый день.

I went to school when I was a boy. –  $\mathfrak{A}$  ходил в школу, когда был мальчиком.

I shall go to work when I grow up. – Я буду работать, когда вырасту.

Для указания на повторный характер действия часто употребляются слова

every day / week, month, year (каждый день / каждую неделю, месяц, год), often (часто), seldom (редко), always (всегда),usually (обычно), never (никогда).

Наречия often, seldom, always, never, usually обычно ставятся перед глаголом.

В предложениях с глаголом to be эти наречия обычно ставятся после глагола.

He is never late for the lessons. – Он никогда не опаздывает на уроки.

Формы глагола в Past Indefinite

Число	Утвердительная	Вопросительная	Отрицательная
	форма	форма	форма
Ед. и мн.	I (you, he, she, it, we,	Did I (you, he, she, it, we,	I (you, he, she, it, we,
	they) asked	they) ask <sup>9</sup>	they) did not ask.

Отрицательная и вопросительная формы в Indefinite образуются при помощи вспомогательных глаголов **do, does, did** с частицей **not**, краткая форма: **don't, doesn't, didn't**. Порядок слов прямой. Вопросительные предложения образуются, как правило, простой перестановкой подлежащего и вспомогательного глагола. Вопросительные местоимения при этом стоят всегда впереди.

He is a student. – Is he a student?

We do not write much. – Do we write much?

You have a computer. – Have you a computer? – What do you have?

She does not live in Moscow. – Does she live in Moscow?

He didn't like the film. – Did he like the film? – What film he didn't like?

Особую группу составляют разделительные вопросы, которые переводятся как утверждения плюс «не так ли?» Они применимы к любому времени. Например:

You speak English, don't you? Вы говорите по-английски, не так ли?

Ho: Let us speak English, shall we? Давайте говорить по-английски, хорошо?

## ПРАВИЛЬНЫЕ И НЕПРАВИЛЬНЫЕ ГЛАГОЛЫ (REGULAR AND IRREGULAR VERBS)

По способу образования прошедшего времени все глаголы в английском языке можно разделить на две группы: правильные и неправильные. У правильных глаголов вторая и третья формы (Past Indefinite Tense и Past Participle — простое прошедшее время и причастие прошедшего времени) совпадают между собой и образуются путем прибавления к основе глагола окончания -ed(-d):

to ask – asked to change – changed to receive – received to work– worked При этом существует ряд особенностей:

а) если глагол оканчивается на -y с предшествующей согласной, то буква y меняется на i и добавляется окончание -ed

to supply – supplied to apply – applied

если глагол оканчивается на -y с предшествующей гласной, то буква y не меняется и добавляется окончание -ed

to stay – stayed to play – played;

б)если глагол оканчивается на согласную с предшествующим кратким гласным звуком, то согласная на конце удваивается:

to stop – stopped

После звонких согласных и гласных звуков окончание -ed или -d произносится как [d] loved, said, а после глухих согласных как [t] looked.

После звуков [d] и [t] на конце слова окончание -ed (-d) произносится как [id] landed, started.

Неправильные глаголы образуют вторую и третью формы различными способами, без четких правил. Это наиболее часто употребляемые глаголы.

Формы глагола в Future Indefinite

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед.	I shall ask.	Shall I ask?	I shall not ask.
	You (he, she, it) will ask.	Will you (he, she, it) ask?	You (he, she, it) will not ask.
Мн.	We shall ask.	Shall we ask?	We shall not ask. You (they)
	You (they) will ask.	Will you (they) ask?	will not ask.

## Группа временных форм Continuous

Формы глагола в Present Continuous

	Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
	Ед.	I am asking.	Am I asking? Are you	I am not asking. You are
		You are asking. He (she,	asking?	not asking.
		it) is asking.	Is he (she, it) asking?	He (she, it) is not asking.
ſ	Мн.	We (you, they) are	Are we (you, they)	We (you, they) are not
		asking.	asking?	asking.

**Present Continuous** употребляется для выражения действия, длящегося в настоящий момент или период. Указание на время типа **now** (сейчас), **at the moment** (в данный момент) может быть либо выражено, либо подразумеваться.

С глаголами, которые обозначают не действие, а состояние, Present Continuous обычно не употребляется: to feel (чувствовать), to be (быть, находиться), to live (жить), to stay (оставаться), to hear (слышать), to see (видеть), to know (знать), to remember (помнить), to think (думать), to want (хотеть), to like (любить, нравиться), to love (любить).

### Формы глагола в Past Continuous

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед.	I (he, she, it) was asking.	Was I (he, she, it) asking?	I (he, she, it) was not
	You were asking.	Were you asking?	asking.
			You were not asking.
Мн.	We (you, they) were	Were we (you, they)	We (you, they) were not
	asking.	asking?	asking.

**Past Continuous** обычно употребляется для выражения конкретного действия, длившегося в точно указанный момент или период в прошлом.

### Формы глагола в Future Continuous

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед.	I shall be asking.	Shall 1 be asking? Will you	I shall not be asking.
	_	(he, she, it) be asking?	You (he, she, it) will not be
	asking.		asking
Мн.	We shall be asking. You	Shall we be asking?	We shall not be asking.
	(they) will be asking.	Will you (they) be asking?	You (they) will not be
			asking.

Future Continuous употребляется для выражения действия, которое будет длиться в точно указанный момент или период в будущем.

Глаголы в формах Continuous описывают действие как *процесс*, как *дли- тельность* – в определенный момент в прошлом, настоящем или будущем:

I am going to school (now). – Я иду в школу (сейчас, в настоящий момент).

 $\it I$  was reading a book yesterday at 5 o'clock. — Я читал книгу вчера в 5 часов.

I will be watching TV tomorrow at 7 o'clock. — Я буду смотреть телевизор завтра в семь часов.

Помимо этой функции, глаголы в Present Continuous выражают действие, отнесенное в ближайшее будущее: We are leaving for Moscow in July. – Мы уезжаем в Москву в июле.

### Группа временных форм Perfect

**Present Perfect** образуется при помощи вспомогательного глагола **to have** в настоящем времени (**have**, **has**) и третьей формы смыслового глагола. В вопросительном предложении вспомогательный глагол ставится перед подлежащим. В отрицательном предложении после вспомогательного глагола ставится отрицание **not**.

Формы глагола в Present Perfect

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед.	I (you) have asked.	Have I (you) asked?	I (you) have not asked.
	He (she, it) has asked.	Has he (she, it) asked?	He (she, it) has not asked.
Мн.	We (you, they) have asked.	Have we (you, they)	We (you, they) have not
		asked?	asked.

Формы глагола в Past Perfect

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед. и мн.	I (you, he, she, it, we,	Had I (you, he, she, it,	I (you, he, she, it, we,
	they) had asked.	we, they) asked?	they) had not asked.

Past Perfect употребляется:

а) для выражения действия, завершившегося до какого-либо момента или другого действия в прошлом:

 $He\ had\ read\ the\ book\ by\ 10\ o\ clock\ yesterday.$  Он прочел книгу до десяти часов (к десяти часам) вечера

When we came to the airport the plane had already landed. Когда мы приехали в аэропорт, самолет уже приземлился.

б) в предложениях, в которых одно действие завершилось до другого действия, длящегося в прошлом:

 $He\ had\ read\ the\ booh\ and\ was\ watching\ TV\ when\ I\ came.$  Когда я пришел, он уже прочитал книгу и смотрел телевизор.

### Формы глагола в Future Perfect

Число	Утвердительная форма	Вопросительная форма	Отрицательная форма
Ед.	I shall have asked.	Shall 1 have asked? Will	1 shall not have asked.
	You (he, she, it) will	you (he, she, it) have asked?	You (he, she, it) will not
	have asked.		have asked.
Мн.	We shall have asked.	Shall we have asked? Will	We shall not have asked.
	You (they) will have	you (they) have asked?	You (they) will not have
	asked.		asked.

Future Perfect употребляется для выражения действия, которое будет происходить до определенного момента или другого действия в будущем и завершится или прекратится до него.

Глаголы в формах Perfect выражают действие *завершенное*, приведшее к определенному *результату* (или к отсутствию результата).

I have written the letter. (Present Perfect) – Я (только что) написал письмо (передо мной письмо как результат).

I had written the letter when he came. (Past Perfect)

— Я написал письмо, когда он пришел. (2 действия, одно завершилось раньше другого)

I will have written the letter by 10 o'clock tomorrow. (Future Perfect) –  $\mathfrak R$  напишу письмо к 10 часам завтра, (действие завершится к определенному моменту времени в будущем).

### Тема 4. УНИВЕРСИТЕТ

# TEXT THE PENZA STATE UNIVERSITY OF ARCHITECTURE AND CONSTRUCTION

The 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 reorganaised 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 Jul 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 exerience. 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.

#### 1. Learn the words and word combinations.

- 1) a hostel общежитие
- 2) a canteen столовая
- 3) a gym спортзал
- 4) the Institute of Economics and Management институт экономики и менеджмента
- 5) the Institute of Engineering Ecology институт инженерной экологии
- 6) the Building Institute строительный институт
- 7) the Technological Faculty технологический факультет
- 8) the Architectural Faculty архитектурный факультет
- 9) the Automobile Engineering institute Автомобильно-дорожный институт
- 10) competitive конкурсный
- 11) an applicant абитуриент
- 12) to take an exam держать экзамен
- 13) to pass an exam сдать экзамен

- 16) to enter the University поступить в Университет
- 17) first-year student студент первого курса
- 18) full-time department дневное отделение
- 19) correspondent department заочное отделение
- 20) the academic year учебный год
- 21) a shift смена
- 22) a term семестр
- 23) credit-tests зачеты
- 24) to attend lectures on посещать лекции по ...
- 25) to take notes конспектировать
- 26) obligatory subjects обязательные предметы
- 27) optional subjects факультативные предметы
- 28) to receive grants получать стипендию
- 29) to take the finals сдавать выпускные экзамены

- 14) to fail in an exam провалить экзамен
- 15) entrance exam вступительный экзамен
- 30) to present a graduation thesis защищать дипломную работу
- 31) a post– graduate аспирант
- 32) to graduate from the University заканчивать Университет

### 2. Reading practice.

## 1) Read the following international words:

Industry, University, architecture, construction, specialists, Institute, academy, reorganaised, laboratories, instructors, technology, faculty, course, lectures, Mathematics, Physics, Descriptive Geometry, Geodesy, apparatus, financial.

### 2) Practice reading the following words and word – combinations.

- specialists; highly qualified specialists; outstanding specialists;
- department; full-time department; correspondent department;
- examination; competitive examination; entrance examination; take examinations (exams);
- the Automobile Engineering Institute; the Institute of Economics and Management; the Institute of Engineering Ecology;
  - a year; a first-year student; an academic year;
- the Technological Faculty; the Architectural Faculty; the Territory Management Faculty.

## 3. Vocabulary and Grammar Practice.

- 1) Read, give Russian equivalents and learn the following word combinations. Make your own sentences using these word combinations.
  - 1) to be a highly qualified specialist
  - 2) to live in a hostel
  - 3) to be at smb's disposal
  - 4) to be a graduate (from/of)
  - 5) to become first (second, third, ...) year students
  - 6) to study in the first/second shift
  - 7) to be interested in smth
  - 8) to be well-equipped with the latest apparatus
  - 9) to work on a construction site
  - 10) to do some research

## 2) Match the words in the left-hand column with the words in the right-hand column. Make all possible word combinations.

	to pass	an examination
o)	to take	the University
a)	to attend	notes
	to enter	credit-tests

	to present	lectures
	to do (to carry out)	the finals
	to become	a graduation thesis
	to be interested in	a research
	to make	a student
		a graduate
		Mathematics
	outstanding	specialists
	competitive	shift
	good	exams
	constructing	library
	full-time	industry
b)	different	department
	practical	subjects
	obligatory	hours
	financial	year
	academic	
	the first	support

## 3) Find an antonym of a given word in the right-hand column.

		a) to fail
1)	to pass	b) to study
		c) to write
		a) to return
2)	to enter	b) to graduate
		c) to require
	to receive	a) to send
3)		b) to read
		c) to repeat
	obligatory	a) different
4)		b) optional
		c) necessary
	full-time	a) correspondent
5)		b) possible
		c) essential

### 4) Answer the questions:

- 1. When was the University founded?
- 2. Where is it situated?
- 3. How many departments does the University have?
- 4. What is the student body of the University?
- 5. What faculties (institutes) are there at the University?
- 6. When do applicants take exams?

- 7. How long does the course of study last?
- 8. Do you study in the first shift?
- 9 How many terms are there in the academic year?
- 10. What subjects do you study?
- 11. How many lectures and practical hours a day do you usually have?
- 12. Do the students gain certain experience?
- 13. When do the students take the finals and present a graduation thesis?
- 14. Where do students take professional practice?

### 5) Say "Yes" or "No" and make necessary changes:

- 1. During the practical hours the students take notes of the lectures.
- 2. Most students receive financial support in the form of state grants.
- 3. The students study in the first shift.
- 4. Many of the teachers are outstanding specialists in various fields of technology and science.
- 5. The Academic year is divided into 2 terms: from September to December and from January to June.
- 6. At the end of studies the students take the finals and present a graduation thesis.

### 6) Fill in the correct word(s):

- 1. The University ...in 1958.
- 2. There are four buildings with large and light classrooms, laboratories and
- 3. The University has 2 departments: ... and ....
- 4. The University trains economists and managers at the Institute of ....
- 5. Entrance to the University is by ....
- 6. The students ... lectures on different subjects.

## 7) Paraphrase the underlined word(s).

- 1. A good library, a reading hall, a <u>dining –room</u>, three hostels, a <u>sport hall</u> are at the students' disposal.
  - 2. Some students study every day, some come on definite days.
  - 3. Some of the teachers <u>have graduated</u> from the University.
  - 4. In July those who enter the University take exams.
  - 5. The students study in <u>day light</u> and <u>in the evening</u>.
  - 6. The year of studies is divided into two parts.
  - 7. The students <u>write down</u> the lectures.
- 8. There are subjects that the students must attend by all means, because at the end of the term they take an exam in these subjects.
  - 9. There are courses, that the students attend if they are interested in them.
  - 10. Every month most students receive <u>financial support</u>.

### 8) Find the English equivalents in the text.

- 1. В завершении курса обучения студенты сдают выпускные экзамены и представляют диплом.
- 2. Семинары проходят в лабораториях, которые хорошо оборудованы современными приборами.
- 3. Пензенский государственный университет архитектуры и строительства готовит высококвалифицированных специалистов для всех областей строительной промышленности.
- 4. Библиотека, читальный зал, спортивный зал находятся в распоряжении студентов.

### 4. Speaking practice.

## 1). Complete the dialogue with the words and word-combinations given below and learn it by heart.

- A: Excuse me, could I ask you some questions, please?
- B: Yes, of course.
- A: Do you study here?
- B: Yes. I'm ....
- A: Will you tell me what Institute you study at?
- B: At the Institute of Economics and Management.
- A: Tell me, please, what faculties and Institutes there are at....
- B: The University has four Institutes ... and three faculties ....
- A: Could you tell me how many departments the University has?
- B: Two. ....
- A: How long does the course of study last, I wonder?
- $B: \dots$  in the full-time department and  $\dots$  in the correspondent department.
- A: And what subjects do you learn?
- B: -We learn...
- A: Tell me, please, what facilities for students the University has.
- B: The University has ... classrooms, laboratories, a good library, a ... hall,  $\dots$ , 3 ..., ....
  - A: Do you receive financial ... ?
  - B: Yes. The best students receive ....
  - A: How can I enter the University, I wonder?
  - $B: \dots$  to the university is by  $\dots$  in July.
  - A: Thank you very much.
  - B: You are welcome.

### Words and word-combinations:

Competitive examination; a first year student; grants; support; entrance; the Penza State University of Architecture and Construction; the Institute of Economics & Management; the Institute of Engineering Ecology; the Automobile Engineering Institute; the Civil Engineering Institute; large and light; a canteen; a gym; hostels; reading; full-time and correspondent; the Technological Faculty;

the Architectural Faculty; the Territory Management Faculty; 5 years; 6 years; Mathematics, Foreign Language, Physics, Descriptive Geometry, Drawing, Geodesy, etc.

### 2) Present information on:

- 1) the name of your University (Institute, faculty)
- 2) its location.
- 3) the departments at your Institute

(day-time, evening or correspondent)

- 4) how long the complete course lasts
- 5) the number of students at the Institute
- 6) the subjects you study (humanities, technical subjects, science)
- 7) the equipment the Institute is provided with
- 8) the examinations you take
- 9) the students' hostels
- 10) what you like and don't like about your Institute

### Тема 5. МОДАЛЬНЫЕ ГЛАГОЛЫ И ИХ ЭКВИВАЛЕНТЫ

### Грамматические пояснения

Модальные глаголы показывают отношение говорящего к действию, выраженному инфинитивом. Например, сравните:

You can speak English. Вы можете (умеете) говорить по-английски.

You must speak English. Вы должны говорить по— английски. You may speak English. Вы можете говорить по-английски. (Вас поймут.)

Как видим, в одном и том же предложении изменение модального глагола меняет смысл всего предложения, т.е. меняется отношение к действию, выраженному инфинитивом.

Модальные глаголы не имеют форм во всех временах, для этого употребляются их эквиваленты (заменители).

Вопросительные и отрицательные предложения с модальными глаголами строятся без вспомогательных глаголов: Can you help me? – Yes, I can. – No, I can't. Вы можете помочь мне? – Да. – Нет.

К основным модальным глаголам относятся:

Модальный глагол: can

сап – мочь, быть в состоянии,

could – прошедшее время

предполагает наличие физической, умственной и прочих возможностей, позволяющих сделать что-либо:

I can swim. – Я могу (я умею) плавать.

could translate this text. -(Я мог, был в состоянии) перевести этот текст.

Вежливую просьбу можно начинать с модального глагола could:

Could you help me, please! – Не могли бы вы помочь мне, пожалуйста!

В будущем времени у глагола сап есть заменитель — конструкция to be able to (быть в состоянии что-либо сделать): I shall be able to help you when I am free. — Я смогу помочь тебе, когда освобожусь.

Модальный глагол: may

тау – иметь возможность, получить разрешение (делать что-либо),

May I help you? – Можно вам помочь? – Yes, you may. – Да, можно.

Форма прошедшего времени might употребляется для выражения предположения:

He might know about it. – Он, вероятно, знал об этом.

В будущем времени у модального глагола may есть заменитель – конструкция to be allowed to (получить разрешение сделать что-либо).

He will be allowed to take the book. Ему разрешат взять книгу.

Модальный глагол: must

must – должен, обязан.

You must write it down now. – Вы должны написать это сейчас.

Заменителями глагола must являются глаголы to have to и to be to, которые имеют некоторые дополнительные оттенки значения. Глагол have to означает долженствование, вызванное обстоятельствами, вынужденную необходимость, в то время как глагол to be to – долженствование, связанное с расписанием, планом или заранее сделанной договоренностью.

She had to stay at home. – Она вынуждена была (ей пришлось) остаться дома.

The train was to arrive at 8 in the evening. – Поезд должен был прибыть в 8 вечера. (По расписанию).

После модальных глаголов и некоторых их эквивалентов инфинитив употребляется без частицы to.

Заменителями модального глагола must являются также модальные глаголы ought to, should (в значении совета, рекомендации, упрека).

Children ought to obey their parents. – Дети должны слушать своих родителей.

You should enter the Institute. Вам следует поступить в институт (рекомендация, совет),

В сочетании с перфектным инфинитивом глагол should выражает сожаление о невыполненном действии и переводится «следовало бы».

You should have helped them. Вам следовало бы помочь им. (Но вы не сделали этого).

Модальный глагол: should

Модальный глагол should в сочетании с перфектным инфинитивом should hove done выражает действия, которые должны были произойти в прошлом, но по каким-то причинам не произошли, переводится на русский язык «следовало», «нужно было».

You should have helped them.

Вам следовало помочь им.

You should have done this.

Вам следовало это сделать, (упрек)

This work should have been done yesterday.

Эту работу нужно было сделать вчера.

Модальный глагол: would

Модальный глагол would может иметь следующие значения:

Вежливая просьба. Would you help те? Не поможете ли вы мне?

Повторяемость действия в прошлом. He would often help те. Он, бывало, часто помогал мне.

Стойкое нежелание совершать какие-либо действия. He wouldn't listen to те. Он никак не хотел слушать меня.

Модальный глагол: need

Модальный глагол need — «нужно, надо» употребляется, в основном, в отрицательных предложениях. You needn't do it now. Вам не нужно делать это сейчас.

Модальный глагол: shall

Модальный глагол shall употребляется в тех случаях, когда испрашивается разрешение на совершение какого-либо действия, и является иногда заменителем модального глагола must. Shall I help you? Вам помочь? Shall we translate the text? Нам переводить текст?

## Тема 6. СТРАДАТЕЛЬНЫЙ ЗАЛОГ (Passive Voice)

#### Грамматические пояснения

Формы страдательного залога английских глаголов образуются с помощью вспомогательного глагола: to be в соответствующем времени, лице и числе и Причастия II (Participle II) смыслового глагола:

Present Indefinite: The letter is written.

Past Indefinite: The letter was written

Future Indefinite: The letter will be written

Present Continuous: The letter is being written.

Past Continuous: The letter was being written.

The letter will be being written.

The letter will be being written.

The letter has been written.

The letter has been written.

Future Perfect: The letter will have been written.

Глагол-сказуемое в страдательном залоге показывает, что подлежащее предложения является объектом действия со стороны другого лица или предмета.

Сравните:

I bought a book. – Я купил книгу.

The book was bought (by me). – Книга была куплена (мной).

Глаголы в страдательном залоге на русский язык переводятся следующим образом:

1. глаголом быть + краткая форма причастия страдательного залога:

The letter was sent yesterday. Письмо было послано вчера.

- 2. глаголом с частицей -ся (-сь): This problem was discussed last week. Эта проблема обсуждалась на прошлой неделе.
- 3. неопределенно-личным оборотом, т.е. глаголом в действительном залоге 3 лица множественного числа, типа «говорят», «сказали»:

English is spoken in many countries. На английском языке говорят во многих странах

4. глаголом в действительном залоге (при наличии исполнителя действия):

Pupils are taught at school by teachers. Учеников учат в школе учителя.

## Тема 7. РОССИЙСКАЯ ФЕДЕРАЦИЯ

## TEXT 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 countrees. 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 – гражданин

to occupy – занимать

surface-поверхность

total area – общая площадь

to border on - граничить c...

numerous – многочисленный

steppes – степи

taiga – тайга

highlands – возвышенности, горная местность

flora – флора

fauna- фауна

the Urals – Уральские горы

the Caucasus – Кавказ

climate – климат

conditions [kan'dijanz] климатические условия

moderate – умеренный

ore – руда

non-ferrous metals – цветные металлы

ferrous metals – черные металлы

state государство

to comprise – включать, охватывать

banner – знамя, флаг

legislative – законодательная власть

executive – исполнительная власть

judicial – судебная власть

Federal Assembly – Федеральное Собрание

the Council of Federation – Совет Федерации

State Duma— Государственная дума, нижняя палата парламента Российской Федерации Supreme Court -Верховный суд

influential -влиятельный

foreign policy – международная политика

irrespective of – независимо от

to be proud of – гордиться чем-либо

### **EXERCISES**

- 1. Ответьте на вопросы:
- 1. Is Russia the largest country in the world?
- 2. What oceans wash the borders of Russian Federation?
- 3. How many countries have borders with Russia?
- 4. Are Russian flora and fauna various?
- 5. What are the highest mountains in Russia?
- 6. What is lake Baikal famous for?
- 7. What is the climate in Russia like?
- 8. What are the national symbols of Russia?
- 9. What does the Federal Assembly consist of?
- 10. What do we call the head of each Chamber of the Federal Assembly?
- 2. Переведите на английский:
- 1. Общая площадь Российской федерации составляет более 17 миллионов километров.
- 2. В мире вряд ли есть еще одна страна с такой разнообразной флорой и фауной.
  - 3. Озеро Байкал самое глубокое озеро на земном шаре.
  - 4. На территории Российской федерации существует 11 часовых поясов.
- 5. Россия является конституционной республикой с президентской формой правления.
- 6. Законодательная власть принадлежит Федеральному Собранию, состоящему из двух палат.
  - 7. Законодательная и судебная власти прямо не подчиняются Президенту.
  - 3. Знаете ли вы?

What is/are:

- the biggest Russian lake?
- the longest Russian river (in European and Asian parts of the Russian Federation)?
  - a city with subtropical climate?
  - cities with arctic climate?

- agricultural regions?
- old historical cities?
- places of recreation and tourism?

### Тема 8. МОСКВА

### TEXT MOSCOW – THE CAPITAL OF OUR COUNTRY

Moscow was founded in 1147 by the prince Yuri Dolgoruky. Moscow is the capital and the largest city of Russia. It is also the capital of Moscow region. It stands on the banks of the Moskva River. More than nine million people live in the city. Moscow is the economic, political and cultural centre of Russia. Railways and numerous airlines link the city with all parts of Russia. Moscow Canal, Moskva River, and Volga-Don Canal link Moscow with the Baltic Sea, the White Sea, the Black Sea, the Caspian Sea and the Sea of Azov.

Moscow covers the area of about 880 square kilometres. Concentric boulevards divide the city into several sections. At the centre of the concentric circles are the fortress Kremlin and the Red Square.

The Kremlin has the shape of a triangle with one side along the north bank of the Moskva River. A stone wall, up to 21 m in height with 19 towers, surrounds this triangular complex of former palaces, cathedrals, and other monuments. The Great Kremlin Palace, completed in 1849, is the most impressive structure inside the Kremlin. Other famous Kremlin palaces are the Granovitaya Palace (built in 1491) and the Terem (built in 1636).

Among many cathedrals, now used mainly as museums, are the Cathedral of the Assumption (Успения) and the Archangel Cathedral, each with five gilded domes, and the Cathedral of the Annunciation (Благовещения) (built in 13th—14th century), with nine gilded

domes. The bell tower of Ivan the Great has the height of 98 metres. On a nearby pedestal there is the Tsar Bell (nearly 200 tons), one of the largest in the world. A recent addition to the Kremlin is the Palace of Congresses, completed in 1961.

St Basil's Cathedral, a masterpiece of Russian architecture with coloured domes, stands at one end of Red Square and at the other end there is Historical Museum.

Other points of interest in Moscow include the Central Lenin Stadium, comprising about 130 buildings for various sports and the tall Ostankino TV tower, which contains a revolving restaurant and an observation platform. Moscow has a modern railway underground system (Metro) famous for its marble—walled stations.

Moscow is a scientific and cultural center with a lot of institutes, universities, libraries and museums. The city leads a vast cultural life. It has a lot of cinemas, clubs, concert halls, more than 40 drama and musical theatres, including the Bolshoi Theatre, the Art Theatre, the Maly Theatre, the Vakhtangov Theatre.

Muscovites are proud of their museums: the Tretyakov Art Gallery, the A. S. Pushkin Museum of Fine Arts and the State Historical Museum. Crowds of people visit Tretyakov Gallery admiring beautiful pictures of Russian painters.

There are a lot of big plants and factories in Moscow. Among the products are aircraft, high-quality steel, ball bearings, cars and other motor vehicles, machine tools, electrical equipment, precision instruments, radios, chemicals, textiles, shoes, paper, furniture. Food processing, printing, and the repair of rail equipment are important industries.

Vocabulary: airline – авиалиния capital – столица prince – князь bank – берег (реки) cathedral – кафедральный собор masterpiece – шедевр palace – дворец fortress – крепость tsar – царь bell tower – колокольня dome – купол crowd – толпа scientific – научный marble – мрамор vast – обширный printing – печатание, печать machine tool – станок precision instruments – точные приборы repair – ремонт observation – наблюдение rail – рельс, ж.-д. путь ball bearing – шарикоподшипник processing – обработка furniture – мебель

#### **EXERCISES**

- 1. Ответьте на вопросы.
- 1. When was Moscow founded?
- 2. Who founded Moscow?
- 3. Where is Moscow located?
- 4. Is Moscow a port city?
- 5. What is known about Moscow Metro?
- 6. What are the places of interest in Moscow?
- 7. Why the Kremlin is the most important place of interest for tourists?
- 8. What cathedrals are situated inside the Kremlin?
- 9. What is Palace of Congresses used for at present time?

- 2. Где находятся эти достопримечательности?
- Granovitaya Palace
- Terem
- the Red Square
- the Kremlin
- the Great Kremlin Palace
- the Cathedral of the Assumption
- the Archangel Cathedral
- the Cathedral of the Annunciation
- the Tower of Ivan the Great
- the Palace of Congresses
- St Basil's Cathedral

### Тема 9. ВЕЛИКОБРИТАНИЯ

## TEXT 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 degrees C in the far north of Scotland; ll degrees C in the south-west of England. Winter temperatures are seldom below – 10 degrees C and summer temperatures rarely higher than 32 degrees 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 – пейзаж dramatically – резко diversity – разнообразие deposits – отложения glaciation – обледенение shape – форма spectacular – впечатляющий valley – долина latitude – широта геогр. Prevailing – преобладающий moderate – умеренный average – средний annual precipitation – среднегодовое количество осадков in terms of – говоря о чем– либо GNP (Gross National Product) – валовой национальный продукт.

### **EXERCISES**

- 1. Переведите на английский.
- 1. Официальное название Великобритании Соединенное Королевство Великобритании и Северной Ирландии.
  - 2. Соединенное королевство является конституционной монархией.
- 3. Северная ирландия занимает северо-восточную часть острова Ирландия.
- 4. Ла-Манш отделяет Соединенное Королевство от континентальной Европы.
  - 2. Используйте следующие выражения для пересказа текста:
  - 1. As I understood from the text ...
  - 2. According to the text ...
  - 3. According to the author ...
  - 4. As it is described in the text ...
  - 5. As it is said in the text ...
  - 6. As the author puts it ...
  - 7. According to the figures (data, information, opinions) from the text ...

## TEXT THE UK ECONOMY

The UK economy has recently experienced economic growth combined with low inflation and falling unemployment. In 2013 it achieved the first surplus on the current account of the balance of payments since 2000. Nevertheless, the economy continues to face problems, such as low levels of investment and productivity, and income per head is below that of many other major industrialised nations. The Government's economic policies are directed towards the achievement of high and stable levels of growth and employment, enabling everyone to share in higher living standards and greater job opportunities. Extra resources are being allocated to priority concerns, notably health, education, public transport, and the regeneration of urban areas and housing.

The value of all goods and services produced in the economy is measured by gross domestic product (GDP).

Recent decades have generally seen the fastest growth in the services sector which now accounts for around two-thirds of GDP, compared with about a half in 1950. Oil and gas production has had a major impact on the UK economy since substantial production of gas started in the late 1960s and oil began to be produced in significant quantities in 1976. Manufacturing now contributes less than a quarter of GDP, compared with over a third in 1950. The level of productivity in the UK has been lower than in many other industrialised countries. Households' final consumption expenditure in 2014 amounted to £500,616 million at current market prices.

Over the longer term, as incomes rise, people tend to spend increasing proportions of their disposable income on durable goods and certain services. Spending on leisure pursuits and tourism, communications, health and financial services have all shown significant growth in recent years. Declining proportions are being spent on food, alcoholic drink, and tobacco.

Unemployment in the UK has fallen in recent years and is below that in many other European countries.

#### **EXERCISES**

- 1. Ответьте на вопросы:
- 1. What is the rank of the UK in the world in terms of the GNP?
- 2. What are the major industries in the UK?
- 3. When did Great Britain become a member of the EU?
- 4. What are the major economic problems of Great Britain?
- 5. What is said in the text about the unemployment in the UK?
- 2. Используя информацию из текста докажите, что:
- 1. The United Kingdom is an attractive country for foreign investors.
- 2. The United Kingdom has many natural resources for its developed industry.
  - 3. The United Kingdom is a large market for national producers.

- 4. The United Kingdom is a perfect place for international trade.
- 3. Согласны ли Вы со следующими утверждениями?
- 1. The economy of Great Britain is among the less developed countries in growth rates and competitiveness.
- 2. The United Kingdom has a developed mixed private—and public enterprise economy.
  - 3. The state sector increased considerably during the 1980s and 1990s.
- 4. A gradual reduction in the level of direct personal taxation is one of the actual policies of the British government.
  - 5. Small companies predominate in the economy of the UK.
  - 6. Agriculture accounts for more than 50 per cent of the GNP.
- 7. The United Kingdom's coal industry remains one of the largest and most technologically advanced in Europe.

### Тема 10. ЛОНДОН

### TEXT 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?

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.

# 2. ИНОСТРАННЫЙ ЯЗЫК В СФЕРЕ ОБЩЕНАУЧНОЙ И ПРОФЕССИОНАЛЬНОЙ КОММУНИКАЦИИ

# Тема 11. МОЕ НАПРАВЛЕНИЕ ПОДГОТОВКИ

### TEXT 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

#### **EXERCISES**

Переведите на английский:

- 1. Я думаю, что работа банкира скучная и нездоровая.
- 2. Работа с большими суммами. денег это большая ответственность.
- 3. Я не хотел(а) бы проводить ночи на работе, как мой отец.
- 4. Работу в рекламном агентстве найти очень трудно.
- 5. Трудно соответствовать стандартам, предъявляемым работникам иностранных компаний.
  - 6. Работа менеджера хорошо оплачивается.
- 7. Практически невозможно иметь хороший уровень английского после окончания средней школы.
- 8. Знания одного иностранного языка недостаточно для успешной карьеры в туристическом бизнесе.
  - 2. Какой вы видите свою будущую работу?

Ответьте на вопросы:

- 1) What kind of job are you interested in:
- a) well paid
- b) interesting
- c) large and famous company
- d) quiet
- e) in an industry which has a future
- f) prestigious
- g) not to sit the whole day in the office
- h) to travel a lot
- 2) What position would you like to have:
- a) to manage people manager
- b) to work for someone else an employee
- c) to be your own boss self-employed, businessman

- d) to be responsible for everything top manager, director
  - e) to work for the state state employee

Add to your active vocabulary:

Accountant – бухгалтер

manager – управляющий, заведующий; глава, директор, руководитель

marketer – специалист по маркетингу

P.R. specialist (PublicRelations) – специалист по связям с

общественностью

sales manager менеджер -по продажам

supply manager – менеджер по снабжению

prestigious job (work) – престижная работа

well-paid job высокооплачиваемая работа

employee – наемный рабочий

employer – наймодатель

entrepreneur, businessman – предприниматель, бизнесмен, делец

state-employed – государственный служащий

white-collar worker – «белый воротничок», работник умственного труда

blue-collar worker – «синий воротничок», работник физического труда

skilled worker – квалифицированный рабочий

unskilled worker – неквалифицированный рабочий

experienced worker – опытный работник

Practical application: DESIGNING A CURRICULUM VITAE OR RESUME

A resume, sometimes called a Curriculum Vitae or CV, is a summary of your career history, the skills and experiences you have gained during the course of it.

A good resume should:

- attract attention
- create a positive impression
- present your skills and qualities clearly and concisely The purpose of the resume is to tell an employer why

you should be hired. Consider it as your personal marketing instrument. A good resume will help you to open the door to a job interview.

There are two kinds of resume: employment and academic. The employment resume is typically shorter. Academic resume generally includes several additional sections such as:

- · Conferences, seminars attended
- Papers given
- Publications
- Professional affiliations (профессиональные объединения)

The academic resume is used when applying to research bodies, international or educational organizations, NGOs (non-governmental organizations), etc.

The resume, as a standard summary of information, may be photocopied and sent off to many employers, changing sections of the contents according to the different needs of the organizations contacted.

### Resume writing tips.

As you write your resume, keep in mind the following:

- •Use concise language
- •Minimize or omit everything which is irrelevant
- •Select and order the major categories so that the most relevant information is placed near the top of your resume where it will receive the majority of the reader's attention
  - •Your resume must be free of typographical and grammatical errors
  - •Have your resume critiqued by an experienced person
  - •Print your resume on white paper.

### An example of Curriculum Vitae

Ann Jackson decides to apply for a new job. Study her CV carefully to see how she has presented the information about herself.

1. Personal Details

Ann Jackson

52 Hanover Street

Edinburgh EH2 5LM

Scotland

Phone – 01957487004

E-mail: ann jackson@mid.net

2. Education

1981-1988 Broadfield School, Brighton.

A levels in German (A), English (B), History (B) and Geography (C).

1988–1991 University of London.

BA (Honours) in Journalism and Media Studies (Class II).

1991 – 1998 London Chamber of Commerce and Industry.

Diploma in Public Relations.

3. Professional Experience

1998 – present Public Relations Officer, Scottish Nature Trust.

Responsible for researching and writing articles on all aspects of the Trust's activities and ensuring their distribution to the press.

Editor of the Trust's monthly journal.

In charge of relations with European environmental agencies.

1999-2000 Press Officer, Highlands Tourist Board. Preparation of promotional materials and brochures. Co-ordination of media coverage.

Summers of The News Herald newspaper.

1990 and 2000 Two three-month training periods as assistant to the Sports Editor.

Arranging and conducting interviews.

Preparation of articles covering local community sports events.

4. Skills

Office 2000 and Windows, Excel, Internet, Powerpoint. Languages – Fluent German and proficient in French. Additional Driving licence.

5. Activities.

Skiing and swimming.

Ski Instructor (grade II).

6. References.

Herbert Lindsay Diane Swans
Professor of Journalism Sports Editor
London University The News Herald

#### **EXERCISES**

Ответьте на вопросы:

- 1. What is a resume?
- 2. What should be mentioned in a good resume?
- 3. What are the rules of resume-writing?

Практическое задание:

Write your own resume for positions of:

- 1)manager, 2) salesperson, 3) accountant:
- a) A branch of a big foreign corporation in your city with foreign top managers (Coca Cola, Procter& Gamble, McDonalds, etc.)
- b) A small computer shop.
- c) A big supermarket.

#### Тема 12. ЭКОНОМИКА

# TEXT 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.

#### **B. DIALOGUE**

#### **BUSINESS CLIMATE IN RUSSIA**

Foreigner: You represent the Independent Centre of Market Research, Mr. Pronin, don't you? What did the recent poll conducted by your centre reveal?

- Russian: Yes, I'm head of our industrial research group. The poll you've referred to confirmed that in spite of the ongoing economic reforms the economic situation in Russia is still rather difficult.
- F.: It is not surprising. You are having difficulties owing to the unavoidable problems which arose in the initial stages of transition to a market economy.
- R.: That's right. The poll showed that the standard of living is worsening, the economic activity is sluggish, the industrial production is still falling and the registered unemployment is rising.
- F.: But judging by your official statistics available, you've checked the drop in industrial production, haven't you?
- R.: Yes, more than that. The tough monetary policy made it possible to curb the inflation, to stabilize the rouble, and to restructure our external debt.
- F.: The most striking thing is that you restored and increased your hard currency reserves. So your enterprises seem to be adapting to the market conditions.
- R.: That's true. However, those enterprises that wish to survive can't ignore limited demand owing to the drop in real incomes as a result of the liberalization in prices and the interruption of traditional trade links.
- F.: I see. Did you include into your questionnaire any questions about export activities of enterprises?
- R.: Yes, we did. Last year saw an increase in exports. The trend is continuing this year, which has given a boost to whole industries like ferrous and non-ferrous metal industries, and the fuel and energy complex.
- *F*.: Has the poll revealed any structural changes in the country?
- R.: Oh yes. A graphic example would be the service sector, including catering, banking, insurance and transportation businesses, which is developing very fast.
- F.: The whole world recognizes the significant, I'd say, unprecedented progress Russia has made in implementing structural adjustment policies.
- R.: It's nice to hear that. As the reforms continue, our society is undergoing drastic changes. The large-scale privatization has brought about private ownership which has caused the appearance of private property, the setting up of privately-owned businesses and the development of the non-state sector. Businessmen welcome the changes.
- F.: Your emerging business needs support, I think. Are there any programmes to support business?
- R.: Yes, we have quite a number of federal programmes to support small businesses and enterprises of different types of ownership which provide for tax benefits, information support and training of personnel.
- F.: It looks like your business is beginning to play the role it plays in a market economy.
- R.: Let's hope it's so.

#### **Notes**

 $^{1}$  the needy – нуждающиеся

Некоторые прилагательные могут употребляться в значении существительного. В этих случаях они употребляются в значении множественного числа, обозначая всех лиц или группу лиц, обладающих данным признаком. Они не принимают окончание -s и употребляются с определенным артиклем, e.g. the blind – cnensile, the sick – fonthise, the poor – fedhise, the rich – forthise – fonthise – font

<sup>2</sup> given the scarcity of resources — с учетом (в условиях) недостатка ресурсов

Здесь given — предлог, имеющий значение "if one takes into account" («с учетом», «в условиях»).

<sup>3</sup> **fiscal and monetary policies being the major factors** — причем бюджетно-налоговая и кредитно-денежная политика являются основными факторами

Эта конструкция называется «Самостоятельный причастный оборот».

Причастие в этом обороте выражает действие, не относящееся к лицу (предмету), обозначенному подлежащим предложения. Оно выражает действие, которое относится к лицу (предмету), обозначенному существительным в общем падеже или (значительно реже) местоимением в именительном падеже, стоящим непосредственно перед причастием, т.е. причастие как бы имеет свое собственное подлежащее. В русском языке такие причастные обороты соответствуют придаточным предложениям, а иногда и самостоятельным предложениям.

Самостоятельный причастный оборот выражает различные значения, которые определяются контекстом, чаще всего время, причину действия главного предложения или сопутствующие ему обстоятельства.

#### **VOCABULARY LIST**

A. wants потребности

economic resources экономические ресурсы limited adj (зд.) ограниченный scarce adj скудный, дефицитный, редкий raw materials сырьевые ресурсы labour resources людские ресурсы labour force рабочая сила entrepreneurship n предпринимательство scarcity n недостаток, нехватка save v копить, экономить, беречь utilize v использовать production of goods and services производство товаров и услуг solution n решение

bring about v вызывать, приводить ( $\kappa$  чему-л.)

economic growth экономический рост

**employment** n (зд.) занятость; занятие, служба, работа

stable prices стабильные цены

equitable adj справедливый

**distribution** n (зд.) распределение

revenue *п* доход (получаемый от сбора налогов)

social security социальное обеспечение

free enterprise свободное предпринимательство

market economy рыночная экономика

**compete** (with) v конкурировать (c кем-л.)

to make contact устанавливать контакты

to do business вести дела

allocation n распределение, выделение (ресурсов)

transaction *n* сделка

factor of production фактор производства

income n доход

countless adj бесчисленный, бессчетный

consumer n потребитель

producer n производитель

the law of supply and demand закон спроса и предложения

exceed v превышать

tend v иметь тенденцию act v действовать

to act on smb's/one's own behalf действовать по чьему-л. поручению / от своего имени

rationing device механизм распределения

price mechanism ценовой механизм

direct v направлять

input n вводимый ресурс

guide v направлять; определять

**composition** *n* coctab, структура

output *n выпуск*, продукция

govern v управлять, регулировать

market mechanism рыночный механизм

 $\mathbf{reflect}$  v отражать

consumer preferences предпочтение потребителей

production costs издержки производства

determine *v* определять

interaction *n* взаимодействие

force of the market фактор рынка

competition n конкуренция

protect *v* защищать

benefit (from) v извлекать (получать) выгоду

**economically** *adv* (зд.) экономно sophisticated technology сложная современная технология to seek profits (зд.) стремиться получить прибыль natural resources природные ресурсы freedom of enterprise свободное предпринимательство to be subject to  $(3\partial.)$  быть подверженным, зависеть от **regulation** n правило, предписание business cycle экономический цикл, цикл деловой активности alternate *v* чередоваться rapid expansion быстрое расширение recession n спад производства **unemployment** *n* безработица economic policy экономическая политика fiscal policy бюджетно-налоговая политика monetary policy кредитно-денежная политика **deal (with)** *v* иметь дело *(с чём-л.; с кем-л.)* **challenge** *n* сложная задача, проблема; вызов B. business climate деловой климат represent v представлять, быть представителем market research маркетинговое исследование, исследование рынка poll conducted by ... опрос, проведенный ... reveal v раскрывать, выявлять, показывать refer (to) v ссылаться (на) confirm v подтверждать ongoing reforms проводящиеся реформы owing to prep из-за; по причине unavoidable adj неизбежный initial stage (первоначальный этап; начальная стадия transition to a market economy переход к рыночной экономике standard of living уровень жизни worsen v ухудшаться sluggish adj застойный, вялый, медлительный registered unemployement официальная (зарегистрированная) безработица judge v судить official statistics available – имеющиеся официальные статистические данные **check** v (зд.) приостановить drop n падение tough adj жесткий to curb the inflation сдерживать инфляцию to restructure the external debt реструктурировать внешний долг restore v восстанавливать

increase v увеличиваться)

hard currency reserves валютные резервы

adapt (to) v приспосабливаться ( $\kappa$  чему-л.)

survive *v* выживать

ignore v пренебрегать, игнорировать

real incomes реальные доходы

following prep после, вследствие

liberalization in prices либерализация, высвобождение цен

interruption of trade links разрыв торговых связей

questionnaire *n* анкета, опросный лист

trend n тенденция

to give a boost (to) стимулировать, дать толчок (чему-л.)

ferrous / non-ferrous metals черные/цветные металлы

structural changes структурные изменения

graphic example наглядный пример

service sector сектор услуг

catering n общественное питание

**banking** n банковское дело

insurance n страхование

to make progress делать успехи, продвигаться вперед

implement v осуществлять, проводить

significant adj значительный

unprecedented adj беспрецедентный

structural adjustment policy политика структурных преобразований

to undergo drastic changes претерпевать серьезные изменения

large-scale privatization массовая (масштабная) приватизация

ownership n право собственности

cause *v* быть причиной, вызывать

private property частная собственность

privately-owned находящийся в частном владении

non-state sector (of economy) негосударственный сектор (экономики)

welcome v приветствовать

**emerge** *v* возникать, появляться

small businesses малый бизнес

different types of ownership различные формы собственности

provide (for) *v* предусматривать

tax benefit налоговая льгота

information support информационная поддержка

training of personnel подготовка кадров

#### **EXERCISES**

### Ex. 1. Answer these questions:

- **A.** 1. What is characteristic of any society?
  - 2. How can economic resources be classified?
  - 3. What is the most efficient economic system? Why?
  - 4. How does the market operate?
  - 5. What is the price determined by?
  - 6. What role does the price mechanism play in free-market economy?
  - 7. What does the allocation of resources reflect?
  - 8. Why is competition an important force of the market?
  - 9. What do businesses compete for?
  - 10. Are businesses totally free in their policies?
  - 11. What is a business cycle?
  - 12. What determines the economic environment?
- **B.** 1. What poll was conducted by the Independent Centre of Market Research?
  - 2. What was the general conclusion of the poll?
  - 3. What did the official statistics available prove?
  - 4. What positive economic developments were confirmed by the poll?
  - 5. What did enterprises that wished to survive have to take into account?
  - 6. Did the poll include any questions about export activities of enterprises?
  - 7. Did the poll reveal any structural changes?
  - 8. Do businessmen welcome the changes in the society?
  - 9. Does business in Russia need federal support?

#### Ex. 2. Give derivatives of:

economy n	supply <i>n</i>	expansion <i>n</i>
employment <i>n</i>	regulation <i>n</i>	growth n
competition <i>n</i>	production <i>n</i>	consumer n
scarcity <i>n</i>	allocation <i>n</i>	policy n

# Ex. 3. Find in the main text and dialogue English equivalents for the following Russian phrases:

**А.** потребности людей растут; ресурсы, необходимые для удовлетворения потребностей людей; нехватка ресурсов делает необходимой их экономию; использовать ресурсы наиболее эффективным образом; производство товаров и услуг; вызывать максимальный экономический рост; справедливое распределение доходов; социальное обеспечение нуждающихся; свободное предпринимательство — наиболее эффективная экономическая система; устанавливать контакты; вести дела; закон спроса и предложения; спрос превышает предложение; цена имеет тенденцию к повышению (понижению); выделение ресурсов; действовать от своего имени; ценовой механизм является основным инструментом рынка;

**В.** представлять кого-л. где-л.; что показал опрос; проходящие экономические реформы; неизбежные проблемы, возникшие ...; переход к рыночной экономике; уровень жизни ухудшается; экономическая активность вялая; промышленное производство падает; зарегистрированная безработица растет; судя по имеющимся статистическим данным; жесткая кредитно-денежная политика; сдерживать инфляцию; реструктурировать долг; восстановить резервы; выживать; сокращение реальных доходов; разрыв традиционных связей; тенденция сохраняется; дать толчок развитию целых отраслей; яркий пример; структурная перестройка; претерпевать серьезные изменения; широкомасштабный; деловые люди приветствуют эти изменения; федеральные программы, предусматривающие налоговые льготы.

# Ex. 4. Single out the main points of the text. Use the following opening phrases:

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The text looks at (the problem of...)...;
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The text deals with the issue of...;

It is clear from the text that...;

Among other things the text raises the issue of...;

The problem of... is of great importance.

One of the main points to be singled out is...;

Great importance is also attached to ...;

In this connection, I'd like to say ...;

It further says that...;

I find the question of... very important because ...;

We shouldn't forget that...;

I think that... should be mentioned here as a very important mechanism of....

# Ex. 5. Sum up the content of the dialogue. Use the following phrases:

The dialogue is about...;

According to the dialogue ...;

The experts make it clear that... (stress the point that...; draw the attention of... to the fact that...; suggest, remind, promise);

Finally, the experts come to the conclusion that... (agree about...)

# Ex. 6. Read the dialogue below translating the Russian remarks into English and act it out:

Foreigner. How do you assess the economic situation in your country?

Russian: Ситуация в стране сложная: жизненный уровень населения ухудшается, экономическая активность вялая, промышленное производство падает, безработица растет.

- F.: I think you see the picture darker than it is. Your export is rising, the service sector is developing fast and your reforms are going on.
- *R.:* Да, наше общество уже претерпело значительные изменения. У нас появилась частная собственность, частные предприятия, негосударственный сектор в экономике. Но мы еще не можем обеспечить экономический рост, рационально использовать свои ресурсы.
- F.: The rational use of resources is a problem for all countries including countries with market economies.
- *R.*: Мы должны решить много проблем, если мы хотим, чтобы наша экономика стала эффективной.

#### Ex. 7. Work on vocabulary and grammar.

# a) Study the key words of the unit in the dictionary at the back of this book:

economy, enterprise, policy, allocation, price, resources.

- b) Think of the verbs that are most commonly used with: resources, production, prices, policy, function, programme.
- c) Think of the nouns that are most often used with:

to rise, to raise, to arise, to fall, to go up, to drop, to decline, to bring about, to result in, to lead to, to cause.

- d) Make your own sentences with any five word combinations from (b) and
  - e) Match the verbs from (a) with the nouns from (b) below:
    - a) to satisfy **b)** wants to distribute factors of production to save goods to produce services to utilize policy to perform enterprise allocation of inputs to run to conduct functions to choose resources to pursue needs
  - f) Scan the dialogue and write out all the irregular verbs used in it.
  - g) Make sentences putting the words in the correct order:
  - 1. are, different, today, in, world, there, systems, economic, the
  - 2. demand, if, price, exceeds, tends, rise, to, the, supply
  - 3. wants, constantly, people, are, of, growing
  - 4. is, competition, force, the, market, of, an, important
  - 5. producers, must, scarce, economically, and, suppliers, utilize, resources
  - 6. sluggish, is, activity, economic
  - 7. figures, dropped, according, production, to, official, oil, of

- 8. service, of, consists, the, transport, banking, sector, insurance, and
- h) Write out from the main text international words like capital, economic, resources, instrument, etc. Transcribe and read them aloud.
  - Ex. 8. a) Supply the prepositions where necessary.
    - b) Write down the questions that might have been asked during the survey by the sociological service.
    - c) Act out the interviews that might have taken place during the survey.

#### **Small Businesses in Russia**

Russia now has more than 900,000 enterprises, their number having increased ... 5% in 2010. According ... the State Committee for Statistics, small businesses accounted, in the first quarter of 2010, ... around 10% of the gross domestic product and their profits amounted ... 20% of all enterprises. Small businesses employ 12% of the economy's work-force, or 8.1 million full-timers.

The sociological services carried out a survey about the prospects of small businesses in Russia. ... the opinion of 70% of businessmen questioned ... the sociological services, Russia's small business will develop ... moderate rates ... this year; only 13% hope ... faster development. This skepticism is due above all ... the negative assessment of the country's financial condition given ... 71% of the respondents ... regard ... the development of small business. Only 1% of the respondents said these conditions were favorable, while 28% said they were satisfactory. In the opinion of 70% of the respondents, budgetary allocations to promote small business are not used effectively. There's no use hoping for any significant improvement... financial backing for small business ... this year, 59% of the respondents believe.

The businessmen also pointed ... the inadequate role of banks. Forty-five per cent of the respondents believe credit institutions will participate financially in small business projects in 2009, while 31% believe their participation will not be active enough.

Based on: European Businessman.

### Words you may need:

gross domestic product (GDP) валовой внутренний продукт moderate *adj* умеренный respondent *n* респондент, участник опроса inadequate role недостаточная роль

# Ex. 9. Open the brackets, putting the verbs in the correct active or passive forms:

#### **Economic Structure**

In market economies economic systems are typically subdivided into three sectors. This subdivision (to be based) in part on economic activities pursued and in part on the type of wants satisfied. The primary sector comprises basic activities, the extraction of economic goods from nature: agriculture, forestry, hunting and fishing, though the extraction of minerals frequently (to be assigned) to the secondary sector which comprises handicrafts and industrial manufacturing of goods and certain material services such as fuel and power and the provision of water. Lastly, the tertiary sector (to consist of) all final services: trade, transport, banking and insurance, public services, etc.

In this context it is worth analysing the development of British economy since the British were Europe's first industrial nation.

Anyone who (to study) economics knows that in every country the first resource is land. Densely-populated Britain has not much of it, but until the 18th century England's economy (to be based) on agriculture and the manufacture of woollen cloth. In the late 18th century, the Industrial Revolution (to allow) Britain to become the first industrialized trading nation.

For 200 years manufacturing has been more important, but by the 2010s it (to be) clear the Britain's old manufacturing industries were less progressive than the same industries in other Western European countries. Newer industries, such as car manufacture, were no better than the older ones like textiles. In general, the value of goods produced by a hundred workers had for many years increased much less than in West Germany. In some factories there (to be) not enough new equipment; in others, new equipment was not being used efficiently. Many of the old industries (to be owned) by the state.

After 2005 the nationalization process (to be reversed), many enterprises (to be sold) off to the private sector. Many plants (to be closed) and in a few years those which survived were no longer needing subsidies. New "high-tech" industries developed. Although manufacturing continues to play an important role, the number of people employed in manufacturing (to fall).

Contrary to the secondary sector, the service industries expanded. More than half of all working people, whether employees or self-employed, are now providing services, working for schools, hospitals, social services, in public administration, in finance, banking, insurance, advertising, catering and entertainment.

Another recent change has been in the growth of self-employment. During the 2010s, the number of people working for themselves, and not as employees, (to rise) by half, from two million to almost three million, or more than one-tenth of

the whole working population. This development (to be encouraged) by the government through training courses and tax incentives.

Words you may need:

handicraft *n* ремесло tertiary sector третичный сектор экономики (сектор услуг)

# The Market System

The modern market economy is populated by three types of economic agents,
whose constitutes economic activity: consumers, producers, and the
government. The main social purpose of the economy is to produce goods and
services for the satisfaction of the needs and of consumers.
Consumers, typically, represent households that provide labour, and
otherto produce against an income which they use to purchase consumer
goods or to save.
Producers, typically, enterprises or firms that acquire of
production, or inputs – labour, land, and capital – from households and combine
them to produce outputs, or commodities which can be into goods -
tangible commodities – and services. The activities of firms move around the sale
of their output at a .
The third basic element, the government, is involved with the economy, on
the one hand, as a producer and consumer and, on the other, as a regulator,
supervisor and promoter of economic activities.
The economic are engaged in a complex web of transactions
involving factors of production and outputs. However, the volume of the
commodities that can be produced andis limited by the of
resources. This fact has two important consequences as regards economic
decision-making:
a) the utilization of resources has to be In terms of the welfare of
economic agents, the of resources is efficient when every opportunity has
been exhausted to make some individuals better off without hurting theof
others;
b) individual economic agents and society as a whole cannot simply use more,
they have to makebetween alternative uses.
Given these constraints, consumers, producers, and the government have to
make decisions over available resources. Rational decisions reflect choices
that draw maximum from given resources or obtain desired results with
theefforts or cost.
Words you may need:
constitute v составлять
CARINITIES V CACTADIIGTE

асquire v приобретать tangible adj осязаемый, материальный, реальный supervisor n контролер

**promoter** n лицо, содействующее какому-л. мероприятию

complex web сложное сплетение

welfare n благосостояние

to be exhausted (зд.) быть использованным

**to make smb better off** (*3д*.) поставить кого-л. в более выгодное положение

**constraint** *n* ограничение

#### **DISCUSSION**

# Ex. 10. Read and discuss the text. Single out the main facts and present them in a short review.

### **Economic System**

The functions of an economic system may be defined as follows:

- a) to match supply to the effective demand for goods and services in an efficient manner;
- b) to determine what goods and services are to be produced, and in what quantities;
- c) to distribute scarce resources among the industries producing goods and services;
  - d) to distribute the products of industry among members of the community;
  - e) to provide for maintenance and expansion of fixed capital investment;
  - f) to fully utilize the resources of society.

Depending on how decisions are made and how the above functions are fulfilled different economic systems can be singled out. Many countries like Britain, Sweden, and France operate a mixed system (mixed economy) splitting the economy into public and private sectors.

In Britain, for example, about two-thirds of the economy and about five-sixths of commerce is conducted by private firms. The remainder of the activities of the economy are conducted by socially-owned enterprises. Some, like the Army, Navy, and Air Force, are clearly the sort of institutions that the state itself should control. Others have tended to be performed by the state because they are non-profitmaking, and as such are unlikely to be attractive to businessmen. Such activities as education and medical care are best operated as socially provided amenities for the benefit of all citizens.

In the commercial field certain goods and services are by their nature monopolies. Among these natural monopolies are gas, electricity, and water supply. The capital costs of such enterprises are too great for competition to be possible.

Transport is another natural monopoly. It would be uneconomic to run two railway lines from one place to another, or two different sets of half-empty buses along a country road.

These natural monopolies have, for economic, political, or social reasons, come to be run in the United Kingdom by nationalized institutions, or the municipal authorities, who provide the services required at reasonable prices.

### Words you may need:

match v приводить в соответствие, выравнивать effective demand действительный (фактический) спрос maintenance n поддержание fixed capital investment вложения в основной капитал depending on prep в зависимости от to single out выделять, выбирать mixed adj смешанный to split (into) v делить, дробить non-profitnmking некоммерческий amenities удобства; обслуживание natural monopoly естественная монополия capital costs капитальные затраты

### Ex. 11. Read the dialogue below, sum up its content and act it out:

- Foreigner. Western businessmen used to complain that they couldn't work widely in the Russian market first of all because the forms of business organization were not developed. How do things stand these days?
- Russian: The situation is different now. The ongoing reforms have drastically altered the environment in which Russia's enterprises are operating now.
- F.: True. The massive shift you are making now from a command to a market economy is really unprecedented.
- R.: You are right. Liberalization of economy, restructuring of production sectors, an extensive privatization programme have brought about real changes and led to the creation of types of business unit accepted throughout the world.
- F.: You mean that now your businesses operate as partnerships, cooperative societies, and joint-stock companies.
- R.: Yes, let me give you just one example. Like in the West, we have now two types of partnership. General partnerships with partners bearing joint and several liability for debts and wrongdoing and limited partnerships that include one or more general partners who bear full liability and run the business, plus one or more limited partners, who bear limited liability. They do not have a voice in the firm's day-to-day management, they are in much the same position as shareholders in a corporation.

- F.: Now that you've mentioned corporations, do they play an important role in your economy?
- R.: Yes. Like in the West, they exist as independent legal entities with the capital divided into shares. The liability of shareholders is limited.
- F.: Your practice here fully coincides with Western principles. Creditors or people bringing lawsuits against corporations can make claims against the assets of the corporation only.
- R.: Yes, limited liability is the biggest advantage of this form of business organisation.
- F.: Our businessmen when floating a company, sign a memorandum of association, then they draw up articles of association and submit them to the registrar of companies issuing a certificate of incorporation. Is the procedure of registration complicated here?
- R.: No, the procedure is similar to what you've said, and after the registration our companies can also do all the legal things like own property, employ people, sue and be sued in the courts and so on.
- F.: All businesses seek profits. But in any market economy there is a certain number of business units which are non-profitmaking and are formed to confer certain benefits upon their members.
- R.: You mean cooperative societies, don't you? Yes, we have such voluntary associations based on membership.
- F.: Well, another point ... In market economies such activities as supplying gas, electricity, and water are conducted by state-owned enterprises. How about Russia?
- R.: Natural monopolies including transport are controlled by the state in Russia, too. Besides, many other activities are conducted by socially-owned enterprises. For example, we have introduced a new form of unitary state enterprises.
- F.: What's the idea?
- R.: Such enterprises have no right of ownership of the assets. Assets are assigned to such enterprises to be used for economic activity.
- F.: It's an interesting form. And how can foreign firms participate in Russian business?
- *R*.: Oh, now it can be done in many ways which are stipulated by our legislation.
- F.: If I'm not mistaken, in spite of all your reforms your legislation is still rather complicated.
- R.: Yes, that's true, foreigners wishing to enter our market often have to take advice on legal matters.

Words you may need:

complain *v* жаловаться

forms of business organization формы организации бизнеса alter v изменять, переделывать

command economy командная экономика

partnership *n* товарищество

cooperative society кооператив

joint-stock company акционерная компания

general partnership полное товарищество

**liability** n ответственность, обязательство

**to bear joint and several liability** нести солидарную ответственность **wrongdoing** *n* незаконные действия

limited partnership коммандитное товарищество (товарищество с ограниченной ответственностью)

general partner главный партнер (с неограниченной ответственностью)

limited partner пассивный партнер (с ограниченной ответственностью)

shareholder *n* акционер

**share** *n* (*3∂*.) акция

legal entity экономический субъект

coincide v совпадать

to bring a lawsuit against smb возбудить судебный процесс против кого-л.

to make a claim предъявить претензию

assets n активы

to float a company образовывать акционерную компанию

memorandum of association учредительский договор

registrar n регистратор

certificate of incorporation разрешение на создание корпорации

to sue and be sued in the courts искать и отвечать в суде

confer v присуждать, передавать

### Ex. 12. Give extensive answers to these discussion questions:

- 1. Name the most important economic resources and explain the problems any economic system has to solve with regard to them.
- 2. Describe the economic systems existing in the world today. Which is the most effective system from your point of view (mention the economic agents and their relationships)?
  - 3. What is a market? How does the market mechanism function?
  - 4. Do you agree that competition is an important force of the market?
  - 5. What is entrepreneurial activity?
  - 6. What are natural monopolies?
  - 7. Is Russia attractive to foreign businessmen and investors? Why?
- 8. What are the most typical forms of business organization in market economies in the West and in Russia?
- 9. What liability is borne by different forms of business unit (joint-stock companies, partnerships)?
  - 10. Does the state regulate business and economy?

# In order to get prepared for participation in the class discussion of the above questions, write several paragraphs on the following:

a) The market mechanism;

Use: to make contact; to do business; to choose; to solve; to buy; to sell; to compete; to produce; price; allocation of resources

**b)** Competition;

Use: to benefit from; to keep to cost; to utilize; economically; consumer preferences; prices; to protect; production costs

- **c)** Favourable/unfavourable economic situation in a country; *debt; prices; export; import*
- d) An enterprise;
- e) A branch of industry;
- **f)** Forms of business organization: sole traders, partnerships (general, limited), private limited companies, public limited companies, cooperative societies.

### Ex. 13. Prepare a short talk on the following:

- a) Have you ever applied for or been offered a job? If so, describe the recruitment and selection process used by your employer.
- **b)** If you have worked, what jobs have you held? For each job describe your boss's attitude to employees and your attitude to the people you have worked with.
- c) The variety of jobs and careers among which to choose is enormous.

  Are you going to work in private business, in government agencies or in the not-for-profit sector?

# Ex. 14. Try to find the latest figures for the rate of inflation, the unemployment rate, interest rates, and the industrial output in Russia.

# TEXT 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.

# Тема 13. ПРИНЦИПЫ БУХГАЛТЕРИИ

# TEXT 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.

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.

# Тема 14. ГОСУДАРСТВЕННЫЕ ФИНАСЫ

# TEXT 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 1 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 marketoriented 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.

#### B. DIALOGUE

#### BUDGET ORGANIZATION AND BUDGET PROCESS

Foreigner: Could you give me a general idea of budget organization and budget process in the Russian Federation?

Russian: Certainly. First of all, by the budget organization we mean the structure of our budget system and its major components.

- F.: I suppose there is a close link between the budget organization and your state system, isn't there?
- R.: Yes, there is. Being a federal state we have the federal budget, regional budgets, or budgets of the subjects of the Federation, and local budgets.
- F.: I see. I know that in the past you used to have a single budget<sup>3</sup> including the federal and local budgets, didn't you?
- R.: Yes, that's true. But now the situation has changed. Our system of governance is moving from a centralized one to a more decentralized. Our regional and local authorities have been given considerable budget autonomy now.
- F.: Do you mean to say that some of expenditure responsibilities have been handed down from the federal government to the subnational governments?
- R.: Exactly. I would also like to stress that our consolidated budget is not subject to approval any longer. It is used only for analysis and calculation.
- F.: If I got you right, now the budget system of the Russian Federation represents a sort of a compendium of the federal, regional and local budgets.<sup>4</sup>
- R.: Correct, but it is a unified budget system based on the principles of integrality, independence and balance of all budgets.
- F.: How do these contradictory principles work in practice? For instance, independence and integrality?
- R.: Well, these principles do not contradict each other because each has its own sphere of influence on the budget system.
- *F.*: Could you be more specific, please?
- R.: Yes, the principle of integrality means the integrality of the legal base, use of the 'unified budget classification and budget documentation, submission of statistical data from one level to another for the preparation of the consolidated budget.
- F.: In what way does budget independence manifest itself?
- R.: Over the transition years a number of laws have been passed that grant local governments more autonomy in budgetary matters. Thus governments at different levels have their own revenue-raising sources now and use them at their discretion.
- F.: I'm clear now. And how is the budget process arranged?
- R.: The budget process includes all activities of government bodies on formulation, consideration, approval and execution of the budget.
- F.: What governing bodies are involved in this process?
- R.: As elsewhere, different governing bodies are involved in the process. The executive branch is responsible for the preparation and execution of the budget; budget consideration and approval is the responsibility of the legislative branch.
- F.: Are there any bodies controlling the execution of the budget?
- R.: Of course. First of all, it's the Accounts Chamber, established by the Federal Assembly, then the Federal Treasury System.

- F.: It seems the Federal Government has done a lot to create a new budget system and to elaborate a new budget policy and methods of budget planning.
- R.: You are absolutely right.

\* \* \*

- F.: I'm also interested in how budget revenues are formed and distributed at different levels. What revenue-sharing arrangements are practised?
- R.: It is done in accordance with the tax law. Budget revenues include tax and non-tax revenues. To distribute revenue sources between budgets of different levels we divide revenues into fixed, or assigned regulating and additional.
- F.: Still, I'm not quite clear about this classification and the role of different kinds of revenue.
- R.: Let's start with fixed revenues. They are fully, or according to fixed proportion, transferred to the appropriate budget. For example, let's take VAT. 75% of VAT is transferred to the federal budget and 25% goes to the budget of a subject of the Federation.
- F.: Thus, the regulating revenues ensure the budgets' balance.
- *R.*: Yes. In addition, local authorities have the right to levy local taxes independently. They are called "additional taxes".
- F.: As far as I know, there are 89 subjects in the Russian Federation. Public authorities at all levels need revenue to meet the cost of social and municipal services. What if the revenue is not sufficient?
- R.: Deficits, if they arise, are covered at the expense of budget funds transferred from the budget of a higher level of authority. Besides, subsidies, subventions and other forms of financial assistance can be granted.
- F.: I see. It's obvious that different regions of Russia have unequal possibilities for raising revenue and different requirements for financial resources due to natural and climatic conditions, demographic situation, geographical position, social and economic development. How do you solve this problem?
- R.: The "equalization" is done through transfers which are the key element of the new mechanism of the interbudgetary relations. Federal assistance is granted to regions where the per capita budget revenues are lower than the average for the Russian Federation.
- F.: Now I understand that you are really engaged in improving your budget process and developing budget federalism.

#### **Notes**

В данном случае инфинитив употребляется в функции *определения*. В русском языке инфинитив, определяющий существительное, во многих случаях равен по значению определительному придаточному предложению.

 $<sup>^{1}</sup>$  money to be spent on... – *средства*., которые пойдут на ...

Сказуемое такого предложения выражает действие, которое должно произойти в будущем.

- <sup>2</sup> It has major inputs from... Оно получает основную информацию от ...
- <sup>3</sup> ... in the past you used to have a single budget в прежние годы у вас был единый бюджет

Конструкция **used to do** используется для выражения регулярных действий, происходивших в прошлом.

- <sup>4</sup> represents ... a compendium of federal, regional and local budgets ... представляет собой ... сумму федерального, региональных и местных бюджетов
  - <sup>5</sup> the budget of a higher level of authority бюджет вышестоящего уровня

#### VOCABULARY LIST

A. public finance(s) [pablik 'famons] государственные финансы

**provision** [prə'vɪʒn] n снабжение, обеспечение

monetary ['mʌnɪtərɪ] relations денежные отношения

formation n образование, формирование

distribution [distribju:[n] *n* распределение

**turnover** ['tə:nouvə] n (of money/capital) оборот, оборачиваемость (денег/капитала)

economic entity ['entitt] экономический субъект

network of institutions [netwe:k əv ɪnstɪˈtju:ʃnz] сеть учреждений (организаций)

household ['haushould] *n* семейное хозяйство

unit of government ['gavenment] (зд.) государственная организация

**funds** [fandz] n фонды, средства, деньги, капитал

surplus ['sə:pləs] n излишек, избыток

**saver** ['servə] n (3 $\partial$ .) вкладчик

**borrower** ['borouə] *n* заемщик

intermediary [Intəˈmiːdɪərɪ] n посредник

thrift institution сберегательное учреждение

insurance company [m'[uərəns.kampəni] страховая компания

pension fund пенсионный фонд

mutual fund [mju:tʃuəl ˈfʌnd] взаимный фонд

finance company ['faməns kлmpəni] финансовая компания

comprise [kəm'praiz] V ВКЛЮЧАТЬ, ОХВАТЫВАТЬ, СОДЕРЖАТЬ, ВМЕЩАТЬ

**community** [kə'mju:nutɪ] n сообщество, группа лиц, объединенных какимил. признаками

 $\mathbf{tax} \; n \;$  налог

government authorities [э:'Өэгитг] правительство, органы государственной власти

**benefit** ['benɪfɪt] n выгода, польза, благо

financial flows [fai næn[əl 'flouz] финансовые потоки

encouragement [m'karıd3mənt] n поддержка, стимулирование, поощрение

particular [pəˈtɪkjulə] adj особый, специфический, особенный

social policy [soufəl 'pɔlɪsɪ] социальная политика

budget ['bʌdʒɪt] n бюджет

goal [goul] n цель, задача

maintenance of a stable macroeconomic environment поддержание

стабильной макроэкономической ситуации

estimate ['estimət] n оценка, смета

revenue(s) ['revənju:] n государственные доходы

ensuing [m'sju:ɪŋ] adj последующий

fiscal year финансовый год

expenditure [iks'pendit[ə] n расходы, затраты

**deficit** ['defisit] n дефицит, недостаток, нехватка

forecasting ['fɔ:ka:stɪŋ] n прогнозирование

fundamental [fandəˈmentl] step основной шаг

budget preparation [preparetion] подготовка бюджета

adequate [ˈædɪkwət] planning разумное планирование

planning of recurrent [rt'karent] and capital expenditure [iks'pendits]

планирование текущих и капитальных расходов

critically adv (зд.) решающим образом

accurate forecast [ækjurət ˈfɔ:kɑ:st] точный прогноз

availability [aveila'biliti] *п* наличие

determination of the overall [ouver'o:1] deficit определение, расчет общего дефицита

macroeconomic [mækrouekə'nəmik] impact макроэкономическое воздействие

tax collection сбор, взимание, собираемость налогов

subjects ['sʌbdʒɪkts] of Federation субъекты Федерации

extrabudgetary and reserve funds внебюджетные и резервные фонды

subnational governments органы власти субъектов Федерации

increasingly [In'kri:sɪŋlɪ] adv все более, все в большей степени

autonomous [o: tonomos] budget автономный бюджет

to compile [kem'pail] and present [prr'zent] the budget составить и представить бюджет

B. budget organization бюджетное устройство

budget process ['prouses] бюджетный процесс

system of governance ['gavənəns] система управления

**autonomy** [n автономия, самостоятельность

expenditure responsibilities [гьsponsт'bılıtız] обязанности по расходам

to hand down from ... to передавать от ... к

consolidated [kənˈsəlɪdeɪtɪd] budget консолидированный бюджет

subject ['sʌbdʒɪkt] (to) adj подлежащий, подверженный (чему-л.)

approval [əˈpruːvəl] *n* одобрение

calculation [kælkju'leɪʃən] n расчет, подсчет, калькуляция

unified [ˈjuːnɪfaɪd] budget system/classification единая бюджетная система/классификация

principles of integrality [untə'grælıtı], independence and balance of all budgets принципы единства, независимости и сбалансированности всех бюджетов

contradictory [kontrə'dıktəri] adj противоречивый

contradict [kontra'dikt] v противоречить

legal base [di:gəl 'beɪs] юридическая база

submission of data [səbmɪʃn əv 'deɪtə] представление данных

**manifest** ['mænfest] v обнаруживать(ся), проявлять(ся)

grant [gra:nt] v предоставлять

revenue-raising sources ['so:siz] источники получения доходов

at smb's discretion [dis'kresn] / at the discretion of по чьему-л. усмотрению

**formulation** [fɔ:mju'leɪʃn] *n* формирование

consideration [kəл.sɪdəˈreɪʃən] *n* рассмотрение

execution [eksr'kju:ʃən] n исполнение

to be involved [m'volvd] участвовать; быть вовлеченным

elsewhere ['elsweə] adv в других местах; везде

executive branch [19.zekjutīv 'bra:ntf] исполнительная ветвь (власти)

execution of the budget исполнение бюджета

legislative ['ledʒɪslətɪv] branch законодательная ветвь (власти)

Accounts Chamber [экаипть 'ffeimbə] Счетная палата

Federal Assembly [ə'semblr] Федеральное собрание

Federal Treasury ['treʒərɪ] System система федерального казначейства elaborate [ɪ'læbəreɪt] v разрабатывать

revenue-sharing arrangements [ə'reɪndʒments] порядок распределения государственных доходов

in accordance [əˈkɔːdəns] with, according to *prep* в соответствии с; согласно **non-tax revenues** неналоговые доходы

fixed, or assigned, regulating ['regjulertttt] and additional [ə'dtʃənəl] revenue sources источники закрепленных, регулирующих и дополнительных доходов

**proportion** [prə'pɔ:ʃən] n пропорция, количественное соотношение

transfer [træns'fə:] v переводить (деньги)

appropriate [ə'proupriət] adj соответствующий, подходящий

VAT (Value-Added Tax) налог на добавленную стоимость

ensure [m] v обеспечивать, гарантировать

**balance** ['bæləns] n (3 $\partial$ ) баланс, сбалансированность

to levy ['levi] taxes облагать налогом

additional [əˈdɪʃənəl] adj дополнительный

**sufficient** [səˈfɪʃənt] adj достаточный

at the expense [iks'pens] of 3a счет

subsidy ['sabsidi] n субсидия

subvention [səb'venfən] n субвенция

financial assistance [əˈsɪstəns] финансовая помощь (поддержка)

to grant assistance предоставлять помощь

due to prep вследствие, из-за, по причине

demographic [demə'græfik] situation демографическая ситуация

geographical [dgi:ə'græfikəl] position географическое положение

equalization [i:kwəlar'zeт[ən] п выравнивание

interbudgetary [intə'bʌdʒɪtəri] relations межбюджетные отношения

per capita [pəˈkæpɪtə] budget revenues доходы бюджета в расчете на душу населения

**average** [ˈævərɪʤ] *n* средняя величина, средний показатель **budget federalism** бюджетный федерализм

#### **EXERCISES**

#### Ex. 1. Answer these questions:

- **A.** 1. What is finance and financial system?
  - 2. What parts does finance comprise?
  - 3. What functions does public finance perform?
  - 4. What is a country's budget?
  - 5. What does the process of budget preparation include?
- **B.** 1. What is the budget organization of the Russian Federation?
  - 2. How is the system of governance in the Russian Federation changing?
  - 3. What principles underlie the unified budget system of the Russian Federation?
  - 4. How are revenues classified?
  - 5. What taxes are mentioned in the dialogue?
  - 6. What measures can be taken if subjects of the Federation have deficit budgets?
  - 7. Why do different regions of Russia have unequal possibilities for raising revenue?
  - 8. What mechanism of budget revenue "equalization" is used in Russia?
  - 9. What bodies control the execution of the budget?

# Ex. 2. Give derivatives of the following nouns:

provision	distribution	finance	benefit
encouragement	growth	budget	estimate
determination	funds	spending	governance
practice	classification	independence	transfer

# Ex. 3. Find in the main text and dialogue English equivalents for the following Russian phrases:

**А.** предоставление финансовых средств; система денежных отношений; создание, распределение и использование денежных средств; оборот денежных средств между экономическими субъектами; сеть организаций; заставить излишние денежные средства работать; быть связанными финансовыми посредниками; включать две составные части; осуществление социальной политики; основной инструмент финансовой системы; расчет доходов и расходов; подготовка бюджета; планирование текущих и капитальных расходов; макроэкономическое воздействие на бюджетноналоговую политику; работать в условиях все увеличивающейся автономии бюджетов; в подготовку бюджета вовлечен целый ряд организаций; отвечать за составление и представление бюджета;

В. бюджетное устройство; бюджетный процесс; существует тесная связь; у вас раньше был единый бюджет; ваша система государственного управления отходит от централизованной системы и становится все более децентрализованной; обязанности по расходам; ... передаются государственным органам на уровне субъектов федерации; консолидированный бюджет не подлежит одобрению; основываться на принципах ...; эти принципы не противоречат друг другу; единство законодательной базы; единая бюджетная классификация; использовать источники поступления доходов по своему усмотрению; формирование, рассмотрение, принятие и исполнение бюджета; исполнительная/законодательная ветвь власти; разрабатывать бюджетную политику; порядок распределения государственных доходов; распределять источники доходов; закрепленные, регулирующие и дополнительные доходы; ... переводятся в соответствующий бюджет; обеспечивать бюджетную сбалансированность; «выравнивание» осуществляется с помощью трансфертов; новый механизм межбюджетных отношений.

# Ex. 4. Read the dialogue, translate the Russian remarks into English and act it out:

Foreigner. It's impossible to overestimate the importance of a good, balanced budget for a country.

Russian: Полностью с вами согласен. Бюджет — это главный финансовый инструмент страны. Это план, прогноз, оценка доходов и расходов, как правило, на один год. Правительство должно очень тщательно распределять свои ресурсы и точно прогнозировать свои доходы.

F.: I know that your Parliament, the legislative body of your country, is considering the draft budget now. Deputies have submitted a lot of amendments to the draft budget about restructuring debts and paying off pensions and children benefits.

- *R.*: Да, это так. Депутаты хотят, чтобы были увеличены ассигнования на развитие промышленности, на социальную сферу и региональные программы.
- F.: Now that you have mentioned regional programmes, I'd like to say that, as far as I know, the majority of your regions are constantly begging the Federal center for cash.
- *R.*: Да, вы правы. Наши регионы находятся в различных климатических, демографических и экономических условиях, имеют различные природные богатства. В результате этого они имеют различный доход на душу населения. Федеральный центр помогает многим регионам. Однако регионы должны более тщательно планировать свои расходы и принимать меры по увеличению доходов.
- F.: Recently you've reached a new agreement on how to distribute tax revenues among the Federation members.
- *R.*: Да, мы также недавно одобрили новый механизм осуществления трансфертов в регионы.
- F.: You've settled one of the basic budget issues. I'm sure your federal budget will soon be approved.

### Ex. 5. Work on vocabulary and grammar.

### a) Study the key words:

provision, to provide, benefit, to benefit, expenditure, revenue, budget, deficit;

# b) Think of the verbs that are most commonly used with:

money, policy, services, goals, priorities, resources, expenditure, revenue, budget, tax, autonomy, responsibilities, principle, data, law, deficit, funds, assistance:

### c) Think of the nouns that are most often used with:

to comprise, to provide, to distribute, to encourage, to implement, to achieve, to allocate, to maintain, to forecast, to plan, to determine, to prepare, to share, to hand down, to contradict, to influence, to pass, to grant, to execute, to benefit;

- d) Make your own sentences with any five word combinations from (b) and (c).
- e) Match the verbs from (a) with the nouns from (b) below:
- a) to make **b)** funds provisions to approve to provide payments to formulate expenditure to cut revenue deficit to cover to provide for proposal to consider budget
- f) Write out from the main text international words like *finance*, *system*, etc. Transcribe and read them aloud.

### Ex. 6. a) Supply the articles where necessary.

b) Write down 3-5 questions about the text.

### The World's Major Financial Centre

The financial heart of England is the City. It is ... square mile in London on the bank of ... Thames. In the centre there is the Bank of England, and the head offices and foreign departments of other English banks.

It is ... home of commodity, financial, and insurance markets that are all concentrated in the narrow streets, which form the financial core of... City.

The position that the City holds is due in no small measure to the integrity of its members. The City is jealous of its honour, punctilious in fulfilling its obligations and, where deals of thousands of pounds are made merely by a word, is proud to make its word its bond.

The population of the City is almost entirely ... daytime one. Each morning about half a million people come in from north, south, east and west, and then as evening comes and business finishes they hurry home by ... train, bus, car or ... underground. Prior to 1914 this population was almost completely ... male one, with top hat, black tail coat, black and white striped trousers, stiff-fronted shirt and stiff white collar. Two wars have changed all that. There are probably as many women employed in the City as there are men these days.

From ... earliest times the City has been ruled by its own elected Lord Mayor and Aldermen, and to this day ... king or queen of England may not pass the bounds of the City until he or she has had permission of ... "Lord Mayor, and then he or she comes only as ... guest.

Generally speaking, the City performs four financial functions:

- a) the City gathers in ... country's savings and provides channels and machinery for their investment;
- b) it provides ... safe, speedy and convenient means of payment without the actual use of banknotes or coins:
- c) through the medium of... Foreign Exchange Market it makes it possible to exchange one currency for another;
- d) it provides the organization to finance, transport and insure foodstuffs, manufactures and raw materials on their way from producer to consumer.

Words you may need: square mile квадратная миля core n сердцевина jealous of its honour тщательно оберегающий свою честь punctilious adj пунктуальный bond n обязательство stiff adj жесткий,  $(3\partial.)$  накрахмаленный striped adj полосатый bound n граница medium n средство

# Ex. 7. a) Supply the prepositions where necessary,

b) Write down six questions about the text.

### **Budgetary Policy**

The transformation of the economic and political systems in Russia has been accompanied ... substantial reforms in the budget process, including budget preparation and classification, a new treasury system for budget execution and expenditure control, considerable autonomy of subnational governments in the formulation of their budgets.

On the whole, the budgetary policy in Russia is aimed ... attaining the efficient allocation of national resources, the desirable redistribution of income ... the poorer groups in society, and the maintenance of a macroeconomic environment with stable prices, full employment and equilibrium in the balance of payments.

Accurate budget evaluation is more necessary now than ever before. The economic transition has led ... drastic retrenching in public resources so there is a need to increase the efficiency with which public resources are used. Proper budget evaluation will provide critical information and feedback to policy makers ... how well budget objectives are being attained ... the implementation of the budget.

The transition ... the market economy has significantly increased the complexity of interactions of the government with the private sector thus increasing the opportunities ... misuses of funds and ... corruption. For these reasons it is important that an effective and independent ex-post audit be carried ... by the Accounts Chamber at all levels of government.

#### Words you may need:

accompany v сопровождать treasury system система казначейства formulation of the budget подготовка бюджета attain v достигать, добиваться equilibrium n равновесие retrench v сокращать, урезывать (pacxodы) feedback n обратная связь objective n цель misuses of funds нарушения в использовании средств ex-post audit аудит (ревизия) использования средств

# Ex. 8. Open the brackets putting the verbs in the correct active and passive form:

### **History of Russian Money**

The first Russian coins (to mint) when Russia was converted to Christianity. The gold and silver coins of Kievan Rus were first made under Grand Duke

Vladimir Sviatoslavich in the late 10th – early 11th century. After a long "coinless" period, minting *(to resume)* in the 1380s, under Grand Duke Dmitry Donskoy of Muskovy.

The Russian monetary system, which laid the foundations of national accounting and even the present-day rouble, (to take) shape in the early 16th century. Then, the chief currency unit was the silver kopeck with a depiction of a horseman with a lance (kopye in Russian), which was Russia's emblem and the symbol of grand-ducal power. The kopeck's emergence (to connect) with the 1535-1538 reform of Yelena Glinskaya, who managed to create a single monetary system for the centralized Russian state, with the rouble containing 100 kopecks.

But by the 17th century, the Russian monetary system, based on just one type of coin, the one-kopeck piece, *(to become)* something of an anachronizm, lagging behind the more convenient European arrangement. Peter the Great *(to bring)* into circulation coins of various denominations: one-rouble, fifty-kopeck, ten-kopeck, and other coins. The "drastic change also *(to involve)* the minting metal, with gold and copper coins being produced in addition to the traditional silver pieces, and machine-minted coins taking the places of the hand-made ones.

The reform of finance minister Count Kankrin (1839-1843) was the first step towards turning paper banknotes into money backed by precious metal reserves. The silver rouble *(to recognize)* as the principal monetary unit.

During finance minister Sergei Witte's tenure in office, paper banknotes (to back) by gold reserves worth 1.5 billion roubles, and a new monetary economy was set up on the basis of scientifically computed paper money emission rates. Thanks to Witte's reform, Russia finally (to manage) to close the age-old gap between itself and Europe and to integrate into the global financial system. The rouble (to become) convertible.

In the post-1917 period the first paper banknotes of Soviet Russia (to issue). The monstrous hyperinflation of the first years of Soviet power went down once the New Economic Policy was in place and the gold reserves in the country rebuilt. The *chervonets*, as the new unit equivalent to 10 pre-revolutionary roubles was known, (to help) revive the Russian monetary system founded by Witte. It stayed in circulation until 1928. With the first 5-year plan in operation, when the Government resumed its practice of high emission rates, inflation (to return) and the Soviet rouble became an exclusively domestic legal tender. Now the Russian rouble (to become) an international currency.

#### Words you may need:

mint v чеканить to convert to Christianity обращать в христианство grand duke великий князь depiction n изображение to lag (behind) v отставать tenure in office пребывание в должности

**convertible** *adj* конвертируемый **revive** *v* возрождать **legal tender** законное платежное средство

# What Is Money?

Money is an asset that serves as a means of payment, a store of value, and a
unit of account. Money wasa long time ago.
Gold and silver coins are the bestform of money. They have the
longest history and have been more widely accepted as payment than any other
form of commodity money.
The popularity and universal acceptability of money is easy to
understand. Coins are solid, attractive, hard-wearing and easy to In
addition to the qualities mentioned above, coins can be produced
inanddenominations.
Societies gold and silver have used other as money,
including shells, beads and pelts. Anything can serve as that is easily
recognized, widely accepted, and not easily copied. Gold, shells, and pelts are no
longer used as money in the majority of countries.
Today two kinds of financialserve as money: currency (coins and
bills) and checking deposits at banks and thrift institutions.
Currency plus checking deposits at banks and thrifts is often M1.
The money that includes balances in money market funds, savings deposits in
banks and thrifts and certain other liquidis called M2.
Along with coins, paper currency, and checking deposits, "plastic money" is
widely today. "Plastic money" comes in two credit cards and
debit cards.
Words you may need:
assot w (ad ) HIICTOVINGUE
asset $n$ (з $\partial$ .) инструмент means of payment $n$ средство платежа
store of value средство сбережения
unit of account расчетная единица
<b>commodity money</b> товар-посредник в роли денег (например, соль, мех)
<b>solid</b> <i>adj</i> ( <i>зд.</i> ) прочный
hard-wearing adj неизнашивающийся
denomination $n$ достоинство (денег)
$\mathbf{shell}$ $n$ раковина
bead n бусина
$\mathbf{pelt}$ $n$ шкура
checking deposit вклад на текущем счете
<b>М1</b> денежный агрегат М1
<b>М2</b> денежный агрегат М2
"plastic money" «пластиковые деньги»

#### DISCUSSION

### Ex. 9. a) Read and discuss the texts.

- b) Single out the main facts of each text. Present them in a short review.
- c) Compare the budget of New York with the budget of Moscow or St. Petersburg. Name the major budget expenditure items.

### a) The Budget Message of the Mayor

(the City of New York)

April 27, 2014

To Members of the City Council:

The budget for fiscal year 2014 has been prepared in the context of the directions for the City of New York set forth in the budget for 2013, which is being executed rather successfully.

In this connection I would like to stress that as the city authorities promised the crime is down dramatically, the quality of life has improved, the imbalances between the public and private sectors have been reduced and private sector employment is growing.

It is worth mentioning here that at the beginning of the year we carried out a reduction of 15,000 positions in the City's workforce to cut the costs and get some additional savings.

The reduction was accomplished without layoffs with the help of the municipal unions. In the course of productive negotiations with the unions the City was provided with employee redeployment rights, a valuable management tool which enabled us to transfer employees between government agencies where, in the past, layoffs may have been required.

Besides, the readjustments we made earlier this year stabilized the private sector and helped to provide the first significant growth in private sector jobs. The private sector has grown by 35,000 jobs.

However, we have to recognize that not everything is being done to execute the budget for 2013 fully. For example, the revenues are less than had been projected. To offset some of the difference, the City has proposed that the State restore funding for reimbursement for preschool for handicapped children as well as revenue-sharing payments. As we work we learn important lessons and gain experience which helps us to assess the situation more correctly, which, we hope, the 2014 budget will reflect.

The 2014 budget of the City of New York is \$ 31.1 billion. This is the sixteenth successive budget which is balanced under generally accepted accounting principles. The budget is balanced without relying on unreasonable State and Federal aid, taxes being the largest source of revenue. We understand, however, that for the economic well-being of our City, we must reduce the burden on our taxpayers.

Hence, the budget for 2014 reflects our plans to expand the tax reduction program and to boost local economic activity by providing tax reliefs. Reductions in the hotel tax, the commercial rent tax and the unincorporated business tax introduced earlier, have already had an effect.

Besides, we shall be stimulating non-tax revenue initiatives. The budget assumes the attainment of \$ 600 million in labour savings and productivity in fiscal year 2014.

In recognition of the need to reduce the costs of the government we are planning to continue to improve, restructure and streamline government workforce through agency reductions, consolidation of agency functions, agency mergers, and managerial pay freeze.

It should be pointed out specifically that the budget for 2014 provides a meaningful program for developing a long-term capital investment strategy to improve and expand projects in environmental protection, housing, transportation, education and medical aid. \$350 mil. will be earmarked for investing in emergency medical services. The budget proposes the sale of the water and sewer system. The sale will be funded by issuance of bonds.

The budget is based on the commitment of the City's authorities to provide an equitable distribution of the city's resources, to correct the imbalances, and to mitigate the impact of the cuts on those whose incomes have not kept pace with inflation.

As we enter the budget adoption process I welcome a rational discussion of our city's priorities, which, I am confident, will give the city its best opportunity to participate in the national recovery.

Words you may need:

 $\mathbf{crime}\ n$  преступность

unbalance n несоответствие, диспропорция

It is worth mentioning ... Следует упомянуть

 $\dots$  savings n сбережения, накопления

**layoff** *n* увольнение (из-за отсутствия работы)

employee redeployment right право на перевод служащих в другую государственную организацию

**offset** v возмещать, компенсировать **reimbursement** n возмещение, компенсация

handicapped children дети, страдающие какими-л. физическими недостатками

assess v оценивать

successive adj следующий один за другим

generally accepted accounting principles общепризнанные принципы учета

**burden** *n* бремя

tax relief налоговая льгота

assume *v* предполагать attainment *n* достижение streamline *v* рационализировать, совершенствовать merger *n* слияние pay freeze замораживание заработной платы It should be pointed out... Следует подчеркнуть ... earmark *v* выделять issuance of bonds выпуск облигаций mitigate *v* смягчать to keep pace (with) идти в ногу (c)

# d) Read the text (b) and say what you know about the budget process in the Russian Federation:

**b)** In market economies the budget is the proposed and later the authorized statement of revenues and expenditures for a period, normally a fiscal year. The government budget may show the planned or authorized expenditure of central government alone, or may incorporate also expenditures and revenues of regional and local governments.

The budget is the key instrument for expression and execution of the government's economic policy.

Government budgets have a wide implication for the national economy. There are various practical approaches to budgeting, including the administrative budget, which emphasizes the expenditures of ongoing government operations; the capital budget, which gives separate treatment to public works projects and their special financing requirements; the cash budget, which simplifies budgetary procedures, etc.

In the United States the federal budget deals mainly with expenditure programmes, and revenues are covered only briefly. The size of the budget deficit or surplus is regarded as very important. An important aspect of the budgetary process is a great influence of the Congress. The US budget is submitted in January for the fiscal year coming in July. It is then considered by several subcommittees of the House of Representatives and the Senate.

In Great Britain the preparation of the budget is the function of the Treasury, which is headed by the Chancellor of the Exchequer.

The emphasis of the British Budget is on taxation and the state of the economy.

The Budget is the Government's main economic statement of the year. It is announced by the Chancellor of the Exchequer who reviews the nation's economic performance and describes the Government's economic objectives and the policies it intends to follow in order to achieve them.

Words you may need: authorized adj (зд.) разрешенный, официально принятый

incorporate v включать implication n значение budgeting n составление бюджета administrative budget административная финансовая смета capital budget бюджет капиталовложений cash budget бюджет наличных средств Chancellor of the Exchequer (англ.) министр финансов

## Ex. 13. Read the dialogue, sum up its content and act it out.

### Setting up a Treasury in Russia

Foreigner: When was it decided to set up a treasury in Russia?

Russian: The decree on setting up a treasury was signed in December 1992.

But it would be more correct to speak about the restoration of the

system of treasury agencies in Russia.

F.: Yes, it's a fact that before 1917 the execution of Russia's budget and the use of state funds were traditionally supervised by the Treasury. What prompted the creation of the Treasury in the Russian Federation?

- R.: The matter is that after the emergence of a great number of commercial banks and changes in the Central Bank's functions, supervision over purpose-oriented and thrifty utilization of state funds has become a matter of great importance. Besides, subnational budgets are independent now.
- F.: In what way will the setting up of the Treasury help resolve these problems?
- R.: The management of public finance is a real problem. The Treasury will be responsible for setting up and keeping up to date the register of all outstanding government debts both domestic and external. The task of the Treasury will be to organize and exercise control over the execution of the federal budget, to regulate relations between the federal budget and budgets of subjects of the Federation, etc.
- F.: Have you used international expertise for setting up the Treasury?
- R.: Yes. Leading international financial institutions were involved in working out the global concept of the Federal Treasury in Russia. Their experience is invaluable to us.
- *F*.: What practical steps have already been taken?
- R.: We've started the work on setting up a global computerized network for obtaining complete information and control over the state of the federal budget at the local and regional levels.
- F.: Then you'll soon be faced with the problem of training specialists for this purpose.
- R.: You've raised an extremely important question. We've already started a pilot project for training employees for the Treasury agencies.
- F.: I'm absolutely confident that the implementation of your plans will bring tangible results and justify all your expense.

### Words you may need:

restoration n восстановление
prompt v побуждать, способствовать, вызывать
emergence n возникновение, появление
to resolve problems решать проблемы
outstanding debts неоплаченные долги
expertise n опыт
global concept глобальная концепция
invaluable adj бесценный, неоценимый
to be faced with a problem сталкиваться с проблемой
pilot project пилотный проект
confident adj уверенный
tangible adj ощутимый, осязаемый, реальный
to justify all expense оправдать все расходы

#### Ex. 14. Give extensive answers to these discussion questions:

- 1.Do you agree with the definitions *of finance and financial system* given in the main text?
- 2. What role do financial intermediaries play? Is financial intermediation developed in Russia?
- 3. What is public finance? What functions does it perform?
- 4. What is the major instrument of any financial system?
- 5. What is crucial for budget preparation?
- 6. What bodies are involved in the budget formulation? How is the budget process arranged in Russia now?
- 7.Is a deficit budget typical of Russia only?
- 8. Describe the budget system existing in Russia now.
- 9. What classification of revenues is accepted now?
- 10. What are the sources of revenues?
- 11. How are the budget revenues spent?
- 12. How is the problem of unequal possibilities for raising revenue in different regions of Russia solved?
- 13. How is the budget execution controlled?

# In order to get prepared for participation in the class discussion of these questions, write several paragraphs on the following:

a) Finance and a financial system.

(Use: monetary relations, formation, distribution, turnover, network of institutions, surplus funds, financial intermediaries, to comprise, public, economic entities, functions)

b) A budget as a major instrument of a financial system.

(Use: to achieve priorities, to allocate, to distribute resources, revenue, expenditure, to exceed, to prepare, to forecast, macro-economic impact)

- c) Budget organization and budget process in Russia.
- (Use: federal, regional, local, to approve, consolidated, source of revenue, expenditure responsibilities, autonomy)
  - d) Revenue sources and revenue-sharing arrangements in Russia.

(Use: taxes, to transfer, subject of the Federation, fixed revenue, regulating revenue, balance among budgets, to levy taxes, to meet the cost of services, insufficient, subventions, to grant assistance, "equalization")

## Ex. 15. Prepare a short talk on the following:

- a) If you were the prime minister, how would you spend the budget resources?
- b) Say what you think about supervision over budget execution. If you have ever worked in the sphere of public finance, say what you think about the treasury system and budget execution supervision.
- c) People have long used machines to help process data. Are computers used effectively in finance? Have you ever had any problems that were caused by computers? If so, describe the situation. How might the problems have been avoided if the computer system had been managed better?
- Ex. 16. While reading newspapers and watching TV programmes, pay attention to how the budget discussions are covered by the media. Is the general public interested in the debates? What do people think about "budget federalism"?

#### READING PRACTICE

# Ex. 17. Read the text and name the facts from the text which are new to you:

## **Treasury**

Despite the many changes and reforms in Russia over the past few years, budget execution still presents significant problems. There is a lack of efficient control of expenditure, of information on extra-budgetary funds, of a well-defined procedure for the allocation of funds between different levels of government. In addition, there are problems with the budget classification, the obsolete system of public accounts, weak debt and cash management practices.

Russia began its work on setting up the Federal Treasury. It consists of the Main Department of the Federal Treasury of the Ministry of Finance of the Russian Federation and its territorial bodies in republics, areas, and regions. The tasks of the Treasury are the following: to organize and exercise control over the execution of the federal budget; to regulate relations between the federal budget

and federal off-budget funds; to exercise control over the receipt and use of the funds; to regulate relations between the federal budget and budgets of subjects of the Federation; to make short-term projections of financial resources and to manage them; to collect and compile information about the position of federal finances, to manage, and service the state internal and external debt jointly with the Central Bank.

The new Treasury is expected to require that all spending units should report their operations at the commitment, verification and payment stages. The plan is that after verification of budget allocation and compliance with existing authorization the Treasury will issue the actual payment orders against a unified Treasury account with the Central Bank. This will imply a far-reaching change of budgeting practices in Russia. The new mechanism will allow the government to exercise effective spending controls in order to have updated information on government expenditure and for debt and cash management purposes. The new Treasury is also expected to help remedy other deficiencies in the process of budget execution. Effective implementation of the new Treasury system will lead to changes outside the budget execution, such as budget classification and accounting standards.

Words you may need: despite prep несмотря на lack n недостаток obsolete adj устаревший public account счет государственного учреждения debt and cash management управление долгом и наличными средствами to exercise control осуществлять контроль receipt n получение, поступление internal and external debt внутренний и внешний долг jointly (with) совместно (c) spending unit бюджетная единица **commitment** n (зд.) поручение **verification** n проверка, контроль authorization *n* разрешение to issue payment orders выдавать платежные поручения updated adj обновленный, скорректированный to remedy deficiencies исправлять недостатки accounting standards стандарты бухучета

# Ex. 18. a) Read the article below quickly to find out the main facts about the reform of the financial system in Indonesia:

## Reform of the Financial System: Indonesia

A key element of Indonesia's comprehensive adjustment effort in 2003, following a sharp decline in oil revenues and a weakening of the economy's

finances, was a reform of the financial system. Before the reform, the major instruments for conducting monetary policy available to the central bank, Bank Indonesia (BI), were credit ceilings for individual banks, and interest rate controls for state banks.

Before the financial reform, the expansion of liquidity credits and net foreign assets had led to a rapid growth of reserve money, which left the banking system with a large volume of surplus funds. This excess liquidity together with interest rate controls produced distortions in the pattern of domestic financial intermediation. Moreover, since an increasing proportion of deposits was being placed in nonbank financial intermediaries which were not subject to either interest rate controls or credit ceilings, during this period, the effectiveness of monetary controls was weakened.

The financial reform included replacing the system of restrictions on financial institutions with a more indirect system of monetary control. Interest rate controls were eliminated, a wide range of loan categories were made ineligible for liquidity credits, credit ceilings on individual banks were eliminated, and a new mechanism of monetary control that relied principally on open market operations was introduced.

Since there were no domestic public debt instruments available for open market operations, BI began issuing its own debt instruments which could be readily marketed under the prevailing circumstances of excess liquidity. The sale and repurchase of these instruments allowed the central bank to absorb or inject bank reserves at its own initiative and to influence domestic money market conditions.

The most important success of the reform was the rapid growth of domestic currency deposits after June 2003 and the marked slowdown in the accumulation of foreign currency deposits, reflecting the increased confidence in the domestic banking system and its greater competitiveness. Moreover, the move to openmarket operations as the principal instrument of monetary control greatly improved the authorities' technical ability to manage monetary and reserve aggregates. Indonesia was able to successfully put in place an indirect system of monetary and interest rate management despite the lack of a sophisticated money market at the outset of the liberalization process.

## Words you may need:

credit ceiling кредитный потолок interest rate процентная ставка liquidity credit ликвидный кредит net foreign assets чистые иностранные активы monetary control кредитно-денежный контроль eliminate v уничтожать; упразднять ineligible adj не имеющий права open-market operations операции на открытом рынке

debt instrument долговое обязательство excess liquidity избыточная ликвидность currency deposits валютные вклады marked slowdown заметное снижение monetary and reserve aggregates денежные и резервные агрегаты at the outset в начале

## b) Reread the article more carefully and complete the sentences given below using information from the article:

	1. A key element of Indonesia's adjustment effort in 2003 was
	2. Credit ceilings and interest rate controls were
	3. Before the financial reform rapid growth of reserve money was caused
by	
	4. The effectiveness of monetary controls was weakened because
	5. In the course of the financial reformwere eliminated.
	6. BI began issuing its own debt instruments as
	7. The Central Bank influenced the domestic money market conditions
by_	
	8. Domestic currency depositsafter June 2003.
	9. Despite the lack of a sophisticated money market

## Тема 15. АННОТИРОВАНИЕ И РЕФЕРИРОВАНИЕ НАУЧНОГО ТЕКСТА

#### ACKNOWLEDGING SOURCES

After writing your paper, you should list your reference materials in give credit to those sources, and to enable readers to consult the source» for further information. You can label this page "Works/Sources Cited» "Bibliography", or "References" depending on the character of items included – all works related to the subject or only those quoted; printed works as well as nonprint items, e.g., speeches. Although there is no universally agreed-upon system for acknowledging sources, first, write down name of author, next, title of publication, and then publication source, date, and page. Alphabetize the entries according to the author's last name.

#### AN ABSTRACT

An abstract is a brief description of the paper. It summarizes the basic ideas developed in the paper. The abstract, as well as the title, helps readers decide to read or to skip the paper. Therefore, it should be accurate, concise, specific, objective and self-contained.

As a rule, the abstract is placed at the beginning of the paper, below the title. It is written **last**, when the final version of the paper is produced.

Providing an abstract in English will give your work a much higher profile outside your own country and make it much more accessible to international workers in the same field.

There are two types of abstracts: informational and descriptive.

**Informational Abstracts,** which usually follow a similar order to a scientific paper:

- 1. Provide communicative contents of reports.
- 2. Include purpose, methods, scope, results, conclusions, and recommendations.

Highlight essential points.

Are short – from a paragraph to a page, depending upon the length of the report (10% or less of the report).

Allow readers to decide whether they want to read the report.

Descriptive Abstracts, which describe the publication itself (e.g. review articles, book chaptes, etc.), rather than report particular findings:

- 1 Tell what the report contains.
- 2 Include purpose, methods, scope, but NOT results, conclusion and recommendations.
  - 3 Are always very short usually less than 100 words.
- 4 Introduce subject to the readers, who must then read the report t leam/study results.

Whichever type of abstract you write, follow the suggestions given below:

Do not repeat the information given in the title.

Do not include in the abstract any facts or ideas that are not in the text; eliminate unnecessary background information.

Decide the degree of detail you include (especially for informational abstracts).

Use direct, straightforward English; reduce wordy phrases; avoid jargon.

Use the past tense when describing what was done.

Finally, revise the opening statement to emphasize the new information contained in the paper.

## Тема 16. НАУЧНЫЙ ДОКЛАД/ПРЕЗЕНТАЦИЯ

Field of Science and Research

### **Active Vocabulary**

to do/to carry on/to carry out/to conduct research

to contribute to/to make a contribution to

to influence/to affect / to have an effect on/upon

to study/to make studies/to investigate/to explore

to put forward an idea

to suggest an idea/a theory/a hypothesis

to advance/to develop/to modify a theory

to predict/to forecast/to foresee

to accumulate knowledge field of science/research a new area of research current branch/field of research

latest/recent achievements/developments/advances

a(an) outstanding/prominent/world-known scientist/researcher

#### Tasks

### A. Answer the questions:

- 1. What is your field of science/research?
- 2. What are the current issues in your field of science/research?
- 3. Have new areas of research appeared in recent years?
- 4. What is your particular area of research?
- 5. What are the latest achievements in your field of science/researcle
- 6. Have many fundamental discoveries been made in your field science/research?
- 7. Can you name some outstanding researchers in your field of science? What contribution have they made?

# B. Do achievements in your branch of science/research influence everyday life? In what way?

- What further developments can you predict in your field of science/research?
- Complete the sentences which contain the words from the Active Vocabulary Section. Speak about your field of science/research.
  - I do research in the field of....
  - 1. It is the science/a comparatively new branch of science that studies...
- 2. The field of science/research that I'm concerned with gathers knowledge about...
  - 3. Major developments include advances in ....
  - 4. Remarkable advances have been made in ....
- 5. The branches of science contributing a lot to progress in my field of research are ....
  - 6. My current field of science/research is ....
  - 7. It's difficult/not difficult to foresee/forecast/predict....

## C. Work in pairs.

Ask for and give information on your field of science and research.

#### D. Act out the situation.

Two students are discussing the progress made in their fields of science and its influence on life today.

Research Problem

Active Vocabulary:

To be due to

to arise from

to increase considerably

to be the subject of special/particular interest

- to be studied comprehensively/thoroughly/extensively
- to be only outlined
- to be interested in
- to be of great/little/no interest/importance/significance/value/use to take up the problem to work on the problem
  - to follow/to stick to the theory/hypothesis/concept to postulate
- to differ/to be different from a lot of/little/no literature is available on the problem the reason for the interest in the problem is ...

#### **Tasks**

- A. Answer the questions:
- 1. What is your research problem?
- 2. What is of special interest in the problem of your research?
- 3. What is the subject of your research?
- 4. Why has the interest in this problem increased considerably in recent years?
- 5. Do you follow/stick to any theory/hypothesis/concept? What is it?
- 6. What concept is your research based on?
- 7. How does your research differ from other studies of the same problem?
- 8. Is there much literature available on your research problem?
- 9. Is your research problem described comprehensively/thoroughly/extensively in literature?
  - 10. Is the problem only outlined or mentioned in passing?
  - 11. What are the main aspects of the problem that have been considered?
- B. Complete the sentences which contain the words from the Active Vocabulary Section. Speak about your research problem.
  - 1. At present/now/currently I am studying the problem of...
  - 2. The problem I am studying is concerned with ....
  - 3. There is a lot of/little/no literature on the problem of....
- 4. The literature available on the problem only outlines/mentions in passing/thoroughly/extensively/describes such aspects as ... .
  - 5. have taken up the problem of... to ....
  - 6. In solving our problem we follow the hypothesis that....

#### **Tasks**

- A. Answer the questions:
- 1. Has your research problem attracted much attention in recent years? Has it been widely studied?
  - 2. What aspects of the problem have been considered over the last few yeans?
  - 3. Who was the first to recognize/point out the problem?
  - 4. What aspects of the problem did researchers concentrate on at that time?
  - 5. When were the first studies on the problem made? In what years? I
  - 6. What time/years do the first studies/observations/investigations date back to?
  - 7. When was the problem first studied intensively?
  - 8. When did the interest in this problem increase?
  - 9. Is the problem well understood at present?

- 10. What aspects of the problem still remain poorly understood/unsolved?
- 11. Could you point out the gaps or shortcomings in the earlier studies of the problem?

В.

- C. Complete the sentences with the words from the Active Vocabulary Section. Speak about the historical background of your research problem.
  - 1. In recent years ... has greatly increased.
- 2. Over the past few years the interest in the problem has been due to the fact that....
  - 3. During the last 20 years interest in ... has considerably ....
  - 4. X. was the first to ... the problem of....
  - 5. The first studies/observations/experiments ....
  - 6. At present, research is concentrated on ....
  - 7. Many aspects of the problem still remain ....
  - 8. It is difficult to point out... and ... of the problem.

### D. Work in pairs.

Ask for and give information on the historical background of the research problems under study.

E. Act out the situation.

Two students are talking about their fields of research, their research problems. They share information about new approaches, contributions, developments in these areas, and also talk about the literature available on the problem.

Current Research. Results and Conclusion

Active Vocabulary results/fmdings/data/observations/evidence comprehensive/extensive detailed remarkable/encouraging/convincing preliminary sufficient/insufficient

#### **Tasks**

A. Answer the questions:

- 1. Have you already obtained any research results?
- 2. What are the main/comprehensive results of your current research?
- 3. Has your research been successful?
- 4. Have you succeeded in receiving extensive data?
- 5. Do your research data agree with the theory you follow?
- 6. Do your results coincide with those obtained by other researchers?
- 7. Are the results of purely theoretical or practical interest?
- 8. Do your research results appear to be of both theoretical and practical importance?

- 9. Are the data/observations you have obtained sufficient to formulate your final conclusions?
  - 10. What part of your research is/remains still unfinished?
- 11. Do the data/results/observations/findings allow you to come to any definite conclusion(s)?
  - 12. What conclusion(s) have you come to?
  - 13. How long will it take you to finish your research?

Complete the sentences which contain the words from the Active Vocabulary Section. Speak about your research results and conclusions.

- 1. The research has been under way for a year and I've got...
- 2. At present a lot of work is being done to ....
- 3. The results we have ... so far cannot be used to ....

Conference

Active Vocabulary

a meeting/a session

a plenary meeting/the opening ceremony

a chairman/a chairwoman/a chairperson

to call upon someone/to give the floor to someone

to set up/to fix the time limit

to break the time limit

to call attention to the time limit

to stimulate discussions

to ask somebody a question

to call for questions

a speaker

to submit abstracts/to present papers/to present poster reports to take part in/to participate in/to attend a conference.

#### **PRESENTATIONS**

Oral presentation is becoming an important business activity, a major method of communication in business. Presentations must be well-organized and professional.

Pre-planning considerations include knowing the audience, your purpose, cultural variables such as high versus low context, cross-cultural differences. For instance, cultures may be divided into collectivist (respecting group harmony) such as Japan, Portugal, Indonesia, etc. or individualist (respecting individual performance and needs) such as the USA and Great Britain. Cultures are polychronic (people avoid being tied) and monochronic (people have low tolerance for interruption, stick to deadliness and schedules).

Planning stage means organizing information, choosing a path, conclusions. Delivery stage focuses on introduction, use of visual aids, creating emphasis, appearance, voice, pace, variety, handling questions. In fact three main criteria

stand out in the different approaches to evaluating presentations. They are content, organization and delivery.

The key to a successful presentation is knowing what facts are crucial. The speaker should emphasize three main points (when a list grows beyond three items, most listeners forget some of them). A good speech must be presented as an explanation, should be based on facts. Only one idea at a time should be presented. Use notes properly: key words or phrases written in outline form can help.

In the introduction it is important to attract the listeners' attention. The introduction should tell the audience about the purpose of the presentation. Then follows the agenda.

A clear-cut close is signaled by «In conclusion», «Finally», «Therefore», «In summary». The close should summarize and stress the main points of the speech.

The language used is a valuable communication tool. It includes useful phrases (gambits) for introductions, sequencing, listing, referring to visuals; language to present content such as describing trends, comparing, forecasting trends, expressing cause and effect; language for control and accuracy (tenses, prepositions, modifiers, reference words).

When visuals are added to a presentation, retention is increased by about 10% and the presentation can become more than 43% more persuasive. Best uses of visuals are opening the presentation, channeling thinking, emphasising key points, presenting statistical data, making comparisons, showing relationships and explaining new concepts.

For effective public speaking eye contact is important to build credibility. Avoid a rapid, non-stop, monotone delivery. Voice should be easy to hear, comfortable and confident.

Useful language: (these expressions should be correct)

My presentation today is about;
The purpose of this presentation is to;
As most of you probably know;
I'll be developing three main points;
My presentation is in ... parts;
The next point I would like to consider is;
Let's start by looking at;
In the graph we can see;
I'd like to turn to;
As I mentioned earlier;
I want to say a few words about;
The general conclusion is;
Let's move on to look at;
First – Then – After that – Finally;
It's quite clear from these figures that.

# ЭКОНОМИЧЕСКИЙ СЛОВАРЬ-СПРАВОЧНИК

**Average cost (short run).** Средние издержки (краткосрочный период). Издержки в расчете на единицу продукции на предприятии данного (неизменного) размера.

Средние общие издержки (average total cost - ATC) состоят из средних постоянных издержек (average fixed cost - AFC) и средних переменных издержек (average variable cost - AVC). Величина постоянных издержек все время снижается по мере роста производства, т.к. данная общая сумма постоянных издержек распределяется на большее число единиц продукции.

В пределах всего потенциального объема производства фирмы средние переменные издержки вначале снижаются, благодаря возрастающей отдаче от присоединения переменных ресурсов, а затем начинают расти вследствие убывающей отдачи (издержки растут быстрее, чем объем производства).

Однако, в рамках более ограниченных объемов производства, в которых обычно действует фирма, постоянная отдача от присоединения дополнительных переменных ресурсов вероятнее всего имеет место там, где происходит равномерное увеличение объема производства по мере того, как все больше переменных ресурсов присоединяется к постоянным ресурсам, занятым в производственном процессе. В этом случае AVC остаются постоянными в пределах всего объема производства, и в результате этого ATC падают вместе с AFC.

**Average revenue.** Средний доход. Общий размер выручки от продажи товара (цена, умноженная на количество проданного товара), деленный на количество проданной продукции. Фактически средний доход равен цене товара.

**Bank deposit.** Банковский вклад. Денежные средства, хранящиеся на депозите в коммерческом или сберегательном банке.

Банковские вклады бывают двух видов: вклады до востребования (текущие счета), с которых можно снять денежные средства по требованию, и срочные вклады (депозитные счета), средства с которых можно изъять только после предварительного уведомления. Текущие счета представляют собой ликвидные активы, которые используются для финансирования повседневных сделок и регулярных платежей, в то время как срочные счета служат для покрытия непредвиденных платежей или являются формой накопления.

**Bank loan.** Банковская ссуда. Предоставление коммерческим или другим банком (кредитором) определенной денежной суммы отдельному лицу или компании (заемщику).

Банковская ссуда — это разновидность кредита, который обычно предоставляется на определенный период времени на условиях взимания фиксированной процентной ставки, привязанной к базовой процентной ставке, а сумма долга выплачивается либо на основе регулярных взносов,

либо полностью в установленный срок погашения. Банковская ссуда может также представлять собой кредит сверх остатка по текущему счету (овердрафт), когда клиент может занимать столько денег, сколько ему потребуется, не превышая при этом оговоренного заранее лимита, а проценты взимаются лишь с суммы превышения остатка средств на счете.

В зависимости от характера ссуды и степени риска банковские ссуды бывают необеспеченными и обеспеченными, в последнем случае от заемщика требуется в залог имущественное обеспечение (например, документ, подтверждающий право на владение домом) для того, чтобы банк мог застраховаться от непогашения ссуды.

**Business cycle or trade cycle.** Экономический цикл. Колебание экономической деятельности, чередование периодов экономического ц.чма и спада.

Экономический цикл характеризуется четырьмя стадиями: депрессией, периодом стремительного падения совокупного спроса, опровождаемого крайне низким уровнем производства и высоким уровнем безработицы; (б) оживлением, при котором наблюдается юнденция роста совокупного спроса, роста объемов производства и с сжращения безработицы; (в) бумом, когда совокупный спрос сначала достигает максимального уровня производства, а затем начинает превышать потенциальный валовый национальный продукт. Достигается полная занятость, а образование избыточного спроса иедет к росту общего уровня цен; (г) спадом экономической активности. На данном этапе падает совокупный спрос, что влечет за собой спад производства и занятости. Но позже, по мере дальнейшего падения спроса, начинается экономический кризис.

Каковы причины этих колебаний? Одной из них является непостоянный характер инвестиций в основной капитал и материально— производственные запасы, что связано с ожиданиями фирм относительно будущего спроса. В верхней точке цикла доход начинает выравниваться, и инвестиции в новые производственные мощности «догоняют» спрос. Это влечет за собой сокращение производных инвестиций и, через отрицательный эффект мультипликатора, приводит к падению национального дохода, что вызывает еще большее сокращение инвестиций. В нижней точке цикла инвестиции могут увеличиться за счет внешних причин, например, благодаря введению новых технологий, или же за счет возобновления инвестиций на замещение элементов основного капитала. В этом случае рост инвестиций, через положительный эффект мультипликатора, приведет к росту национального дохода и производных инвестиций.

**By-product**. Побочный продукт. Продукт, получаемый в процессе производства другого, основного продукта. Например, при переработке сырой нефти для производства бензина параллельно образуются побочные продукты – битум, креозот и др.

Capital-intensive firm (industry). Капиталоемкое производство или отрасль. Компания или отрасль, производящая свою продукцию или услуги с большими затратами основного капитала и относительно малыми затратами труда.

Соотношение капитала и труда зависит в основном от относительных цен на них, а также от их относительной производительности. Это в свою очередь зависит от степени стандартизации выпускаемой продукции. Если стандартная продукция реализуется в больших количествах, существует возможность использовать крупномасштабные капиталоемкие методы производства, которые облегчают экономию на масштабах. Примером капиталоемких отраслей промышленности могут служить нефтеперерабатывающие, алюминеплавильные и сталелитейные производства.

**Cash flow.** Поток наличности. Денежные средства, поступающие в кассу компании от продаж, и другие поступления, а также наличные платежи, осуществляемые компанией.

Cash limits. Ограничение наличности. Способ регулирования расходов общественного сектора, который заключается в установлении максимальных сумм расходов для государственных учреждений или национализированных отраслей промышленности, при этом преднамеренно не делается поправка на инфляцию.

**Closed economy**. Изолированная экономика. Экономика, не вовлеченная в международную торговлю, т.е. в ней отсутствует экспорт и импорт. С точки зрения кругооборота дохода, совокупный спрос в условиях изолированной экономики можно представить в следующем виде: Y = C + I + G, где Y — национальный доход, C — потребительские расходы, I — инвестиции, G — государственные расходы. Для открытой экономики характерно присутствие экспорта и импорта, и ее совокупный спрос выражается формулой Y = C + I + G + (X - M), где X — экспорт, M — импорт.

**Competition policy**. Конкурентная политика. Государственная политика, направленная на достижение эффективного использования всех экономических ресурсов и защиту интересов потребителей.

Целью конкурентной политики является обеспечение оптимально успешного функционирования рынка, а именно: производства продукции с наименьшими затратами, установления «справедливого» уровня цен и доходов, технологического прогресса и улучшения качества товаров. Конкурентная политика регулирует процессы монополизации рынка одним производителем, установление монопольных позиций через слияния и поглощения, тайный сговор и др. В конкурентной политике существует два основных подхода к тому, как контролировать структуру рынка и поведение фирм: дискреционный и недискреционный.

Недискреционный подход отличается жесткостью и устанавливает «приемлемые» нормы поведения фирм на рынке и структуру рынка, полностью запрещая какие бы то ни было отступления от этих норм. Чтобы ограничить степень концентрации продавцов и предотвратить возможность появления монополиста, оговаривается максимально возможная доля фирмы на рынке (скажем, 20%), и если в процессе слияний и поглощений эта доля превышена, объединение фирм автоматически запрещается. Незаконными считаются все виды "групповых\* монополий (например, картели) и практика ограничения конкуренции.

Дискреционный подход более прагматичен, т.к. признает, что порой высокий уровень концентрации продавцов и определенные соглашения между фирмами служат повышению экономической эффективности, а не наоборот. Поэтому слияния и практика ограничений запрещаются только в том случае, если они наносят действительный ущерб экономике.

Конкурентной политике США свойственен в основном недискреционный подход, в то время как в Великобритании предпочитают дискреционный, а Европейский Союз сочетает элементы и того, и другого.

**Discount.** 1. Скидка с цены. Снижение прейскурантной цены на товар или услугу, предлагаемое продавцом покупателю в том случае, если последний приобретает товар за наличные (cash discount) или оптом (trade discount). Торговые скидки помогают производителям увеличить объем продаж и, следовательно, осуществить экономию на масштабах; они также могут использоваться в качестве конкурентной уловки с целью удержания потребителей или в качестве уступки крупным покупателям, когда последние оказывают сильное давление.

- 2. Дисконт, скидка, (а) Продажа нового тиража акций и облигаций по сниженной цене. В Великобритании такие акции продаются по цене, которая ниже номинала, а в странах, где акции не имеют номинальной стоимости ниже их текущей рыночной цены. (б) Приобретение акций или облигаций отдельной компании по цене ниже рыночной цены акций других компаний, действующих в той же сфере. Это бывает в случаях, когда у данной компании нет особых перспектив. (в) Падение цен на все акции и облигации в условиях ухудшения положения в экономике страны. (г) Падение текущего рыночного валютного курса относительно официального курса в условиях системы фиксированных валютных курсов.
- 3. Учет векселей. Операция купли-продажи денежных долговых обязательств по стоимости ниже номинала. Векселя, например, подлежат погашению в определенный срок по своей номинальной стоимости. Первоначальный покупатель векселя обычно платит за него меньше стоимости номинала. Разница между ценой, которую он платит, и номинальной стоимостью векселя представляет собой процентную ставку по займу, выданному под залог векселя. Если владелец векселя продает его до наступления срока погашения (переучитывает его), он получает за него сумму ниже стоимости номинала, однако выше, чем сумма, которую он первоначально заплатил. Разница между этими двумя суммами зависит,

главным образом, от длительности периода времени, оставшегося до срока погашения. Например, если вексель с номиналом 1000 ф.ст. со сроком погашения один год приобретен за сумму в 900 ф.ст., разница в 100 ф.ст. представляет собой учетную ставку по займу в 11,1% (100/900).

Elasticity of demand or demand elasticity. Эластичность спроса. Показатель, характеризующий степень изменения величины спроса — товар в ответ на изменение одной из независимых переменных величин, влияющих на спрос. Изменение величины спроса в результате изменения цены на товар называется ценовой эластичностью спроса и изменение величины спроса в зависимости от изменения величины дохода известно как эластичность спроса по доходу; изменение величины спроса на товар как реакция на изменение цен на сопутствующие товары — есть перекрестная эластичность спроса.

**Financial innovation.** Финансовая инновация. Введение финансовыми учреждениями новых финансовых инструментов и видов операций: предоставление банковских услуг по телефону, прямое дебетование, расчеты по кредитным картам и т.д.

Финансовые инновации дополняют традиционные методы денежных переводов (в форме наличности или чеков) и ускоряют темпы денежного обращения. Они также расширяют возможности получения кредитов и, создав новые высоколиквидные активы (квазиденьги), способствуют расширению базы ликвидности в стране.

Gross national product (GNP). Валовой национальный продукт (ВНП). Совокупная стоимость всего объема произведенных в стране за год конечных товаров и услуг (ВВП) плюс чистый доход на собственность за рубежом (процент, рента, дивиденды и прибыль).

ВНП является важным показателем общего уровня экономического развития страны. Если выразить показатели ВНП разных стран в одной валюте, то можно проводить сравнение общего уровня благосостояния стран мира.

**Human capital.** Человеческий капитал. Знания и опыт людей, способствующие совершенствованию производства.

Знания накапливаются в процессе научных исследований и распространяются через систему общего и специального образовании. Вложения в человеческий капитал оборачиваются изобретением новых технологических процессов и более совершенной продукции, что повышает экономическую эффективность. Эти вложения не менее важны для экономического роста, чем вложения в физический капитал.

**Income.** Доход. Денежные средства, полученные отдельными лицами и компаниями в виде заработной платы, гонорара, ренты, процентов, прибыли и т.д., а также пособий по безработице, пенсий по старости и других выплат.

В микроэкономике термин «доход» используется для обозначения притока средств, полученных в определенный период времени за предоставление факторов производства (природных ресурсов, труда и капитала) в виде ренты, заработной платы, процента. В макроэкономике используется термин «национальный доход», включающий в себя сумму всех доходов в экономике страны кроме трансфертных платежей (пособий по безработице, пенсий по старости и т.д.).

**Joint venture**. Совместное предприятие. Компания, находящаяся в собственности двух или нескольких независимых фирм, которые продолжают действовать самостоятельно, однако договорились объединить свои ресурсы для осуществления отдельного проекта.

Целью такого объединения может быть стремление добиться экономии на масштабах и укрепления своих позиций на рынке. Совместное ведение дел часто является наиболее эффективным способом использования дополнительных ресурсов и квалификации работников, когда одна фирма, например, делится новой технологией и продукцией, в то время как другая — опытом в области маркетинга и каналами сбыта. Многонациональные компании нередко создают совместные предприятия с местными партнерами для проникновения на неизученный иностранный рынок.

Labour force or working population. Рабочая сила или занятое население. Общая численность трудоспособного населения страны, включая как работающих в данное время, так и безработных.

Численность трудовых ресурсов зависит от общей численности населения страны и доли тех, кто предлагает свою рабочую силу. Структура рабочей силы может играть существенную роль, влияя на производственный потенциал страны. Если страна обладает молодыми трудовыми ресурсами, ей легче переподготовить при необходимости кадры при внедрении новых технологий.

**Mixed economy.** Смешанная экономика. Один из методов организации экономической деятельности с целью производства товаров и услуг.

Рассматриваемая система сочетает производство одних товаров и услуг частными предприятиями, а других (электроэнергия, почтовые услуги, водоснабжение) — государственными. В современном мире смешанная экономика характерна практически для всех стран, однако, степень преобладания частного предпринимательства или государства в экономике различная.

**Normative economics.** Нормативная экономика. Экономическая теория, изучающая то, что должно быть, а не то, что есть на самом деле.

Например, утверждение, что граждане, которые получают высокие доходы, должны платить более высокий подоходный налог, чем граждане с низкими доходами, является нормативным. Нормативное высказывание отражает субъективную точку зрения людей на то, что хорошо или плохо, и основано на этических соображениях, таких, как справедливость. Выводы

же позитивной экономической теории, напротив, имеют строго экономическое обоснование.

**Open access resource.** Общедоступный ресурс. Природный ресурс, который не находится в чьей-либо собственности.

Классическим примером служили запасы рыбы в мировом океане (до принятия Закона об ограниченном праве собственности на морские воды на Конференции о морском праве в 1976 г.). Добычей общедоступного ресурса обычно злоупотребляют, т.к. плата за фактор, которая должна была бы идти его собственнику, поглощается другими факторами, возросший доход от которых привлекает еще больше ресурсов для потребления этого бесплатного ресурса.

Price system or market mechanism. Система цен или рыночный механизм. Экономический механизм, при помощи которого основные решения относительно того, что производить, как производить и как распределять продукцию (доходы), принимаются в результате взаимодействия продавцов и покупателей на рынке товаров или ресурсов.

В экономике частного предпринимательства или в смешанной экономике, где доминирует частный сектор, текущий уровень производства потребления продуктов определяется разнообразными решениями, которые принимают домохозяйства и фирмы и которые координируются при помощи рыночного механизма. Фирма является ключевым элементом рыночной системы, осуществляя свою деятельность на рынках продуктов, где она реализует свои товары, и на рынках ресурсов, где она покупает или арендует факторы производства. Система цен объединяет оба эти рынка и способствует наиболее эффективному распределению ресурсов в соответствии с потребительским спросом.

Однако эту систему нельзя назвать абсолютно совершенной. Во-первых, реакция предложения на изменение потребительского спроса может быть очень медленной и болезненной, поскольку неэффективные фирмы долгое время продолжают оставаться на рынке, даже нес потери. Во-вторых, как географическая, так и профессиональна мобильность ресурсов недостаточно велика, особенно когда требуется переподготовка для приобретения новой квалификации. В-третьих, ценовая система не может обеспечить предоставление некоторых коллективных благ, таких, как оборона. Вчетвертых, система принимает в расчет только частные издержки производства и распределения продукции, пренебрегая общественными издержками загрязнения окружающей среды. Наконец, эффективность функционирования рыночного механизма в значительной степени зависит от структуры рынков продуктов или ресурсов. На рынках совершенной конкуренции система цен действует успешно. Однако в условиях монополистического или олигополистического рынка ограничительные меры не позволяют фирмам свободно входить и выходить из отрасли в зависимости от возможностей получить прибыль.

Real exchange rate. Реальный валютный курс. Курс валюты, выраженный в неизменных ценах с учетом влияния инфляции. Например, когда в стране темпы инфляции выше, чем у ее торговых конкурентов, ее экспорт станет дороже, чем у конкурентов, а импорт — дешевле товаров отечественного производства, если эта страна не снизит курс своей валюты, чтобы компенсировать вызванную инфляцией разницу. В тех случаях, когда валютные курсы фиксируются условиями международных договоров или устанавливаются при помощи рыночного механизма, который не реагирует на относительные темпы инфляции, номинальный валютный курс может существенно отличаться от реального. Реальный валютный курс страны является более важным показателем ее международной конкурентоспособности.

### ЗАКЛЮЧЕНИЕ

В контексте глобализационных процессов и расширения мобильности повышается вотребованность иностранного языка в рамках государственной службы, финансовых структур, предприятий и организаций, научно-исследовательских институтов. Знание иностранного языка способствует увеличению карьерных перспектив выпускников вузов, изменению их социального статуса.

Сегодня подготовка квалифицированного специалиста предполагает овладение профессиональным иностранным языком, навыками профессиональной коммуникации и саморазвития.

Лексические и грамматические материалы, представленные в данном учебно-методическом пособии, включают в себя, помимо текстов, задания, предназначенные для корректировки и контроля, разработанные в соответствии с содержанием образовательного стандарта по английскому языку для студентов экономических специальностей неязыковых вузов в соответствии со следующими требованиями:

- соответствие лингвистической информации необходимому и достаточному уровню профессиональной коммуникации (грамматические структуры, лексика по специальности);
- отражение специфики специальности (профессиональный контекст как доминанта содержания обучения);
  - соответствие содержания пособия принципу проблемности;
  - опора на принцип коммуникативно-ситуативного обучения;
  - соответствие критериям методической аутентичности.

Настоящее учебно-методическое пособие к практическим занятиям по английскому языку предназначено для студентов, обучающихся по направлениям подготовки 38.03.01 «Экономика», 38.03.02 «Менеджмент», 38.03.03 «Управление персоналом». Пособие ориентировано на формирование, развитие и совершенствование достаточного уровня иноязычной коммуникативной компетенции в деловой и научной сфере, позволяющей студентам использовать иностранный язык как средство деловой межкультурной коммуникации.

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