

ЧАСТНОЕ ПРОФЕССИОНАЛЬНОЕ ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ
«СТАВРОПОЛЬСКИЙ КООПЕРАТИВНЫЙ ТЕХНИКУМ»

УТВЕРЖДАЮ

Заместитель директора
по учебно-воспитательной работе

Н.А. Авакова

« 30 » августа 2021 г.



ФОНД ОЦЕНОЧНЫХ СРЕДСТВ
ПО РАБОЧЕЙ ПРОГРАММЕ УЧЕБНОЙ ДИСЦИПЛИНЫ
ОГСЭ.03 ИНОСТРАННЫЙ ЯЗЫК В ПРОФЕССИОНАЛЬНОЙ ДЕЯТЕЛЬНОСТИ

программы подготовки специалистов среднего звена по специальности СПО
38.02.01 Экономика и бухгалтерский учет (по отраслям)

Уровень образования, на базе которого осваивается ППССЗ: основное общее образование, среднее общее образование

Форма обучения: очная, заочная

Рассмотрено на заседании цикловой комиссии
«Общеобразовательных, правовых
и коммерческих дисциплин»

Протокол № 1 от « 30 » августа 2021 г.

Председатель ц/к Л.Ф. Магомедова

Ставрополь, 2021

Фонд оценочных средств разработан на основе Федерального государственного образовательного стандарта среднего профессионального образования по специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям) и рабочей программы учебной дисциплины ОГСЭ.03 Иностранный язык в профессиональной деятельности.

Организация-разработчик: Частное профессиональное образовательное учреждение «Ставропольский кооперативный техникум»

Разработчик (и):

Полянский С.Н., преподаватель ЧПОУ «Кооперативный техникум»

Фонд оценочных средств по рабочей программе учебной дисциплины ОГСЭ.03 Иностранный язык в профессиональной деятельности рекомендован Методическим советом ЧПОУ «Кооперативный техникум»

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Фонд оценочных средств по рабочей программе учебной дисциплины ОГСЭ.03 Иностранный язык в профессиональной деятельности рекомендован Методическим советом ЧПОУ «Кооперативный техникум»

Последние изменения Протокол № 1 от 30 августа 2021 года

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1. Паспорт фонда оценочных средств

1.1. Область применения

Фонд оценочных средств предназначен для проверки результатов освоения учебной дисциплины ОГСЭ.03 **Иностранный язык в профессиональной деятельности** программы подготовки специалистов среднего звена по специальности СПО **38.02.01 Экономика и бухгалтерский учет (по отраслям)**.

Результаты освоения дисциплины, подлежащие проверке:

Код ПК, ОК	Умения	Знания
ОК 02.	<ul style="list-style-type: none">- определять задачи поиска информации;-определять необходимые источники информации;- планировать процесс поиска;- структурировать получаемую информацию;- выделять наиболее значимое в перечне информации;-оценивать практическую значимость результатов поиска;- оформлять результаты поиска.	<ul style="list-style-type: none">- номенклатура информационных источников применяемых в профессиональной деятельности;- приемы структурирования информации;- формат оформления результатов поиска информации.
ОК 03.	<ul style="list-style-type: none">- самостоятельно совершенствовать устную и письменную речь, пополнять словарный запас лексикой профессиональной направленности, а также лексическими единицами, необходимыми для разговорно-бытового общения;	<ul style="list-style-type: none">- актуальная нормативно-правовая документация по специальности;- современная научная профессиональная терминология
ОК 04.	<ul style="list-style-type: none">- организовывать работу коллектива и команды;-взаимодействовать с коллегами, руководством	<ul style="list-style-type: none">- психология коллектива;- психология личности;-основы проектной деятельности.
ОК 05.	<ul style="list-style-type: none">- излагать свои мысли на государственном языке;-участвовать в диалогах на общие и профессиональные темы;- вступать в общение (порождение инициативных реплик для начала разговора, при переходе к новым темам); -	<ul style="list-style-type: none">- особенности социального и культурного контекста;

	поддерживать общение или переходить к новой теме (порождение реактивных реплик – ответы на вопросы собеседника), делать комментарии, замечания; завершать общение;	
ОК 09.	- осуществлять поиск, анализ и интерпретацию информации, необходимой для выполнения задач профессиональной деятельности	- профессиональную терминологию сферы банковской деятельности, социально- культурные и ситуационно обусловленные правила общения на иностранном языке.
ОК 10.	- понимать общий смысл четко произнесенных высказываний на профессиональные бытовые темы; -понимать тексты на базовые и профессиональные темы; - строить простые высказывания о себе и о своей профессиональной деятельности; -участвовать в диалогах на общие и профессиональные темы; -кратко обосновывать и объяснять свои действия; -писать простые связные сообщения на знакомые или интересующие профессиональные темы.	- правила построения простых и сложных предложений на профессиональные темы; - основные общеупотребительные глаголы (бытовая и профессиональная лексика); -лексический минимум, относящийся к описанию предметов, средств и процессов профессиональной деятельности; - особенности произношения слов; -правила чтения текстов профессиональной направленности.
ЛР1-ЛР15		

Проверяемые компетенции:

ОК 02. Осуществлять поиск, анализ и интерпретацию информации, необходимой для выполнения задач профессиональной деятельности.

ОК 03. Планировать и реализовывать собственное профессиональное и личностное развитие.

ОК 04. Работать в коллективе и команде, эффективно взаимодействовать с коллегами, руководством, клиентами.

ОК 05. Осуществлять устную и письменную коммуникацию на государственном языке Российской Федерации с учетом особенностей социального и культурного контекста.

ОК 09. Использовать информационные технологии в профессиональной деятельности.

ОК 10. Пользоваться профессиональной документацией на государственном и иностранном языках.

Проверяемые личностные результаты:

ЛР 1 Осознающий себя гражданином и защитником великой страны.

ЛР 2 Проявляющий активную гражданскую позицию, демонстрирующий приверженность принципам честности, порядочности, открытости, экономически активный и участвующий в студенческом и территориальном самоуправлении, в том числе на условиях добровольчества, продуктивно взаимодействующий и участвующий в деятельности общественных организаций.

ЛР 3 Соблюдающий нормы правопорядка, следующий идеалам гражданского общества, обеспечения безопасности, прав и свобод граждан России. Лояльный к установкам и проявлениям представителей субкультур, отличающий их от групп с деструктивным и девиантным поведением. Демонстрирующий неприятие и предупреждающий социально опасное поведение окружающих.

ЛР 4 Проявляющий и демонстрирующий уважение к людям труда, осознающий ценность собственного труда. Стремящийся к формированию в сетевой среде лично и профессионального конструктивного «цифрового следа».

ЛР 5 Демонстрирующий приверженность к родной культуре, исторической памяти на основе любви к Родине, родному народу, малой родине, принятию традиционных ценностей многонационального народа России.

ЛР 6 Проявляющий уважение к людям старшего поколения и готовность к участию в социальной поддержке и волонтерских движениях.

ЛР 7 Осознающий приоритетную ценность личности человека; уважающий собственную и чужую уникальность в различных ситуациях, во всех формах и видах деятельности.

ЛР 8 Проявляющий и демонстрирующий уважение к представителям различных этнокультурных, социальных, конфессиональных и иных групп. Сопричастный к сохранению, преумножению и трансляции культурных традиций и ценностей многонационального российского государства.

ЛР 9 Соблюдающий и пропагандирующий правила здорового и безопасного образа жизни, спорта; предупреждающий либо преодолевающий зависимости от алкоголя, табака, психоактивных веществ, азартных игр и т.д. Сохраняющий психологическую устойчивость в ситуативно сложных или стремительно меняющихся ситуациях.

ЛР 10 Заботящийся о защите окружающей среды, собственной и чужой безопасности, в том числе цифровой.

ЛР 11 Проявляющий уважение к эстетическим ценностям, обладающий основами эстетической культуры.

ЛР 12 Принимающий семейные ценности, готовый к созданию семьи и воспитанию детей; демонстрирующий неприятие насилия в семье, ухода от родительской ответственности, отказа от отношений со своими детьми и их финансового содержания.

ЛР 13 Соблюдающий в своей профессиональной деятельности этические принципы: честности, независимости, профессионального скептицизма, противодействия коррупции и экстремизму, обладающий системным мышлением и умением принимать решение в условиях риска и неопределенности

ЛР 14 Готовый соответствовать ожиданиям работодателей: проектно-мыслящий, эффективно взаимодействующий с членами команды и сотрудничающий с другими людьми, осознанно выполняющий профессиональные требования, ответственный, пунктуальный, дисциплинированный, трудолюбивый, критически мыслящий, нацеленный на достижение поставленных целей; демонстрирующий профессиональную жизнестойкость

Фонд оценочных средств позволяет оценивать:

1.1.1 Освоенные умения и усвоенные знания:

Результаты обучения	Критерии оценки	Методы оценки
В результате освоения дисциплины обучающийся должен знать :		
<ul style="list-style-type: none"> - номенклатура информационных источников применяемых в профессиональной деятельности; - приемы структурирования информации; - формат оформления результатов поиска информации. 	<ul style="list-style-type: none"> - демонстрирует знание номенклатуры информационных источников применяемых в профессиональной деятельности; - демонстрирует знание приемов структурирования информации; - демонстрирует знание формата оформления результатов поиска информации. 	Оценка результатов выполнения практических работ.
<ul style="list-style-type: none"> - актуальная нормативно-правовая документация по специальности; - современная научная профессиональная терминология 	<ul style="list-style-type: none"> - демонстрирует знание актуальной нормативно-правовой документации по специальности; - демонстрирует знание современной научной профессиональной терминологии 	Оценка результатов выполнения практических работ.
<ul style="list-style-type: none"> - психология коллектива; - психология личности; -основы проектной деятельности. 	<ul style="list-style-type: none"> - демонстрирует знание психологии коллектива, психологии личности, основ проектной деятельности. 	Оценка результатов выполнения практических работ.
<ul style="list-style-type: none"> - особенности социального и культурного контекста; 	<ul style="list-style-type: none"> - демонстрирует знание особенностей социального и культурного контекста 	Оценка результатов выполнения практических работ.
<ul style="list-style-type: none"> - профессиональную терминологию сферы банковской деятельности, социально- культурные и ситуационно обусловленные правила общения на иностранном языке. 	<ul style="list-style-type: none"> - демонстрирует знание профессиональной терминологии сферы банковской деятельности, социально- культурных и ситуационно обусловленных правил общения на иностранном языке. 	Оценка результатов выполнения практических работ. Тестирование. Устный опрос. Письменный опрос.
<ul style="list-style-type: none"> - правила построения простых и сложных предложений на профессиональные темы; 	<ul style="list-style-type: none"> - демонстрирует знание правил построения простых и сложных предложений на 	Оценка результатов выполнения практических работ.

<ul style="list-style-type: none"> - основные общеупотребительные глаголы (бытовая и профессиональная лексика); -лексический минимум, относящийся к описанию предметов, средств и процессов профессиональной деятельности; - особенности произношения слов; -правила чтения текстов профессиональной направленности. 	<p>профессиональные темы;</p> <ul style="list-style-type: none"> - демонстрирует знание основных общеупотребительных глаголов (бытовая и профессиональная лексика); - демонстрирует знание лексического минимума, относящегося к описанию предметов, средств и процессов профессиональной деятельности; - демонстрирует знание особенностей произношения слов; - демонстрирует знание правил чтения текстов профессиональной направленности. 	<p>Тестирование. Устный опрос. Письменный опрос.</p>
<p>В результате освоения дисциплины обучающийся должен уметь:</p>		
<ul style="list-style-type: none"> - определять задачи поиска информации; -определять необходимые источники информации; - планировать процесс поиска; - структурировать получаемую информацию; - выделять наиболее значимое в перечне информации; -оценивать практическую значимость результатов поиска; - оформлять результаты поиска. 	<ul style="list-style-type: none"> - демонстрирует умения определять задачи поиска информации; - демонстрирует умения определять необходимые источники информации; - демонстрирует умения планировать процесс поиска; - демонстрирует умения структурировать получаемую информацию; - демонстрирует умения выделять наиболее значимое в перечне информации; - демонстрирует умения оценивать практическую значимость результатов поиска; - демонстрирует умения оформлять результаты поиска. 	<p>Оценка результатов выполнения практических работ. Оценка результатов самостоятельной работы. Оценка результатов выполнения домашних заданий.</p>
<ul style="list-style-type: none"> - самостоятельно совершенствовать устную и письменную речь, пополнять словарный запас лексикой профессиональной 	<ul style="list-style-type: none"> - самостоятельно совершенствует устную и письменную речь, пополняет словарный запас лексикой профессиональной 	<p>Оценка результатов выполнения практических работ. Оценка результатов устного и</p>

направленности, а также лексическими единицами, необходимыми для разговорно-бытового общения;	направленности, а также лексическими единицами, необходимыми для разговорно-бытового общения;	письменного опроса. Оценка результатов тестирования. Оценка результатов самостоятельной работы. Оценка результатов выполнения домашних заданий. Оценка результатов проведенного дифференцированного зачета.
- организовывать работу коллектива и команды; -взаимодействовать с коллегами, руководством	- демонстрировать умения организовывать работу коллектива и команды; - демонстрировать умения взаимодействовать с коллегами, руководством	Оценка результатов выполнения практических работ.
- излагать свои мысли на государственном языке; -участвовать в диалогах на общие и профессиональные темы; - вступать в общение (порождение инициативных реплик для начала разговора, при переходе к новым темам); - поддерживать общение или переходить к новой теме (порождение реактивных реплик – ответы на вопросы собеседника), делать комментарии, замечания; завершать общение;	- демонстрировать умения излагать свои мысли на государственном языке; - демонстрировать умения участвовать в диалогах на общие и профессиональные темы; - демонстрировать умения вступать в общение (порождение инициативных реплик для начала разговора, при переходе к новым темам); - поддерживать общение или переходить к новой теме (порождение реактивных реплик – ответы на вопросы собеседника), делать комментарии, замечания; завершать общение;	Оценка результатов выполнения практических работ.
- осуществлять поиск, анализ и интерпретацию информации, необходимой для выполнения задач профессиональной деятельности	- осуществляет поиск, анализ и интерпретацию информации, необходимой для выполнения задач профессиональной деятельности	Оценка результатов выполнения практических работ. Оценка результатов самостоятельной работы. Оценка результатов выполнения домашних заданий.
- понимать общий смысл четко	- понимает общий смысл	Оценка результатов

произнесенных высказываний на профессиональные бытовые темы; -понимать тексты на базовые и профессиональные темы; - строить простые высказывания о себе и о своей профессиональной деятельности; -участвовать в диалогах на общие и профессиональные темы; -кратко обосновывать и объяснять свои действия; -писать простые связные сообщения на знакомые или интересующие профессиональные темы.	четко произнесенных высказываний на профессиональные бытовые темы; -понимает тексты на базовые и профессиональные темы; - строит простые высказывания о себе и о своей профессиональной деятельности; -участвует в диалогах на общие и профессиональные темы; -кратко обосновывает и объясняет свои действия; -пишет простые связные сообщения на знакомые или интересующие профессиональные темы.	выполнения практических работ. Оценка результатов устного и письменного опроса. Оценка результатов тестирования. Оценка результатов самостоятельной работы. Оценка результатов выполнения домашних заданий. Оценка результатов проведенного дифференцированного зачета.
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В ходе оценивания учитываются в том числе и личностные результаты (см. раздел 2 Программы воспитания).

1.2 Система контроля и оценки освоения программы учебной дисциплины

Наименование дисциплины	Семестр на базе		Формы промежуточной аттестации
Иностранный язык в профессиональной деятельности	основного общего образования	среднего общего образования	Дифференцированный зачет
	4,6	2,4	

В соответствии с локальными актами и учебным планом изучение дисциплины **ОГСЭ.03 Иностранный язык в профессиональной деятельности** завершается в форме дифференцированного зачета в 4 и 6-ом семестрах - для поступивших на базе основного общего образования и 2 и 4-ом семестрах - для поступивших на базе среднего общего образования, а текущий контроль осуществляется в форме защиты оценки деятельности во время практических работ, тестирования, письменных контрольных работ, заслушивания сообщений, защиты рефератов, а также выполнения студентами индивидуальных заданий, исследований.

Дифференцированный зачет как форма промежуточной аттестации отражается в тематическом плане по учебной дисциплине.

Согласно Положению о промежуточной аттестации обучающихся (по ФГОС СПО) в ЧПОУ СПО «Кооперативный техникум» (п. 3.2.) перечень вопросов и практических заданий по разделам, темам, выносимым на дифференцированный зачет, разрабатывается преподавателем дисциплины, обсуждается на заседании цикловой комиссии и оформляется протоколом.

Согласно Положению о промежуточной аттестации обучающихся (по ФГОС СПО)

в ЧПОУ СПО «Кооперативный техникум» (п. 3.5.) обучающиеся, не выполнившие практические работы в полном объеме, не допускаются преподавателем к зачету до ликвидации задолженностей в объеме и форме, определенных преподавателем.

При проведении дифференцированного зачета уровень подготовки обучающихся оценивается в баллах: «5» («отлично»), «4» («хорошо»), «3» («удовлетворительно»), «2» «неудовлетворительно» и фиксируется в ведомости и журнале учебных занятий.

Оценка знаний по дисциплине предполагает учет индивидуальных особенностей учащихся, дифференцированный подход к обучению, проверке знаний и умений.

В развернутых и кратких устных ответах обучающихся на вопросы, в сообщениях, докладах, презентациях, а также в письменных ответах оцениваются знания и умения обучающихся.

1.2.1. Организация контроля и оценки освоения программы учебной дисциплины

Промежуточная аттестация освоенных умений и усвоенных знаний по дисциплине **ОГСЭ.03 Иностранный язык в профессиональной деятельности** осуществляется на дифференцированном зачете в 4 и 6-ом семестрах - для поступивших на базе основного общего образования и 2 и 4-ом семестрах - для поступивших на базе среднего общего образования.

Условием допуска к зачету является положительная текущая аттестация по практическим работам дисциплины, ключевым теоретическим вопросам дисциплины. Дифференцированный зачет проводится по разработанным заданиям для промежуточной аттестации.

К критериям оценки уровня подготовки обучающегося относятся:

- уровень освоения обучающимся материала, предусмотренного учебной программой по дисциплине;
- умения обучающимся использовать теоретические знания при выполнении практических заданий;
- уровень сформированности общих и профессиональных компетенций;
- обоснованность, четкость, краткость изложения ответа при соблюдении принципа полноты его содержания.

Дополнительным критерием оценки уровня подготовки обучающегося может являться результат исследовательской деятельности.

Критерии определения оценок по дисциплине

Умение студента говорить оценивается, исходя из эффективности осуществления коммуникации. Для удовлетворительной оценки правильность речи менее важна, если коммуникация осуществляется, но чем выше оценка, тем более важна и правильность речи. Хотя студентов надо поощрять работать как над беглостью, так и правильностью речи. Обычно выдвигаются следующие критерии, по которым оценивается говорение: ***произношение, грамматическая правильность, беглость, независимость и содержание***. В каждой из вышеназванных категорий обучающийся может получить **0, 1 или 2 балла. Оценка за 5-6 баллов-3; за 7-8 ставится 4; за 9-10 баллов студент получает 5.**

Произношение.

- 0- Произношение очень плохое, сообщение не будет понятно носителю языка.
- 1- Несмотря на некоторые трудности в восприятии, большая часть сообщения достаточно понятна.

- 2- Хороший ритм, правильное положение ударных и безударных слогов, правильная интонации. При очень небольшом напряжении сообщения понятно для носителя языка.

Грамматическая правильность.

- 0- Возникает барьер при коммуникации из-за частоты или типа ошибок.
- 1- Несмотря на некоторую трудность при непосредственном восприятии, большая часть сообщения достаточно понятна, то есть основные структуры достаточно хорошо контролируются при разговоре.
- 2- Основные структуры употребляются правильно, хотя более трудные структуры могут быть не совсем точны. Сообщения понятны для носителя языка.

Беглость.

- 0- Студент испытывает большие затруднения, не может быстро реагировать, коммуникацию осуществлять очень трудно.
- 1- Хотя может возникать некоторая замедленность реакции, коммуникация осуществляется и идёт обмен информацией.
- 2- Несмотря на некоторые запинки, реакция достаточно быстрая. Коммуникация осуществляется хорошо.

Самостоятельность.

- 0- Студент не вносит своего вклада в разговор, не проявляет собственной инициативы.
- 1- Хотя студент полагается в основном на информацию собеседника, он может использовать эту информацию для своих целей.
- 2- Несмотря на некоторую зависимость от собеседника, студент проявляет способность к расширению разговора.

Содержание.

- 0- Словарный запас недостаточен. Студент не передаёт необходимую информацию.
- 1- Хотя есть некоторая ограниченность словарного запаса, информация может быть достаточно хорошо передана.
- 2- Студент способен передать любую информацию по всем аспектам, затронутым в разговоре.

2. Фонд контрольно- оценочных средств для текущего контроля умений и знаний

Содержание

1.Контрольная работа

2.Тестовые задания

3. Задания для практического контроля

1.Контрольная работа № 1

Раздел: Основной курс. *Лексико-грамматический материал.*

В а р и а н т 1

I. *Перепишите и письменно переведите следующие предложения на русский язык, обращая внимание на степени сравнения прилагательных и конструкции, содержащие **the ... the; as ... as.***

1. The London Stock Exchange is as highly respected financial institution as the New York Stock Exchange.

2. The more securities are bought and sold the more the trading volume is.

3. The New York Stock Exchange is the oldest and the largest one in the USA.

II. *Перепишите и письменно переведите следующие предложения, обращая внимание на оборот **there is / there are.***

1. There are many commercial banks that offer their customers a wide range of financial services.

2. There is a growing number of small financial companies in the USA today.

3. There is an insurance company somewhere nearby.

III. *Перепишите следующие предложения, подчеркните модальные глаголы или их эквиваленты.*

Письменно переведите предложения.

1. I shall be able to pay this amount of money tomorrow.

2. Inexperienced investors should not buy risky shares.

3. Only experts are allowed to work on the Stock Exchange.

4. Before the shares can be traded on the Stock Exchange the company has to be listed, i.e. its financial affairs

have to be examined and approved by the controlling body – the Council of the Stock Exchange.

IV. *Перепишите следующие предложения. Выпишите из каждого глагол-сказуемое и определите*

его видовременную форму и залог. Переведите предложения на русский язык.

1. The firm has expanded its business activity through the use of credit.

2. Fifty four per cent of individual shareholders have shares in only one company, usually one of those that

have been privatized.

3. The company has been using credit since the beginning of the fiscal year.

4. Our company decided to apply for a loan after it had spent most of its funds.

V. *Перепишите и письменно переведите следующие предложения, обращая внимание на функцию глагола **to have.***

1. We had to pay for a lot of things: materials, equipment, etc.

2. He has been working as managing director for several years.
3. We have several preference shares.
4. By 1995 the trading volume of our company had greatly increased.
5. The Stock Exchange member firms have to undergo rigorous admission procedures.

В а р и а н т 2

I. *Перепишите и письменно переведите следующие предложения на русский язык, обращая внимание на степени сравнения прилагательных и конструкции, содержащие **the ... the; as ... as**.*

1. The securities of the London Stock Exchange are as liquid as those of the New York Stock Exchange.
2. The more money you have the more securities you can buy.
3. The New York Stock Exchange is the most reliable one in the USA.

II. *Перепишите и письменно переведите следующие предложения, обращая внимание на оборот **there is / there are**.*

1. There is an insurance company and some pension funds on the list below.
2. There are no commercial banks here.
3. There are different types of shares: ordinary, preference, cumulative preference shares and others.

III. *Перепишите следующие предложения, подчеркните модальные глаголы или их эквиваленты.*

Письменно переведите предложения.

1. You should call the Board of Directors to discuss the matter in detail.
2. The company is to undergo admission procedures by the end of the month.
3. One can get cash, make payments or transfer money from one account to another at any time.
4. We had to raise capital to start our business.

IV. *Перепишите следующие предложения. Выпишите из каждого глагол-сказуемое и определите*

его видовременную форму и залог. Переведите предложения на русский язык.

1. The Stock Exchange computers have been programmed to detect and flag possible errors for immediate correction.
2. The client has just put a large sum of money on his current account.
3. By the end of the week the company will have got a loan from the bank to pay for the machines it is going to buy.
4. For more than fifty years our bank has been financing the firms located in the parts of the country having high levels of unemployment.

V. *Перепишите и письменно переведите следующие предложения, обращая внимание на функцию глагола **to have**.*

1. Since the time of its foundation the New York Stock Exchange has been serving the needs of international business.
2. The Government had to issue bonds to finance new projects.
3. The company has a lot of delivery orders.
4. The trading volume of our company has grown recently.

5. Our company has to raise capital to expand and develop its business activity.

В а р и а н т 3

I. *Перепишите и письменно переведите следующие предложения на русский язык, обращая внима-*

*ние на степени сравнения прилагательных и конструкции, содержащие **the ... the; as ... as**.*

1. The more securities are issued on the Stock Exchange the more shares and bonds can be bought and sold.

2. Any individual investor is as important as an institutional investor.

3. The liquidity of securities is one of the most essential factors on the Stock Exchange.

II. *Перепишите и письменно переведите следующие предложения, обращая внимание на оборот*

***there is / there are**.*

1. There is no money left on my account.

2. There is a central bank for all states in the USA which is called the Federal Reserve Bank.

3. There are various types of securities: shares, bonds, etc.

III. *Перепишите следующие предложения, подчеркните модальные глаголы или их эквиваленты.*

Письменно переведите предложения.

1. You shouldn't buy risky shares.

2. This bank will be able to offer a great variety of new services to its customers.

3. We had to borrow a lot of money to pay for the new equipment.

4. We are to meet and discuss all the details of our financial position.

IV. *Перепишите следующие предложения. Выпишите из каждого глагол-сказуемое и определите*

его видовременную форму и залог. Переведите предложения на русский язык.

1. The company has been paid a large amount of money.

2. Our firm has extended its resources through the use of credits.

3. They have been discussing the prospects of financial activity of our company for a long time.

4. The bank offered a loan to one of its clients after he had signed a note promising to repay it on a certain date.

V. *Перепишите и письменно переведите следующие предложения, обращая внимание на функцию*

*глагола **to have**.*

1. We had to create an effective system of communication for our business.

2. Our company hadn't provided any services until we introduced some structural changes.

3. In recent years the development of the small business sector has been paid much attention to.

4. I have fifty shares of that company.

5. The client has just taken a large sum of money from his account.

В а р и а н т 4

I. *Перепишите и письменно переведите следующие предложения на русский язык, обращая внимание на степени сравнения прилагательных и конструкции, содержащие **the ... the; as ... as**.*

1. The more highly qualified experts deal on the Stock Exchange the more smoothly it functions.

2. The brokers are as important on the Stock Exchange as the jobbers.

3. It is the best transaction I have ever made.

II. *Перепишите и письменно переведите предложения, обращая внимание на оборот **there is / there are**.*

1. There are two main classes of experts on the Stock Exchange: brokers and jobbers.

2. There is a brokerage firm somewhere here.

3. There are many various financial institutions: pension funds, insurance companies, building societies and others.

III. *Перепишите следующие предложения, подчеркните модальные глаголы или их эквиваленты.*

Письменно переведите предложения.

1. You should install modern computers in your bank.

2. The American National Bank will soon be able to offer a great variety of new and less expensive services to its clients.

3. His job responsibilities are to be clearly defined.

4. They had to pay ten thousand dollars to their shareholders as dividends.

IV. *Перепишите следующие предложения. Выпишите из каждого глагол-сказуемое и определите*

его видовременную форму и залог. Переведите предложения на русский язык.

1. Due to recession a lot of small companies had gone out of business by the end of 1996.

2. We have been trying to obtain credits from various banks since the beginning of the year.

3. The capital will have been raised by the next quarter.

4. The revenue of the company has doubled recently.

V. *Перепишите и письменно переведите следующие предложения, обращая внимание на функцию глагола **to have**.*

1. All company records have already been checked by the auditor.

2. Before the company shares can be bought and sold the company has to be listed on the Stock Exchange.

3. It was the most difficult problem that we had to solve.

4. I have some ordinary shares.

5. By 1987 all county exchanges of Great Britain had grouped themselves into six regional exchanges.

В а р и а н т 5

I. *Перепишите и письменно переведите следующие предложения на русский язык, обращая внима-*

*ние на степени сравнения прилагательных и конструкции, содержащие **the ... the; as ... as**.*

1. It is the best bargain I have ever made.

2. To predict the inflow of funds is as important as to predict their outflow.

3. The more transactions will be executed by the broker the more his return will be.

II. *Перепишите и письменно переведите предложения, обращая внимание на оборот **there is / there are**.*

1. There is no information on the subject in that book.

2. There are various types of securities to attract various investors.

3. There are many financial institutions that offer a wide range of services to their customers.

III. *Перепишите следующие предложения, подчеркните модальные глаголы или их эквиваленты.*

Письменно переведите предложения.

1. We had to pay a large amount of money for the new equipment.
2. Any investor can participate in the New York Stock Exchange market system at any time of the trading day.
3. We are to finance this business enterprise.
4. You should find someone to help you.

IV. *Перепишите следующие предложения. Выпишите из каждого глагол-сказуемое и определите*

его видовременную форму и залог. Переведите предложения на русский язык.

1. The company will have found itself with excessive funds by the end of the month.
2. Our bank has been financing this business for more than two years.
3. Ordinary shareholders receive their dividends only after the preference shareholders have been paid.
4. The number of people owning shares in companies had tripled by 1995.

V. *Перепишите и письменно переведите следующие предложения, обращая внимание на функцию глагола **to have**.*

1. Investors have an opportunity to promote the economic growth of their country.
2. It is expected that by the beginning of the next year the company will have received the necessary subsidy from the government.
3. They have to apply for a loan to a bank.
4. The financial activity of our firm has been rather successful in the past few years.
5. To be listed on the Stock Exchange the company had to undergo rigorous admission procedures.

Контрольная работа № 2

Раздел: Основной курс. *Лексико-грамматический материал.*

В а р и а н т 1

I. *Перепишите следующие предложения. Выпишите слова с окончанием **-ing**, определите являются ли они герундием или причастием. Переведите предложения на русский язык.*

1. By producing and distributing goods and services every economic system tries to meet human needs.
2. Producing goods an economic system makes use of natural resources.
3. The health of an economy is determined by the number of people working in the country.
4. Immigrants came to the USA hoping to find work.

II. *Выпишите и переведите на русский язык предложения, где слова с **-ed** являются причастиями.*

1. Goods and services are produced and distributed to meet human needs.
2. Goods and services produced and distributed by an economic system must meet human needs.
3. The type of economic system described in the article is the result of a historical experience.
4. The author described a few ingredients of an economic system.

III. *Переведите предложения, обращая внимание на функции инфинитива.*

1. The economic system is the mechanism that brings together natural resources, the labor supply, technology and the necessary entrepreneurial and managerial talents to meet consumer demands.

2. The first ingredient of an economic system to mention is natural resources.

3. The government tries to determine the amount of natural resources and labor force.

4. Immigrants aim was to find work and to prosper in the USA.

IV. *Выпишите по соответствующим группам и переведите на русский язык предложения с:*

а) объектным инфинитивным оборотом;

б) субъектным инфинитивным оборотом.

1. Every economic system is supposed to meet consumer demands.

2. People expect their government to meet their needs.

3. The type of economic system is likely to become a national culture.

4. The government allowed the people to work hard and to prosper.

V. *Найдите предложения с независимым причастным оборотом, выпишите их и переведите на русский язык.*

1. Working productively immigrants earned more than they had in their native lands.

2. With immigrants working at slightly less than the wage rates paid to acculturated workers, the economy prospered.

3. On accumulating money entrepreneurs invested in new projects.

4. With the economy prospering in the USA, the corporation appears as an effective device for accumulating funds for investment.

VI. *Выпишите предложения с герундием и переведите их.*

1. On bringing together natural resources, the labor supply, technology and the necessary entrepreneurial and managerial talents, the economic system meets human needs.

2. After absorbing the newcomers the USA grew fast.

3. Though working at a lower payment than the US citizens, immigrants lived better in the USA than in their native lands.

4. Investing money in high-tech projects gives a high return to investors.

VII. *Прочитайте и устно переведите следующий текст.*

В а р и а н т 2

I. *Перепишите следующие предложения. Выпишите слова с окончанием -ing, определите, являются*

ли они герундием или причастием. Переведите предложения на русский язык.

1. Contrasting the US economic system with a socialist one, it should be noted that the difference between them is in the type of ownership of the means of production.

2. On voting for their government, citizens choose their economic policy.

3. Regulating and guiding the US economy, the government promotes its objectives.

4. Producers are looking for the best price and profit when they have to sell.

II. *Выпишите и переведите на русский язык предложения, где слова с -ed являются причастиями.*

1. A range of services provided by private enterprises is rather wide.

2. The prices of goods and services established by supply and demand make the economy function.

3. National policy objectives are promoted by government regulations.

4. Price and income stability, regional development and environmental preservation are national objectives pursued by the government.

III. *Переведите предложения, обращая внимание на функции инфинитива.*

1. The US government regulates and guides the economy to promote the national policy objectives.
2. Consumers, producers and the government have common tasks to settle.
3. The aim of entrepreneurs is to maximize profits.
4. A market economy makes businessmen compete with each other.

IV. *Выпишите по соответствующим группам и переведите на русский язык предложения с:*

- а) объектным инфинитивным оборотом;
- б) субъектным инфинитивным оборотом.

1. The US economic system is considered to be a market economy.
2. The government expects the citizens to vote for those who set economic policy.
3. Private enterprises are unlikely to own the post service.
4. The government wants public enterprises to promote the public safety.

V. *Найдите предложения с независимым причастным оборотом, выпишите их и переведите на русский язык.*

1. Regulating and guiding the US economy the government pursues its own aims.
2. With competition going on, only efficient enterprises remain in business.
3. Private businesses are involved in providing a wide range of services.
4. With supply and demand establishing the prices of goods and services, entrepreneurs are free to develop their businesses.

VI. *Выпишите предложения с герундием и переведите их.*

1. By performing services of a quality enterprises make progress.
2. While establishing regulations the government tries to promote national policy objectives.
3. The government helps enterprises make a free market by interacting with consumers and producers.
4. Looking for the best values for what they spend consumers take part in a market economy.

В а р и а н т 3

I. *Перепишите следующие предложения. Выпишите слова с окончанием **-ing**, определите, являются ли они герундием или причастием. Переведите предложения на русский язык.*

1. Large numbers of people crowding into cities make the government provide more services.
2. Organized collection of trash is not economically feasible for people living in rural areas.
3. Turning over some of its municipal functions to the private sector the government provided needed services.
4. On employing private companies to perform a wide variety of activities major US cities achieved great progress in urban services.

II. *Выпишите и переведите на русский язык предложения, где слова с **-ed** являются причастиями.*

1. In the USA large numbers of people are crowded into cities.
2. People opposed to privatization have a number of reasons for it.
3. A contract awarded to one bidder doesn't do any good to social services.
4. The word 'privatization' coined to describe the private sector performance of the municipal functions in social services is accepted worldwide.

III. *Переведите предложения, обращая внимание на функции инфинитива.*

1. Many large cities employed private companies to perform social services.
2. The process of privatization of public services leaves much to be desired.
3. The aim of the government in privatization was to reduce costs and increase public-sector productivity.

4. Local government workers began to work more efficiently with the spur of threatened privatization.

IV. *Выпишите по соответствующим группам и переведите на русский язык предложения с:*

а) объектным инфинитивным оборотом;

б) субъектным инфинитивным оборотом.

1. The private-sector services seem to have high productivity.

2. Public-sector unions don't want their workers to lose their jobs.

3. Privatization of public services is reported to remain a highly controversial subject.

4. Private contractors expect municipal authorities to award them contracts at low costs.

V. *Найдите предложения с независимым причастным оборотом, выпишите их и переведите на русский язык.*

1. It is very expensive to employ organized collection of trash in rural areas, with their population being dispersed.

2. Having employed non-profit organizations to perform social services, the municipal council settled a lot of problems.

3. Opposing to privatization public-sector unions put forward good reasons.

4. With low bids being submitted on social services private companies manage to win contracts.

VI. *Выпишите предложения с герундием и переведите их.*

1. On providing more services than in any previous era the government tries to meet the people's demands.

2. Turning over some of the municipal and regional functions to the private sector the government makes for the development of a free market economy.

3. After winning contracts private contractors raise their prices on social services.

4. There are people advocating and opposing privatization.

2. Тестовый контроль

Test 1

1.1 found my lost pen while I ... for my pencil sharpener.

a) look

c) was looking

b) looked

d) am looking

2. When my friend studied abroad, his parents ... him every week.

a) phone

c) had phoned

b) was phoning

d) phoned

3. When I got home I realized that I ... my wallet.

a) lose

c) had lost

b) lost

d) has lost

4. When you ... to the Chinese restaurant next time, what will you eat?

a) go

c) goes

b) will go

d) would go

5. The man ... by the police yesterday, but he denies robbing the bank.

a) arrest

c) is arrested

b) was arrested

d) had been arrested

6. It's raining, but if you take your umbrella, you ... wet.

a) don't get

c) won't get

b) didn't get

d) doesn't get

7. Last year Helen was staying with her brother while her house
 a) repaired c) was repaired
 b) was being repaired d) had been repaired
8. Cars are fast and convenient. On the other hand they ... problems in cities.
 a) cause c) has caused
 b) caused d) will cause
9. When I ... up yesterday, I was told this good news.
 a) wake c) woken
 b) woke d) has woken
10. We ... come to your party, but it depends on our finding a babysitter.
 a) may c) has to
 b) couldn't d) mustn't
11. Our teacher is a reliable person, we ... trust everything to her.
 a) shouldn't c) is able
 b) can d) must
12. I'll feel ... when my exams are over.
 a) happy c) more happily
 b) happily d) happiest
13. I felt ... because I had fever.
 a) badly c) worse
 b) bad d) the worst
14. Have you ever seen a film at ... Embassy cinema?
 a) - c) an b)a d)the
15. I don't like to have ... animals in my flat.
 a)the c) an
 b) — d) some
16. Excuse me, could you move. I can't see
 a) something c) nothing
 b) anything d) none
17. ... is at home and no one knows where they are.
 a) Anybody c) Everybody
 b) Somebody d) Nobody
18. I'd like to thank everybody who has helped me ... this experiment.
 a) in c) at
 b) on d) with
19. He wanted to borrow my bike ... the weekend but I couldn't lend it to him.
 a) to c) for
 b)in d)on
20. My cat catches a lot of
 a) mouse c) the mice
 b) mice d) a mouse

Test 2

1. If I ... lots of money, I'll help the poor.
 a) will have c) had
 b) have d) would have
2. The trouble with you is that you always I don't like it.
 a) are complaining c) had complained
 b) were complaining d) complain
3. I ... her a letter and sent it off immediately.

- a) had written c) was writing
b) will write d) wrote
4. I'm afraid my hands are a bit dirty. I ... in the garden since morning.
a) have been working c) work
b) was working d) worked
5. By the year 2100 most of the Earth's natural resources ... up.
a) will use c) will have been used
b) will be used d) will be using
6. The first person who ... the finishing line is the winner.
a) crosses c) crossed
b) cross d) will cross
7. My trousers ... ironing. Have you got an iron?
a) needs c) will need
b) need d) had
8. What happens in your class? ... lectures every day?
a) Had the teachers read c) Do the teachers read
b) Did the teachers read d) Are the teachers reading
9. If you ... me a song, I will sing it at the concert.
a) write c) has written
b) will write d) had written
10. I disapprove of people who ... all sorts of promises which they have no intention of keeping.
a) made c) have made
b) makes d) make
11. When the burglar ran out of the house he ... by a policeman.
a) arrested c) had been arrested
b) was arrested d) would be arrested
12. I think you ... practise driving every day to become a safe driver.
a) can't c) should
b) might d) has to
13. You ... have my car if you like. I shan't be using it tomorrow.
a) had to c) may
b) are to d) must
14. ... war between these two countries was the longest in history.
a) - c) a
b) the d) those
15. On my way home I saw a terrible fire. Luckily the fire brigade soon came and put out ... fire.
a) a c) -
b) the d) such
16. There are ... things that money can't buy.
a) any c) some
b) much d) something
17. Helen had to pay extra at the airport because she had too ... luggage.
a) much c) little
b) many d) few
18. There is a newspaper shop ... the end of the street.
a) at c) on
b) in d) by
19. ... we get to the theatre, the play will have started.
a) until c) as soon as

- b) by the time d) whenever
 20. Nowadays there are many good reasons for using bicycles ... cars to travel in city centers.
 a) instead of c) except for
 b) but d) such as

Test 3

1. An Englishman very seldom ... on the Underground. He prefers to read newspapers.
 a) talk c) is talking
 b) talks d) has talked
 2. If you ... with the traffic regulations, you will get into trouble with the police.
 a) aren't complied c) don't comply
 b) won't comply d) wouldn't comply
 3.1 ... whether you are telling the truth or not and if you are telling a lie, I will never believe you again.
 a) shall know c) should know
 b) know d) knew
 4. Whose horse you ... when I saw you yesterday?
 a) were riding c) was riding
 b) did ride d) rode
 5. Do you know the time? It ... to me it's about two o'clock.
 a) seem c) seemed
 b) seems d) will seem
 6. Tom met me at lunch time and said, "I ... you at the bus stop this morning".
 a) haven't seen c) didn't see
 b) not seen d) hadn't seen
 7. Since my first visit to this city many new houses ... here and it has become very noisy.
 a) are built c) had been built
 b) were built d) have been built
 8. My doctor says, "A week in the country ... you feel better". I want to follow his advice.
 a) made c) will make
 b) has made d) is making
 9.1 don't like that she always ... with you.
 a) arguing c) had argued
 b) argue d) is arguing
 10.1 noticed that it ... all night and everything was wet.
 a) was raining c) rained
 b) had been raining d) has been raining
 11. She ... him your message as soon as she sees him.
 a) give c) will give
 b) gives d) gave
 12. Yesterday I was going home on foot and all the time I had an impression that I ...
 a) am followed c) followed
 b) was followed d) was being followed
 13. ... you remember what you were doing at this time yesterday?
 a) can c) must
 b) may d) should
 14. We moved last week and now we have a much ... flat.
 a) good c) best
 b) better d) the best
 15. The Mediterranean is not as ... as the Pacific Ocean.
 a) larger c) largest

- b) did wait d) have been waiting
12. People ... prevent pollution of the rivers before it gets worse.
- a) could c) must
- b) need d) had to
13. If you are spoiled as a child you ... have a lot of problems in adult life.
- a) must c) could
- b) may d) should
14. The more you work the ... you'll pass your exams.
- a) good c) best
- b) better d) the best
15. In Britain you officially become ... adult on your eighteenth birthday.
- a) the c) -
- b) an d) a
16. What plant does your father work at? - He works at ... plant down the road.
- a) a c) -
- b) the d) those
17. Shall we have ... dinner today? - Don't worry, at the end of the conference they will serve a dinner.
- a) - c) the
- b) a d) an
18. Whose spectacles are these? - ... are on the table, and these are my spectacles.
- a) your c) our
- b) yours d) their
19. Most visitors to Britain aren't used to driving ... the left and have a lot of problems.
- a) to c) in
- b) at d) on
20. Don't forget to thank Martin ... coming. He risked his life to get there.
- a) in c) at
- b) by d) for

Test 5

1. My mother is ill. She will stay in bed until she ... better.
- a) get c) will get
- b) gets d) is getting
2. When he lived in London, he ... a lot of time in the museums.
- a) spend c) spent
- b) had spent d) was spending
3. I ... by the door for a long time until someone opened it.
- a) wait c) waited
- b) am waiting d) had been waiting
4. It's raining. I hope you ... your car outside.
- a) won't repair c) didn't repair
- b) don't repair d) were not repaired
5. In two years' time my parents ... for twenty-five years.
- a) will be married c) are married
- b) will have been married d) have been married
6. They said they would not work after 6 p.m. if you ... them overtime.
- a) won't pay c) didn't pay
- b) don't pay d) not pay
7. When I ... her, I waved her, but she didn't notice me.

- a) had seen c) see
 b) saw d) have seen
8. Where were you at about three yesterday afternoon? -Oh, I ... my car at that time.
 a) was repairing c) had been repairing
 b) repaired d) had repaired
9. My sister will not finish medical training until she ... twenty-tree.
 a) will be c) have been
 b) is d) are
10. Do you know what you ... in your life by the year 2020?
 a) will achieve c) will have achieved
 b) achieve d) will be achieved
11. What a surprise! There ... a fall in the cost of living lately-
 a) has been c) will be
 b) had been d) was
12. I decided to have some English lessons so that I ... practise when I come to the US.
 a) can c) may
 b) must d) should
13. If you telephone early next week, the secretary ... give you your exam results.
 a) must c) may
 b) can d) will be able to
14. The man said to me, "Just don't park your car ... my gate again. O.K.?"
 a) far c) behind
 b) nearly d) in front of
15. ... young nowadays have a very cynical attitude to the police.
 a) the c) an
 b) a d) -
16. ... old people sometimes feel lonely.
 a) - c) an
 b) the d) this
17. The government is going to provide ... houses for homeless people.
 a) most c) few
 b) much d) more
18. ... is wrong with the car, and it won't start.
 a) anything c) nothing
 b) something d) everything
19. Prices go up and up. Everything gets ... expensive.
 a) most c) more
 b) least d) less
20. I won't do the job ... being paid for it.
 a) with c) without
 b) out d) by

Test 6

1. The passengers were tired because they ... all night.
 a) didn't sleep c) don't sleep
 b) hadn't slept d) won't sleep
2. Where is your umbrella? - Oh, it seems to me I ... it on the bus.
 a) left c) had left
 b) have left d) will leave
3. Bill said that he ... the tickets for the performance the day before.

- a) had bought c) was buying
b) bought d) would buy
4. She said she didn't know where her friend
a) is c) has been
b) was d) will be
5. When we reached the theatre, there ... any tickets left.
a) wasn't c) hadn't been
b) were not d) aren't
6. When I finally found the house and knocked at the door, I ... no answer.
a) heard c) didn't hear
b) have heard d) won't hear
7. I don't know where Susan is. Maybe she ... in the garden reading a book.
a) sits c) was sitting
b) is sitting d) will be sitting
8. My brother ... when I use his computer without asking.
a) doesn't like c) don't like
b) didn't like d) like
9. You can have the book on Monday. I ... it by that time.
a) read c) will be reading
b) will read d) will have read
10. Unless we leave now, the film will have started when we ... there.
a) get c) would get
b) will get d) got
11. When we ... home last night we saw a lot of stars twinkling in the sky.
a) drove c) are driving
b) drive d) were driving
12. Many species of animals are threatened, and ... easily become extinct if people do not make an effort to protect them.
a) can c) might
b) must d) have to
13. Last week we ... write an essay about the causes of the French Revolution.
a) must c) may
b) could d) had to
14. I think the film was terrible! It was ... film I have ever seen.
a) terrible c) most terrible
b) more terrible d) the most terrible
15. Nobody in our group knows ... about England than Peter does.
a) much c) most
b) more d) the most
16. My mother wants me to play ... piano, but I want to buy a guitar.
a) the c) -
b) a d) mine
17. I had ... wonderful dream last night. I wish it would come true.
a) a c) -
b) the d) such
18. They say that in future the officials will demand a fine if ... breaks the law.
a) everyone c) someone
b) everybody d) all

- a)to c)in
b) at d) for

- [illegible]

Test 7

- a) lock
b) locked
c) have locked
d) had locked

- a) will use c) had used
b) has used d) use

- a) will finish c) will have finished
b) will be finishing d) would finish

- a) passed c) had passed
b) have passed d) was passing

- a) work c) had worked
b) will work d) would work

- a) grow c) will grow
b) grows d) have grown

- a) are c) is
b) were d) had been

- a) is c) were
b) are d) have been

- a) attract c) have attracted
b) attracts d) would attract

- a) will see c) has seen
b) sees d) saw

- a) drives c) had been driving
b) was driving d) has driven

- a) were walking c) walked
b) had been walking d) had walked

- a) mustn't c) cannot
b) couldn't d) may not

- a) difficult c) most difficult

- b) more difficult d) the most difficult
15. When ... "Titanic" was crossing the Atlantic she struck an iceberg.
a) - c) the
b) a d) an
16. The weather is fine today, but I don't like ... hot weather.
a) - c) a
b) the d) an
17. Some women tint their hair when ... goes grey.
a) they c) its
b) it d) them
18. Your news ... very important to us.
a) are c) aren't
b) is d) were
19. I think it's important ... young people to get a good education.
a) for c) about
b) by d) among
20. They left ... Moscow some years ago and live there now.
a) to c) for
b) in d) at

Test 8

1. Before I came to the office the manager already ... the documents.
a) signed c) was signing
b) had signed d) will sign
2. Peter ... his TV-set when I came to see him yesterday.
a) repaired c) was repairing
b) had been repairing d) has repaired
3. I hoped that my article ... in this magazine soon.
a) will be published c) would have been published
b) would be published d) would publish
4. If you ... hard, you will enter the university.
a) work c) are working
b) will work d) have worked
5. I ... him for three years. I wonder where he is.
a) didn't see c) don't
b) haven't seen d) hadn't
6. My mother ... in this school for twenty-five years.
a) is teaching c) has been teaching
b) taught d) teaches
7. I want to post this letter, but I ... to go out in the rain.
a) don't want c) hadn't wanted
b) didn't want d) not want
8. I need the car to get to the match. I ... on Sunday.
a) played c) have played
b) am playing d) have been playing
9. My neighbour used to be such a hard worker, but now he ... interest in everything.
a) lose c) has lost
b) loses d) lost
10. I'm so sorry. The camera which you lend me
a) break c) had been broken

- b) broken d) has been broken
11. Yesterday I ... finish the work because I was very tired.
a) could c) can't
b) couldn't d) mustn't
12. Last week he said I ... use the car at the weekend but now he won't let me after all.
a) can c) was able to
b) could d) must
13. I'm afraid I can't do it ... than you.
a) good c) best
b) better d) the best
14. Be quiet! I don't want to discuss the matter any
a) more c) the most
b) most d) much more
15. ... people cannot live without water and air.
a) the c) a
b) - d) this
16. Before her marriage she lived in London, where she worked for ... National Gallery.
a) - c) a
b) the d) that
17. Haven't you read ... by Shakespeare?
a) something c) nothing
b) anything d) none
18. Something is wrong with my umbrella. May I take ...?
a) yours c) her
b) your d) their
19. Have you ever been ... England?
a) in c) into
b) for d) to
20. Tom has had to give ... playing football since he broke his leg.
a) in c) at
b) on d) up

Test 9

1. The Statue of Liberty ... by Gustave Eiffel.
a) design c) was designed
b) designed d) have been designed
2. Where are your brothers? - They ... a swimming-pool in our garden.
a) are digging c) were digging
b) dig d) have been digging
3. How do your parents like their new house? - My mother likes it, but my father ... our old one.
a) miss c) missed
b) misses d) doesn't miss
4. I didn't believe that you ... short of money.
a) are c) were
b) is d) have been
5. Actually it's a very friendly dog. If you ... it, it won't bite you.
a) won't touch c) didn't touch
b) haven't touched d) don't touch
6. The town of Kestwick, which ... at the heart of the Lake District, is the perfect place for a holiday.
a) laid c) is lying

- b) lies d) lay
7. We ... forward to a concert in our town. It is next Sunday.
a) looks c) are looking
b) looked d) were looking
8. The picture, which ... lately, is worth thousands of pounds.
a) damage c) has been damaged
b) damaged d) was damaged
9. The scientist who ... a new planet has won the Nobel Prize.
a) had discovered c) has been discovered
b) discovered d) was discovering
10. ... we have something to eat? - Yes, but not here.
a) will c) do
b) would d) shall
11. My mother always moves my books around so I ... find them.
a) can't c) wasn't able
b) couldn't d) may not
12. I don't like the cafes that don't have chairs and people ... eat standing up.
a) can c) may
b) could d) have to
13. There is a big hotel in the middle of ... park.
a) a c) -
b) the d) these
14. ... towns which attract tourists are usually crowded in summer.
a) - c) a
b) the d) this
15. Be sure to pick ... tomatoes before they get too ripe.
a) this c) much
b) that d) these
16. I suppose people are spending now ... money than they used to.
a) much c) fewer
b) many d) more
17. Was it exciting buying a car? - Well, it was a bit of a problem because I didn't have ... money to spend.
a) many c) most
b) much d) few
18. Once I hated flying, but now I feel ... nervous about it.
a) most c) less
b) least d) little
19. The trouble ... my father is that he never relaxes.
a) of c) about
b) with d) out
20. What did you buy this computer magazine ...? - To read about business software.
a) at c) on
b) in d) for

1. All my money ... on the way to the airport yesterday and I couldn't fly anywhere.
a) were stolen c) has been stolen
b) have been stolen d) was stolen
2. This company ... millions on computers but it doesn't seem to become more efficient.

- a) spent c) will spent
b) had spent d) has spent
3. We had to wait until the light ... to green.
a) change c) changes
b) will change d) changed
4. I heard the news on the radio while I ... home yesterday evening.
a) drive c) had driven
b) was driving d) drove
5. Before I left the house it ... to rain and I had to take my umbrella.
a) started c) had started
b) would start d) start
6. I was surprised that you ... the football match on television.
a) hadn't watched c) don't watch
b) haven't watched d) aren't watching
7. When Columbus landed on San Salvador, he ... where he was.
a) knew c) doesn't know
b) didn't know d) hadn't known
8. At one time people believed that Columbus ... America.
a) discovers c) had been discovered
b) discovered d) had discovered
9. The talks ... in London next week to discuss some problems of terrorist activity.
a) is held c) would be held
b) will be held d) hold
10. Didn't you ... this horror film last night? - No, I hate such films.
a) saw c) see
b) seen d) seeing
11. Who ... this ice-cream? - Oh, it's mine. I'm just going to eat it.
a) didn't eat c) doesn't eat
b) don't eat d) hasn't eaten
12. The new building looks awful. - I agree. It ... very nice.
a) didn't look c) hasn't looked
b) doesn't look d) won't look
13. "You ... spend your free time on playing football", my mother used to say when I was a schoolboy.
a) needn't c) couldn't
b) mustn't d) can't
14. You needn't wear your best clothes. You ... what you like.
a) can wear c) might wear
b) must wear d) need wear
15. I think ... people look after their cars better than young people.
a) elderly c) elder
b) older d) oldest
16. What are you going to do after you finish ... college, Rachel? — I want to travel.
a) - c) a
b) the d) an
17. There's been a lot of talk about ... 'spaceship' seen over our town on Sunday night.
a) - c) a
b) the d) an
18. ... is a new one-way traffic system in the city center. It's very confusing.

- a) this c) it
b)that d)there
19. ... of these magazines would you like? - This one, please.
a) what c) why
b) how much d) which
20. They will come ... the three o'clock train.
a) on c) with
b) at d) by

Test 11

1. Nick said that he ... up smoking the week before.
a) gave c) was giving
b) had given d) would give
2. Thanks for your letter. Your news ... very interesting.
a) was c) will be
b) were d) have been
3. I wanted to buy a new ring but I ... my credit card at home.
a) left c) had left
b) leave d) have left
4. My father ... more than my mother for the same work.
a) pays c) is paid
b) paid d) is being paid
5. The company ... some land, but it's going to sell it.
a) has bought c) will buy
b) had bought d) buys
6. I rang my friend in London yesterday and he said it ... heavily there.
a) is raining c) has been raining
b) was raining d) had been raining
7. No one told me that the goods ... the week before.
a) would arrive c) had arrived
b) arrived d) was arriving
8. A number of attempts ... to find the Loch Ness monster lately.
a) have been made c) made
b) were made d) will make
9. He ... this trip for months. He is leaving on Sunday.
a) plans c) has planned
b) is planning d) has been planned
10. If you ... the music too loud, you'll wake up the neighbours.
a) will play c) have played
b) play d) played
11. You ... spend all your money as soon as you've earned it.
a) can't c) couldn't
b) mustn't d) shouldn't
12. This cheque ... be signed only by the manager of your company.
a) can c) have to
b) may d) must
13. Your new car looks very ... , I must say.
a) nicely c) beautifully
b) nice d) strangely
14. The book was ... than the film I saw last week.

- a) exciting c) the most exciting
- b) most exciting d) more exciting
- 15. How ... does this dress cost? — I don't know. It's a present.
- a) many c) money
- b) much d) a lot
- 16. You can apply for a ... job when you've had more experience.
- a) best c) worse
- b) better d) worst
- 17. People don't know what ... future will be.
- a) the c) a
- b) - d) these
- 18. I went to ... British Museum several times when I was in London.
- a) the c) a
- b) - d) that
- 19. There is a problem ... our TV-set, it breaks very quickly.
- a) at c) over
- b) on d) with
- 20. Don't worry ... your job prospects. Everything will be all right.
- a) with c) about
- b) for d) over

Test 12

- 1. My sister ... interested in medicine ever since she was a child.
- a) is c) has been
- b) was d) will be
- 2. When I started working for this company, I ... an architect for six years already.
- a) has been c) was
- b) had been d) have been
- 3. I'll take the decision after I ... to the manager.
- a) speak c) has spoken
- b) will speak d) spoke
- 4. Look! That window just ... again!
- a) has broken c) has been broken
- b) broke d) break
- 5. This cafe used to be much ... before they opened the new one next door.
- a) popular c) most popular
- b) more popular d) the most popular
- 6. My company has treated me well, and given me ... chance to succeed.
- a) every c) each
- b) all d) either
- 7. There may be no need to go to school in the future, since everyone will have a computer ... home.
- a) - c) in
- b) at d) for
- 8. The pilot ... land the plane on only one engine.
- a) could c) must
- b) was able to d) need
- 9. ... marriages end in divorce these days.

- a) many c) few
 b) much d) a few
10. You have to learn to accept ... ups and downs of life.
 a) the c) a
 b) - d) this
11. Belarus has always been rich in ... talented and gifted people.
 a) an c) the
 b) a d) -
12. Where ... my scissors? I can't find them.
 a) is c) was
 b) are d) has been
13. I don't believe in ghosts, so I'm not afraid ... them of course.
 a) of c) in
 b) at d) -
14. The two Prime Ministers ... discuss the current economic crisis tomorrow.
 a) can c) has to
 b) may d) are to
15. I think he was lonely because he had ... friends and none of his neighbours ever spoke to him.
 a) few c) many
 b) a few d) much
16. The journey to Paris had taken much ... before they built the Channel Tunnel.
 a) longer c) long
 b) the longest d) longest
17. A small sum of money ... from the cash some days ago and nobody knows who did it.
 a) steal c) is stolen
 b) stole d) was stolen
18. Man ... first in East Africa.
 a) is discovered c) discover
 b) discovered d) was discovered
19. Why are you so dirty? - I ... in the garden.
 a) dig c) was digging
 b) dug d) have been digging
20. Next summer we ... here for 20 years.
 a) will live c) will be living
 b) will have been living d) are living

Test 13

1. What are you looking for? - I'm afraid I ... my key.
 a) lose c) losing
 b) lost d) have lost
2. She took this decision after she ... to the manager.
 a) spoke c) had spoken
 b) was speaking d) would speak
3. I ... nervous since morning, but this feeling vanished as soon as I saw her.
 a) was feeling c) feel
 b) have been feeling d) had been feeling
4. The second prize ... to an unknown author from India at yesterday's celebration.
 a) awarded c) will be awarded
 b) was awarded d) is awarded
5. I'm going to see ... of this city.

- a) the sight c) a sight
b) the sights d) sight
6. ... teachers have complained about his behaviour at school.
a) much c) some
b) the most d) any
7. It would be difficult to imagine life without ... telephone.
a) - c) an
b) a d) the
8. Nobody nowadays thinks that women ... just stay at home and look after the children.
a) are to c) might
b) has to d) should
9. When I was a teenager, I argued ... my brother and sister all the time.
a) at c) on
b) with d) by
10. I think that we are not making as ... profit as we should do.
a) much c) little
b) many d) few
11. "I ... a convincing explanation of your absence yet", the teacher said.
a) not hear c) haven't heard
b) don't hear d) hasn't heard
12. She thinks she ... more forgetful as she grows older.
a) get c) would get
b) gets d) is getting
13. This is the first time I ... late for my English lesson.
a) am c) has been
b) was d) have been
14. It seems that they already ... everything without consulting us.
a) have decided c) decided
b) had decided d) decide
15. I don't think you ... to show your passport there.
a) ask c) will be asked
b) will ask d) asking
16. Happiness is not ... inevitable result of having money.
a) - c) the
b) a d) an
17. I am afraid there are ... vacancies in the company at present.
a) not c) neither
b) none d) no
18. I ... give you permission for going there, I'm afraid.
a) doesn't have to c) might
b) can't d) am not to
19. The tourists were not aware ... the danger of bandits in the hills.
a) in c) under
b) of d) during
20. She has ... smile I have ever seen. That's what attracts people to her.
a) beautiful c) the most beautiful
b) more beautiful d) less beautiful

Test 14

1. He ... for several hours and needed a rest.

- a) was driving c) had been driving
b) drove d) had driven
2. Somebody is at the door. - I ... to see who it is.
a) go c) will be going
b) will go d) will have gone
3. The boy is going to be a scientist when he ... up.
a) grow c) will grow
b) grows d) will have grown
4. By the time she qualifies, she ... law for 5 years.
a) will study c) will have been studying
b) will be studying d) study
5. This old house on the corner ... down in two weeks.
a) will knock c) will have been knocked
b) will be knocked d) knocked
6. It was a film about ... life of a polar explorer.
a) - c) an
b) a d) the
7. They met in May and it was then ... he fell in love with her.
a) that c) there
b) than d) this
8. I don't agree that the unemployed ... receive more help from the state.
a) can c) should
b) may d) has to
9. Being a nurse is not as ... as being a doctor.
a) more interesting c) less interesting
b) interesting d) most interesting
10. We arrived ... England at Gatwick Airport.
a) to c) in
b) for d) at
11. Don't worry, the sun ... our clothes by the time we get home.
a) will dry c) will be drying
b) will have dried d) dry
12. Traditional English afternoon tea ... rare nowadays, although the English are ready for a cup of tea at any time of the day.
a) is c) has been
b) was d) will be
13. My father who ... recently spends all day reading the newspapers.
a) retired c) retires
b) has retired d) will retire
14. Much that has just been said ... soon.
a) forget c) will have been forgotten
b) will forget d) will be forgotten
15. There ... interesting news in today's newspaper.
a) are c) have been
b) is d) were
16. I saw two films yesterday, but I didn't like ... of them.
a) neither c) none
b) no d) either
17. The judge sent him to ... prison for ten years.
a) - c) the

- b) a d) an
18. ... you tell me if this bus goes to Heathrow Airport?
- a) must c) may
- b) should d) could
19. Last year I stayed for a few days in an old house in Scotland which was famous ... its ghosts.
- a) by c) about
- b) at d) for
20. Your car costs ... than mine but it is more beautiful.
- a) little c) the least
- b) less d) fewer

Test 15

1. ... you still ... or have you found a job already?
a) are studied c) have studied
b) are studying d) have been studying
2. Any advice that the Queen may offer the Prime Minister ... secret.
a) keep c) is kept
b) are kept d) was kept
3. Members of British Parliament ... salaries since 1911.
a) paid c) are paid
b) have been paid d) were paid
4. I decided to change from central London to the suburbs because it ... so expensive to live there.
a) become c) will become
b) have become d) has become
5. The teacher asked her pupils where they ... to spend their holidays.
a) are going c) will be going
b) were going d) have been going
6. As you can see from the letter I ... my address and live in Oxford now.
a) change c) have changed
b) changed d) had changed
7. This time next week I ... on the beach in Spain.
a) lie c) will be lying
b) will lie d) will have been lying
8. Living in the country is ... than in a big city.
a) less expensive c) the least expensive
b) most expensive d) expensive
9. I would like to meet ... you and thank you for your help.
a) with c) by
b) at d) -
10. Every time I go to the supermarket I ask ... why I go shopping so often.
a) my c) mine
b) myself d) they
11. It rains every day. If you ... the television with you, you will have nothing to do there.
a) not to take c) won't take
b) don't take d) aren't taken
12. The British Queen is certainly one of ... women in the world.
a) rich c) the richest
b) richer d) not rich

13. In 1979 Margaret Thatcher became ... first woman Prime Minister, yet she never appointed a woman in her Cabinet.
 a) - c) a
 b) the d) an
14. A passer-by asked if it ... the right road for Hastings.
 a) is c) has been
 b) was d) will be
15. Excuse me, ... I borrow your newspaper, if you are not reading it?
 a) must c) might
 b) can d) should
16. Bill said that he ... for me outside when I got to the station.
 a) will be waiting c) is waiting
 b) would be waiting d) waits
17. I need some time to think about ... offer you made me.
 a) - c) a
 b) the d) an
18. We can't go by train. The train-drivers are ... strike.
 a) on c) for
 b) in d) at
19. I think that he was lonely because he had few friends and ... of his neighbours ever spoke to him.
 a) neither c) none
 b) either d) no
20. After oil ... under the sea near the Welsh Coast, Britain has become self-sufficient in this energy source.
 a) discovered c) will be discovered
 b) was discovered d) is discovered

3. Задания для практического контроля

Раздел: Практикум по чтению

Вариант 1

Текст

PARTNERSHIPS

1. A partnership is an association of two or more persons to carry on a business for profit. When the owners of the partnership have unlimited liability they are called general partners. If partners have limited liability they are 'limited partners'. There may be a silent partner as well – a person who is known to the public as a member of the firm but without authority in management. But he is not known to the public.
2. Any business may have the form of the partnership, for example, in such professional fields as medicine, law, accounting, insurance and stockbrokerage. Limited partnerships are a common form of ownership in real estate, oil prospecting, quarrying industries, etc.
3. Partnerships have more advantages than sole proprietorships if one needs a big capital or diversified management. Like sole proprietorship they are easy to form and often get tax benefits from the government.

4. Partnerships have certain disadvantages too. One is unlimited liability. It means that each partner is responsible for all debts and is legally responsible for the whole business. Another disadvantage is that partners may disagree with each other.

I. В первом абзаце текста найдите предложения с пассивной конструкцией. Определите видовременную форму глагола-сказуемого. Переведите предложения на русский язык.

II. Во втором абзаце текста найдите предложение, в котором употребляется многозначный глагол *to be*. Определите функцию глагола. Переведите предложение на русский язык.

III. В третьем абзаце текста найдите предложение, в котором слово с окончанием *-s* является глаголом. Определите его видовременную форму. Переведите предложение на русский язык.

IV. Найдите в тексте английские эквиваленты следующих русских словосочетаний:

- 1) вести дело;
- 2) партнер с ограниченной юридической ответственностью;
- 3) добыча нефти;
- 4) частная собственность;
- 5) получать льготы по налогообложению;
- 6) быть юридически ответственным;
- 7) недвижимость.

V. Перепишите и письменно переведите 2, 3, 4 абзацы текста.

VI. Письменно ответьте на вопросы.

1. What is a limited partnership?
2. What is a general partnership?

В а р и а н т 2

Текст

CORPORATIONS

1. A business corporation is an institution established for the purpose of making profit. It is operated by individuals. Their shares of ownership are represented by stock certificates. A person who owns a stock certificate is called a stock-holder.

2. There are several advantages of the corporate form of ownership. The first is the ability to attract financial resources. The next advantage is that the corporation attracts a large amount of capital it can invest in plants, equipment and research. And the third advantage is that a corporation offers salaries and thus attracts talented managers and specialists.

3. The privately owned business corporation is one type of corporation. There are some other types too.

Educational, religious, charitable institutions can also incorporate. Usually such corporation does not issue stocks and is nonprofit. If there is a profit it is reinvested in the institution rather than distributed to private stockholders.

4. In some western countries, cities and states federal government and special agencies are establishing governmental corporations now. A few examples of these governmental corporations are state universities, state hospitals and city owned utilities. Governmental corporations are nonprofit as a rule and usually they do not issue stock certificates.

I. В первом абзаце текста найдите предложения с пассивной конструкцией, определите видовременную форму глагола-сказуемого. Переведите предложения на русский язык.

II. Найдите в тексте предложения, в которых употребляется глагол *to do*. Переведите предложения

жения, обращая внимание на значение данного глагола.

III. В первом абзаце текста найдите предложение, в котором глагол

IV. Найдите в тексте английские эквиваленты следующих русских словосочетаний:

- 1) выпускать акции;
- 2) привлекать финансовые ресурсы;
- 3) привлекать большой капитал;
- 4) акционер, держатель акций;
- 5) повторно инвестировать;
- 6) предлагать высокие оклады;
- 7) неприбыльный.

V. Перепишите и письменно переведите 2, 3, 4 абзацы текста.

VI. Письменно ответьте на вопросы.

1. What is a business corporation?
2. What corporations don't issue the stock?

В а р и а н т 3

Текст

CORPORATE FINANCE

1. Corporations need financing for the purchase of assets and the payment of expenses. The corporations can issue shares in exchange for money or property. Sometimes it is called equity funding. The holders of the shares form the ownership of the company. Each share is represented by a stock certificate, which is negotiable.

It means that one can buy and sell it. The value of a share is determined by the net assets divided by the total number of shares outstanding. The value of the share also depends on the success of the company. The greater the success, the more value the shares have.

2. A corporation can also get capital by borrowing. It is called debt funding. If a corporation borrows money, they give notes or bonds. They are also negotiable. But the interest will be paid out whether business is profitable or not.

3. When running the corporation, management is to consider both the outflow and inflow of capital. The outflow is formed by the purchase of inventory and supplies, payment of salaries. The inflow is formed by the sale of goods and services. In the long run the inflow must be greater than the outflow. It will result in a profit.

4. In addition, a company must deduct its costs, expenses, losses on bad debts, interest on borrowed capital and other items. It helps to determine if the financial management has been profitable. The amount of risk involved is also an important factor. It determines the fund rising and it shows if a particular corporation is a good investment.

I. В третьем абзаце текста найдите предложения с пассивной конструкцией. Определите видовременную форму глагола-сказуемого. Переведите предложения на русский язык.

II. В четвертом абзаце текста найдите предложения, в которых глагол **to be** выполняет функцию глагола-связки. Переведите предложения на русский язык.

III. Во втором абзаце текста найдите предложение, в котором употребляются слова с окончани-

ем **-s**. Определите, какой частью речи являются слова и какую функцию выполняет это окончание. Переведите предложение на русский язык.

IV. Найдите в тексте английские эквиваленты следующих русских словосочетаний:

- 1) оплата расходов;
- 2) сертификат акций;

- 3) держатели акций;
- 4) акционерный (долевой) способ формирования денежного фонда;
- 5) образование денежного фонда с помощью займа;
- 6) ценность (стоимость) акции;
- 7) фиксированный процент (доля).

V. *Перепишите и письменно переведите 1, 2, 3 абзацы текста.*

VI. *Письменно ответьте на вопросы.*

1. What does debt funding mean?
2. How is the value of a share determined?

В а р и а н т 4

Текст

WHOLESALING

1. Wholesaling is a part of the marketing system. It provides channels of distribution which help to bring goods to the market. Generally indirect channels are used to market manufactured consumer goods. It could be from the manufacturer to the wholesaler, from the retailer to the consumer or through more complicated channels.

A direct channel moves goods from the manufacturer or producer to the consumer.

2. Wholesaling is often a field of small business, but there is a growing chain movement in the western countries. About a quarter of wholesaling units account for one-third of total sales.

3. Two-thirds of the wholesaling middlemen are merchant wholesalers who take title to the goods they deal in. There are also agent middlemen who negotiate purchases or sales or both. They don't take title to the goods they deal in. Sometimes they take possession though. These agents don't earn salaries. They receive commissions. This is a percentage of the value of the goods they sell.

4. Wholesalers simplify the process of distribution. For example, the average supermarket stocks 5,000 items in groceries alone, a retail druggist can have more than 6,000 items. As a wholesaler handles a large assortment of items from numerous manufacturers he reduces the problems of both manufacturers and retailers.

The store-keeper is not to deal directly with thousands of different people. He usually has a well-stocked store and deals with only a few wholesalers.

I. *В первом абзаце текста найдите предложение с пассивной конструкцией. Определите видовременную форму глагола-сказуемого. Переведите предложение на русский язык.*

II. *В первом абзаце текста найдите предложение, в котором глагол **to be** выполняет функцию глагола-связки. Переведите предложение на русский язык.*

III. *В третьем абзаце текста найдите предложения, в которых употребляется глагол **to do**. Переведите предложения, обращая внимание на значение данного глагола.*

IV. *Найдите в тексте английские эквиваленты следующих русских словосочетаний:*

- 1) непрямая система сбыта;
- 2) обеспечивать системой (сбыта);
- 3) розничный торговец;
- 4) контора по оптовой торговле;
- 5) оптовый скупщик;
- 6) приобретать товар как собственность;
- 7) вести переговоры по поводу купли или продажи.

V. *Перепишите и письменно переведите 2, 3, 4 абзацы текста.*

VI. *Письменно ответьте на вопросы.*

1. What is the aim of the wholesaling?

2. What channel of distribution is preferable?

В а р и а н т 5

Текст

PRICING

1. All products and all services have prices. The price depends on different things such as credit terms, delivery, quality and other forms of service. It's hardly possible to determine such a price. The price may be too high to produce a large volume or too low to cover costs. No other area of marketing operations has been a subject of bad practice. Many businesses pursue unsound price policies for long periods of time and are not aware about it.

2. Prices are determined in different ways. For example, the prices of meat, cotton and other agricultural prices are set on the large central market where forces of supply and demand exist. This is pure price competition.

The prices on industrial products (iron, steel etc.) are usually charged by large companies. As a rule the amount and price of goods sold to large number of buyers is controlled by a few competing sellers. Prices can also be set by the government, usually for different public services – railroads, electricity, manufactured gas, bus services etc.

3. If demand increases, prices rise, profits expand and new investment will be attracted. But other factors are involved as well. Prices are related to each other in different ways. Ultimately, everything is related to each in price, since the consumer can buy and must pay for everything out of a particular, limited amount of money.

I. В третьем абзаце текста найдите два предложения с пассивной конструкцией. Определите видовременную форму глагола-сказуемого. Переведите предложения на русский язык.

II. Во втором абзаце текста найдите предложение, в котором глагол **to be** выполняет функцию глагола-связки. Переведите предложение на русский язык.

III. В первом абзаце текста найдите предложение, в котором слово с окончанием **-s** является глаголом. Определите его видовременную форму. Переведите предложение на русский язык.

IV. Найдите в тексте английские эквиваленты следующих русских словосочетаний:

1) покрывать затраты; 2) вести неразумную ценообразовательную политику; 3) предложение и спрос; 4) конкуренция в ценообразовании; 5) устанавливать цены; 6) кредитные условия; 7) общественные услуги (общественно-коммунальные услуги).

V. Перепишите и письменно переведите 1, 2 абзацы текста.

VI. Письменно ответьте на вопросы.

1. How are industrial products usually priced?

2. What public services are priced by the government?

Раздел: Перевод и пересказ

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 1

MONEY

The work which people undertake provides them with money. People buy essential commodities with money. All values in the economic system are measured in terms of money. Our goods and

services are sold for money, and that money is in its turn exchanged for other goods and services. Coins are adequate for small transactions, while paper notes are used for general business. Originally, a valuable Metal (gold, silver or copper) served as a constant store of value, and even today the American dollar is technically backed by the store of gold which the US government maintains. Because gold has been universally regarded as a very valuable metal, national currencies were for many years judged in terms of the so called "gold standard". Nowadays national currencies are considered to be as strong as the national economies which support them. The value of money is basically its value as a medium of exchange or as economists put it, its "purchasing power". This purchasing power is dependent on supply and demand. The demand of money is reckonable as the quantity needed to effect business transactions. The demand for money is related to the rapidity with which the business is done. The supply of money is the actual amount in notes and coins available for business purposes. If too much money is available, its value decreases. This condition is known as "inflation".

1. What is money used for?
2. Which value does money have?
3. What is inflation?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 2

FUNCTIONS OF MONEY

People accept money in exchange for goods and services. But the role of money depends on the state of development of an economy. Money has become an essential element of economies based on the division of labour, in which individuals have specialized in certain activities and enterprises have focused on manufacturing specific goods and rendering specific services. In order to make transactions as simple and efficient as possible, the introduction of a generally accepted medium of exchange suggested itself.

Money perform the function of a medium of exchange or means of payment with goods being exchanged for money and money for goods. At the same time it also acts as a unit of account.

Money is a store of value, as part of an individual's income may be set aside for future consumption.

These three functions of money - medium of exchange, unit of account and store of value - can only be fulfilled if there is great confidence in its stability of value. Safeguarding monetary stability is the primacy task of the central banks all over the world. Moreover, the central bank has the function of regulating the money supply in order to guarantee a smooth functioning of the monetary system.

1. What do people accept as money?
3. What are three main functions of money?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 3

Organisation of the european system of central banks (escb)

The ESCB is composed of the European Central Bank (ECB) and the national central banks (NCBs) of the European Union member states. In accordance with the ESCB Statute, the primary of the ESCB is to maintain the price stability.

The basic tasks to be carried out by the ESCB are:

- to define and implement the monetary policy;

- to conduct foreign exchange operations;
- to hold and manage the official foreign reserves of the Member States;

And to promote the smooth operation of payment systems.

In addition, the ESCB contributes to the smooth conduct of policies relating to supervision of credit institutions and the stability of the financial system. It also has an advisory role on matters which fall within its field of competence. Finally, in order to undertake the tasks the ESCB, the ECB shall collect the necessary statistical information.

1. Define the notion ESCB

2. What is the Russian national currency?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 4

A financial audit is the examination of financial records and reports of a company or organisation, in order to verify that the figures in the financial reports are relevant, accurate, and complete. The general focus is to ensure the reported financial statements fairly represent a company's stated condition for the firm's stakeholders. These stakeholders will be interested parties, such as stockholders, employees, regulators, and the like. Doing a financial audit is called the "attest" function. The general purpose is for an independent party (the CPA firm) to provide written assurance (the audit report) that financial reports are "fairly presented in conformity with generally accepted accounting principles". Because of major accounting scandals (failure by CPA firms to detect widespread fraud), assessing internal control procedures has increased in magnitude as a part of financial audits. Financial audits are typically done by external auditors (accountancy firms). Many organizations, including most very large organizations, also employ or hire internal auditors, who do not attest to financial reports. Internal auditors often assist external auditors, and, in theory, since both do internal control work, their efforts should be coordinated.

1. What is a financial audit?

2. What is the general purpose of audit?

3. Who typically does financial audits?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 5

Their first appearance was probably in Asia in the 7th century BC. And whether these coins were used as money in the modern sense has also been questioned. To determine the earliest use of money, we need to define what we mean by money. We will return to this issue shortly. But with any reasonable definition the first use of money is as old as human civilization. The early Persians deposited their grain in state or church granaries. The receipts of deposit were then used as methods of payment in the economies. Thus, banks were invented before coins. Ancient Egypt had a similar system, but instead of receipts they used orders of withdrawal – thus making their system very close to that of modern checks. In fact, during Alexander the Great's period, the granaries were linked together, making checks in the 3rd century BC more convenient than British checks in the 1980s. However, money is older than written history. Recent anthropological and linguistic research indicates that not only is money very old, but its origin has little to do with trading, thus contradicting another common myth. Rather, money was first used in a social setting. Probably at first as a method of punishment.

1. Are the concepts of money and coinage the same?

2. How old is the first money?

3. What did early Stone Age men use as money?

4. Where and when did the first bank notes appear?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 6

An essential characteristic of capitalism is the institution of rule of law in establishing and protecting private property, including, most notably, private ownership of the means of production. Private property was embraced in some earlier systems legal systems such as in ancient Rome, but protection of these rights was sometimes difficult, especially since Rome had no police. Such and other earlier system often forced the weak to accept the leadership of a strong patron or lord and pay him for protection. It has been argued that a strong formal property and legal system made possible a) greater independence; b) clear and provable protected ownership; c) the standardization and integration of property rules and property information in the country as a whole; d) increased trust arising from a greater certainty of punishment for cheating in economic transactions; e) more formal and complex written statements of ownership that permitted the easier assumption of shared risk and ownership in companies, and the insurance of risk; f) greater availability of loans for new projects, since more things could be used as collateral for the loans; g) easier and more reliable information regarding such things as credit history and the worth of assets; h) an increased standardization and transferability of statements documenting the ownership of property, which paved the way for structures such as national markets for companies and the easy transportation of property through complex networks of individuals and other entities. All of these things enhanced economic growth.

1. What is an important feature of capitalism?
2. Is capitalism the only system embracing private property?
3. Give your definition to the term "intellectual property".

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 7

One of the primary objectives in a social system in which commerce and property have a central role is to promote the growth of capital. The standard measures of growth are Gross Domestic Product or GDP, capacity utilization, and 'standard of living'. The ability of capitalist economies to increase and improve their stock of capital was central to the argument which Adam Smith advanced for a free market setting production, price and resource allocation. It has been argued that GDP per capita was essentially flat until the industrial revolution and the emergence of the capitalist economy, and that it has since increased rapidly in capitalist countries. It has also been argued that a higher GDP per capita promotes a higher standard of living, including the adequate or improved availability of food, housing, clothing, health care, reduced working hours and freedom from work for children and the elderly. These are reduced or unavailable if the GDP per capita is too low, so that most people are living a marginal existence. Economic growth is, however, not universally viewed as an unequivocal good. The downside of such growth is referred to by economists as the 'externalization of costs'. Among other things, these effects include pollution, the disruption of traditional living patterns and cultures, the spread of pathogens, wars over resources or market access, and the creation of underclasses.

1. What are the standard measures of economic growth?
2. What are the side effects of economic growth?
3. What did the recent natural disasters prove?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 8

Competition

All businesses produce goods and services and seek profits. And they all compete with other businesses in doing so. Competition is universal in the world of business. Businesses do not compete only in selling things. They compete for labour, capital, and natural resources. If a business is going to survive in the face of competition, it needs a constant flow of new ideas. It needs managers who are good at developing new products, finding new ways to reduce costs, and thinking of new ways to make products attractive to consumers. In the 1960s Xerox had a virtual monopoly on producing copying machines because the company had major patents. Rivals like Kodak, Canon, and 3M spent huge amounts of money on getting new patents. They succeeded in obtaining new patents, and now Xerox is just one among many competitors in the copier market.

1. What do all businesses produce?
2. What is competition?
3. What does a businessman need to develop new products?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 9

Supply and Demand

The backbone of any economy are producers. They are represented by enterprises or firms. The aim of producers is to supply goods and services, seek profits, and compete successfully with one another. To create the goods and services they sell, producers transform inputs into outputs. Three factors of production are needed to make goods and services. They are labour, capital, and natural resources. Every economy faces the problem of what, how and for whom to produce. In market economies the problem is solved by the market thanks to the law of supply and demand. The law states that the imbalances in the market between the quantity of the goods that buyers want to purchase and the quantity that producers want to sell tend to be corrected by changes in prices. Other things being equal, people tend to increase their purchases of a good or service when its price goes down, and to cut back on purchases when prices go up. Producers tend to respond to a rise in price by increasing their output. Together, changes in supply and demand act to correct temporary shortages or surpluses. When there is a shortage, producers see a chance to increase the supply and to make an extra profit. Whenever people who are willing to sell a commodity contact people willing to buy it, a market for that commodity is created. In a perfect market, buyers and sellers are numerous and competition is completely free. In some markets there may only be one seller or a very limited number of sellers to offer goods and services. Such a situation is called a "monopoly".

1. What is the backbone of economy?
2. What are three main factors of production?
3. What is the monopoly?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 10

The Nation's Economy

The economy of the country is like a machine which provides us with things we need, i.e. goods and services. The economy creates the wealth of the country. The better it works the better off are the people.

The government through its economic policy plays an important role in the control of the economy machine. The major branches of economic policy are fiscal and monetary policies. Fiscal policy is concerned with taxes and government spending activities. Monetary policy is concerned with controlling the supply of money and credit.

A nation's economy can be divided into three sectors of activity. The primary sector deals with extraction of minerals, agriculture, fishing, and forestry. Processing of the primary sector materials and production of manufactured goods is the field of the manufacturing sector. The service sector provides services of various kinds such as transportation, distribution, catering as well as financial services and tourism. The role of the manufacturing sector in the advanced industrialised countries is decreasing while the service sector is becoming more important.

1. What does economy create?
2. Which role does the government play?
3. Which sector deals with agriculture?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 11

"In God we trust, all others we audit". This quote sums up a basic viewpoint of some professionals towards auditing. Auditing has existed in one form or another since ancient times. Records show that auditing activity was part of early life in Babylonia, China, Greece, and Rome. One ancient meaning for the word "auditor" was a "hearer or listener". In Rome, auditors heard transactions as they took place. They observed the events as they happened and were able to recount the responsibilities and obligations to which each party was bound. Modern auditing, as defined by the American Accounting Association, is a systematic process of objectively obtaining and evaluating evidence regarding assertions about economic actions and events to ascertain the degree of correspondence between those assertions and established criteria and communicating the results to interested users. An examination of the definition of auditing reveals that there are three key aspects of the definition. First, auditing is not an activity which can be performed in a haphazard manner, it is a systematic process based on logic and reasoning. Second, during an examination of financial statements the auditor objectively obtains and evaluates evidence regarding assertions about economic actions and events embodied in the financial statements to ascertain the degree of correspondence between those assertions and established criteria. In the audit of financial statements prepared by a company, the established criteria are generally accepted accounting principles (GAAP). That is, the financial statements must be prepared in accordance with GAAP. Consequently, the auditor must obtain and evaluate evidence to determine whether the assertions (the elements of the financial statements) meet the established criteria (GAAP).

1. What did auditors do in the ancient Rome?
2. What is the essence of the modern auditing?
3. What are the three key aspects of the definition of auditing?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 12

Franchise

What is a franchise? A franchise is a right granted to an individual or group to market a company's goods or services within a certain territory or location. Some examples of today's popular franchises are McDonald's, Subway, Domino's Pizza, and the UPS Store. There are many different types of franchises. Many people associate only fast food businesses with franchising. In fact, there are over 120 different types of franchise businesses available today, including automotive, cleaning & maintenance, health & fitness, financial services, and pet-related franchises, just to name a few. If you are thinking about buying into a franchise system, it is important that you understand exactly how franchising works, what fees are involved, and what is expected of you from the franchise company. An individual who purchases and runs a franchise is called a "franchisee." The franchisee purchases a franchise from the "franchisor." The franchisee must follow certain rules and guidelines already established by the franchisor, and in most cases the franchisee must pay an ongoing franchise royalty fee, as well as an up-front, one-time franchise fee to the franchisor. Franchising has become one of the most popular ways of doing business in today's marketplace. In most states you cannot drive three blocks without seeing a nationally recognized franchise company.

1. What is the franchisee?
2. How many types of franchise business?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 13

The pursuit and realization of profit is an essential characteristic of capitalism. Profit is derived by selling a product for more than the cost required to produce or acquire it. Some consider the pursuit of profit to be the essence of capitalism. Sociologist and economist, Max Weber, says that "capitalism is identical with the pursuit of profit, and forever renewed profit, by means of conscious, rational, capitalistic enterprise". However, it is not a unique characteristic for capitalism, some practiced profitable barter and monetary profit has been known since antiquity. Opponents of capitalism often protest that private owners of capital do not remunerate laborers the full value of their production but keep a portion as profit, claiming this to be exploitative. However, defenders of capitalism argue that when a worker is paid the wage for which he agreed to work, there is no exploitation, especially in a free market where no one else is making an offer more desirable to the worker; that "the full value of a worker's production" is based on his work, not on how much profit is created, something that depends almost entirely on factors that are independent of the worker's performance; that profit is a critical measure of how much value is created by the production process; that the private owners are the ones who should decide how much of the profit is to be used to increase the compensation of the workers (which they often do, as bonuses); and that profit provides the capital for further growth and innovation.

Read and answer the following questions

1. How can profit be derived?
2. Is the pursuit of profits a unique characteristic of capitalism?
3. What do defenders of capitalism think the value of a worker's production is based on?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 14

Since individuals typically earn their incomes from working for companies whose requirements are constantly changing, it is quite possible that at any given time not all members of a country's potential work force will be able to find an employer that needs their labor. This would be less problematic in an economy in which such individuals had unlimited access to resources such as land in order to provide for themselves, but when the ownership of the bulk of its productive capacity resides in relatively few hands, most individuals will be dependent on employment for their economic well-being. It is typical for true capitalist economies to have rates of unemployment that fluctuate between 3% and 15%. Some economists have used the term "natural rate of unemployment" to describe this phenomenon.

Depressed or stagnant economies have been known to reach unemployment rates as high as 30%, while events such as military mobilization (a good example is that of World War II) have resulted in just 1-2% unemployment, a level that is often termed "full employment". Typical unemployment rates in Western economies range between 5% and 10%. Some economists consider that a certain level of unemployment is necessary for the proper functioning of capitalist economies.

1. What is the natural rate of unemployment?
2. What sort of events can lead to full employment?
3. How can minimum wage laws affect unemployment rates?

ПРАКТИЧЕСКОЕ ЗАДАНИЕ № 15

Economics (from the Greek "household management") is a social science that studies the production, distribution, trade and consumption of goods and services.

Economics, which focuses on measurable variables, is broadly divided into two main branches: microeconomics, which deals with individual agents, such as households and businesses, and macroeconomics, which considers the economy as a whole, in which case it considers aggregate supply and demand for money, capital and commodities. Aspects receiving particular attention in economics are resource allocation, production, distribution, trade, and competition. Economic logic is increasingly applied to any problem that involves choice under scarcity or determining economic value. Mainstream economics focuses on how prices reflect supply and demand, and uses equations to predict consequences of decisions. The fundamental assumption underlying traditional economic theory is the utility-maximizing rule.

1. What is the definition of economics?
2. What are the two main branches of economics?
3. Which aspects receive particular attention in economics?

**ЧАСТНОЕ ПРОФЕССИОНАЛЬНОЕ ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ
« СТАВРОПОЛЬСКИЙ КООПЕРАТИВНЫЙ ТЕХНИКУМ»**

УТВЕРЖДАЮ
Заместитель директора
по учебно-воспитательной работе
_____ **Н.А. Авакова**
«__» _____ **20__** г

**3. Комплект оценочных средств для проведения промежуточной аттестации
по дисциплине ОГСЭ.03 Иностранный язык в профессиональной деятельности**

Специальность: 38.02.01 Экономика и бухгалтерский учет (по отраслям)

Форма аттестации - дифференцированный зачет

Семестр: 2 - для поступивших на базе среднего общего образования

Семестр: 4 - для поступивших на базе основного общего образования

Рассмотрено на заседании
цикловой комиссии
«Общеобразовательных, правовых и
коммерческих дисциплин»
Протокол № ____ от «__» _____ 20__ г.
Председатель цикловой комиссии
_____ Л.Ф. Магомедова

3. Фонд оценочных средств для проведения промежуточной аттестации по дисциплине

3.1. Перечень вопросов для подготовки к промежуточной аттестации по дисциплине

Грамматический материал:

1. Имя существительное.
2. Артикль.
3. Образование множественного числа существительных.
4. Имя числительное. Количественные числительные. Порядковые числительные.
5. Времена английского глагола. Формы настоящего времени. The Indefinite Forms.
6. Времена английского глагола. Действительный залог. The Continuous Forms.
7. Модальные глаголы.
8. Герундиальные конструкции.
9. Переход из прямой речи в косвенную.

Лексический материал:

1. Общая характеристика и основные сведения о Соединенном Королевстве.
2. Сравнение систем образования разных стран.
3. Сравнительный анализ экономических систем стран изучаемого языка.
4. Роль информационных технологий в изучении иностранного языка.
5. Профессии и профессиональные качества. Профессия бухгалтера.
6. Основные задачи бухгалтерского учета
7. Бухгалтерская отчетность
8. Назначение баланса.
9. Требования, предъявляемые к балансу
10. Польза отчетности
11. Мировые стандарты отчетности
12. Двойная запись
13. Контроль за хозяйственно-финансовой деятельностью предприятия
14. Дебет. Кредит.
15. Принципы налогообложения
16. Налог на добавленную стоимость.
17. Банки.

3.2. Задания для промежуточной аттестации по дисциплине ОГСЭ.03 Иностранный язык в профессиональной деятельности в форме дифференцированного зачета

БИЛЕТ 1.

Прочтите, переведите Текст № 1 и выполните задания после текста.

Текст №1

PROFIT

It is essential to distinguish a few different concepts of “profit”.

“Profit” in everyday life means advantage or good obtained from something. Besides, it can mean money gained in business.

“Profit” for an accountant means simply the difference between total receipts and total costs. For the economist “profit” has a much wider meaning. It is the revenue derived from the use of resources minus the opportunity cost of using those resources.

The economist attaches a cost to the use of retained earnings, since they could have yielded revenues if used outside the business. Besides, the economist would value the time of owner managers in accordance with what they could have earned outside the business.

The pursuit and realization of profit is an essential characteristic of capitalism. Profit is derived by selling a product for more than the cost required to produce or acquire it. Some consider the pursuit of profit to be the essence of capitalism.

Opponents of capitalism often protest that private owners of capital do not remunerate laborers the full value of their production but keep a portion as profit, claiming this to be exploitative. However, defenders of capitalism argue that when a worker is paid the wage for which he agreed to work, there is no exploitation, especially in a free market where no one else is making an offer more desirable to the worker; that "the full value of a worker's production" is based on his work, not on how much profit is created.

Задание 1. Ответьте на вопросы по тексту:

1. What is profit?
2. What is profit for an accountant?
3. What does an economist take into account to calculate profit?
4. What is essential characteristic of capitalism?
5. What do opponents of capitalism protest about?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Прибыль, различные понятия прибыли, полученная выручка, получение прибыли, реализация прибыли, продажа продукта, частные собственники, полная стоимость, заработная плата.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

“Profit” in everyday life, “profit” for an accountant, “profit” for an economist, how profit is derived, paying the worker.

БИЛЕТ 2.

Прочтите, переведите Текст № 2 и выполните задания после текста.

Текст №2

BANKS

Bank generally, a corporation formed for the purpose of maintaining savings accounts and checking accounts, issuing loans and credit, and dealing in negotiable securities issued by governmental entities and corporations.

By law, banks are usually permitted to engage in activities and offer numerous services incidental to and beyond those listed above, e.g., buying and selling gold and silver. Banks earn money by investing their customers' deposits. Banks protect the customers against loss and are strictly regulated.

Commercial bank by far, the most common and most unrestricted type of bank. It is allowed the widest range of services it offers and the investment it makes. Its major limitation is that it must keep on reserve a larger percentage of its deposit. This reserve is used to cover the bank's daily needs, to guard against a money shortage at the bank and a resulting panic, and to shield the customers against the bank's failure and the consequent loss of deposits.

Savings bank's major service was the "time" savings account, or deposit, from which money, once deposited, could be withdrawn only after a set period elapsed or 30 days' notice was given. By law a savings bank's investments are usually limited to certain corporate and government bonds and securities. Its advantages are that it can pay higher interest rates than commercial bank, has certain tax benefits, and can keep a smaller percentage of its deposits on reserve. Usually, the bank is owned by its depositors as creditors whose dividends are paid in form of interest on their accounts.

Задание 1. Ответьте на вопросы по тексту:

1. What is bank in general?
2. What are bank's objectives?
3. How do banks earn money?
4. What is the "time" savings account?
5. What are advantages of savings banks?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Хранить сберегательные счета, выдавать ссуды и кредиты, оборотные ценные бумаги, государственные юридические лица, заниматься деятельностью, предлагать услуги, зарабатывать деньги, вклады клиентов, защищать клиентов от банкротства банка, потеря вкладов, сберегательный банк, процентная ставка.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Banks' services, commercial bank, savings bank.

БИЛЕТ 3.

Прочтите, переведите Текст № 3 и выполните задания после текста.

Текст №3

PRICES AND TERMS OF DELIVERY

When sellers quote prices in their offers they usually state on what terms, at this price, they will deliver the goods. The price will certainly depend on the terms of delivery. Terms of delivery are included in internationally recognized standard that is used worldwide in international and domestic contracts for the sale of goods, e.g. Incoterms 2010. "Incoterms" mean International Commerce Terms. The most popular terms of delivery in foreign business transactions are:

- FOB (free on board);
- CIF (cost, insurance and freight);
- C & F (cost and freight);
- FOR (free on rail).

If the goods are offered on FOB terms the price will practically include the cost of the goods and transportation expenses to the port of shipment.

If the goods are offered on CIF terms the price will cover the cost of the goods, insurance expenses and freight expenses or transportation expenses, to the port of destination.

If the goods are offered on C & F terms the price will cover the cost of the goods and freight to the port of destination.

If the goods are offered on FOR terms the price will include the cost of the goods and transportation expenses to the railway station only. These terms are similar to FOB terms. The only difference is the mode of transportation. In case of FOB terms the goods are shipped on board ships. In case of FOR terms the goods are transported by railway.

Here are a few examples of how terms of delivery can be mentioned in offers:

- The price is USD 2,000.00 per ton FOB New York.
- The quoted price is GBP 1,200.00 each CIF Murmansk.
- We can offer the goods at the price of GBP 78.00 per metre C & F Liverpool.
- The goods are offered on a FOR basis.

Задание 1. *Ответьте на вопросы по тексту:*

1. Is delivery of goods considered by sellers when they quote prices?
2. What is Incoterms?
3. What does the price include if the goods are offered on FOB terms?
4. What does the price include if the goods are offered on CIF terms?
5. What does the price include if the goods are offered on C & F terms?
6. What does the price include if the goods are offered on FOR terms?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Выставить цену, предложения, доставить товар, условия поставки, продажа товаров, стоимость товаров и транспортировки, порт отгрузки, страховые расходы, грузовые расходы, порт назначения, способ транспортировки, перевозятся на борту корабля, перевозятся по железной дороге, за тонну, за метр.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Price, terms of delivery, Incoterms, the most popular terms of delivery.

БИЛЕТ 4.

Прочтите, переведите Текст № 4 и выполните задания после текста.

Текст №4

SBERBANK TODAY

Sberbank of Russia is the largest bank in Russia and CIS. Sberbank dominates the Russian banking sector in terms of total assets. It is the key lender to the national economy. Sberbank's equity totals RUB1.7 trln, which corresponds to 27.4% of aggregate capital of Russian banks. The founder and principal shareholder is the Central Bank of Russia, which owns 50% of the Bank's authorized capital plus 1 voting share. The rest of the shares are held by international and domestic investors.

Established in 1841, during Sberbank's 170-year history, it has grown into a universal commercial bank with diversified businesses. Sberbank provides banking services to individuals and all types of corporate clients including big corporates, small and medium-sized businesses as well as state-owned, sub-federal units and municipalities.

Sberbank provides a broad range of banking services to clients, including deposits, various types of loans (consumer, car loans and mortgages) as well as bank cards, money transfers, bank insurance and brokerage.

Sberbank provides banking services in all of the 83 sub-federal units of Russia and operates a unique branch network of 17 Regional Banks and more than 18,400 branches. The Bank also offers services through a new distribution channel - one of the world's largest network of ATM machines and self-service terminals (~68,000). Sberbank is also actively developing its Mobile Bank and Sberbank Online applications with a massive client base totaling over 5.4 mln of active users.

Sberbank has always been one of the best brands in Russia and universally recognizable household name standing for stability and reliability. In recent years, however, Sberbank has focused on innovation and modernization of its infrastructure and technology.

***Задание 1.** Ответьте на вопросы по тексту:*

1. What is the status of Sberbank in Russia and CIS?
2. What is Sberbank's equity?
3. What is the founder and principal shareholder? What does it own?
4. Whom does Sberbank provide its banking services to?
5. What does the broad range of Sberbank's services include?
6. What branches does Sberbank have?

***Задание 2.** Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

СНГ, общие активы, акционерный капитал, суммарный капитал, учредитель, голосующая акция, физические лица, корпоративные клиенты, средний бизнес, банковские услуги, вклады, ссуды, ипотека, денежные переводы, страховка, сеть филиалов, банкомат, клиентская база, надежность.

***Задание 3.** Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Equity, the Central Bank of Russia, banking services, regional branches, Sberbank as the best brand in Russia.

БИЛЕТ 5.

Прочтите, переведите Текст № 5 и выполните задания после текста.

Текст №5

TERMS OF PAYMENT

Offers usually state the terms on which the goods are to be paid or terms of payment.

Terms of payment usually mean the currency, time of payment, mode of payment and many details.

In foreign trade transactions various modes of payment are practised, among which the most popular are as follows:

- by a banker's transfer;
- by a letter of credit;
- for collection;
- by drafts;
- on an open account.

Sometimes mixed terms are practiced. That depends on the value of the goods, volume of the goods, time of delivery and many other factors.

Here is an example of how terms of payment can be stipulated in the offer for some expensive sophisticated equipment:

We propose the following terms of payment...

Ten percent of the total sum should be paid in advance by telegraphic banker's transfer.

Fifty percent of the total sum should be paid by telegraphic banker's transfer within 30 days after your bank receives shipping documents.

Forty percent of the total sum should be paid by drafts at 90 days' sight.

Задание 1. *Ответьте на вопросы по тексту:*

1. Do offers usually state terms of payment?
2. What particulars do terms of payment cover?
3. What terms of payment are practiced in foreign trade?
4. On what does the choice of terms of payment depend?
5. What example of terms of payment is quoted in the text?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Предложение, условия платежа, товары оплачиваются, сделки международной торговли, способы платежей, банковский перевод, аккредитив, валюта на инкассо, тратта (вексель), по открытому счёту, ценность товара, объем товара, время доставки, общая сумма, произвести предоплату, погрузочные документы.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Terms of payment, modes of payment.

БИЛЕТ 6.

Прочтите, переведите Текст № 6 и выполните задания после текста.

Текст №6

GROSS DOMESTIC PRODUCT

Gross Domestic Product or GDP is the amount of money a country makes from goods and services inside the country for a certain period of time, usually for a year.

When GDP is calculated different sectors of economy are analyzed.

In the United Kingdom the following sectors of economy are usually analyzed: manufacturing, services (financial, professional and scientific services, leisure and tourism), energy (oil, natural gas, coal) and agriculture. In the United States the following sectors of economy are usually analyzed when the GDP is defined: construction and manufacturing; trade and finance; transport, communication and services; agriculture; and mining.

Speaking, as an example, about one of the recent year's GDP figures, the following can be quoted:

In the United Kingdom the services sector accounted for roughly 60 per cent of Gross Domestic Product. Manufacturing sector accounted for a small percentage of gross domestic product. Energy production sector accounted for about 8 per cent of GDP. Agriculture - only for 4 per cent of GDP. But the agricultural sector satisfies two-thirds of the country's needs. And only small fractions of the total population, about 2 per cent, are engaged in agriculture.

In the U.S.A. the construction and manufacturing sector accounted for 40 per cent of GDP; trade and finance earned 25 per cent of GDP; transport, communication and services sector earned 20 per cent of GDP; agriculture and mining earned 5 per cent of GDP. By the way 10 per cent of the employed population of the United States is engaged in agriculture.

***Задание 1.** Ответьте на вопросы по тексту:*

1. What is Gross Domestic product or GDP?
2. What sectors of economy are usually analyzed?
3. When GDP is calculated in the United Kingdom?
4. What can you say about GDP in the USA?
5. How many employed population of the United States is engaged in agriculture?

***Задание 2.** Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Валовой внутренний продукт, сумма денег, товары, производства, сельское хозяйство, торговля, горнодобывающая промышленность, цифры, энергетический сектор, процентная доля, удовлетворяет две трети потребности страны, строительство, занятое (=работающее) население.

***Задание 3.** Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Gross Domestic Product, UK economy, USA economy.

БИЛЕТ 7.

Прочтите, переведите Текст № 7 и выполните задания после текста.

Текст №7

FOREIGN TRADE

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called visible imports. Goods sold abroad are called visible exports.

Services, such as insurance, freight, tourism, technical expertise and others, are called invisible imports and invisible exports. The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is Gross National Product, or GNP.

The difference between a country's total earnings or GNP, and its total expenditure is called its balance of payments.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its balance of trade. If a country sells more goods than it buys, it will have a surplus. If a country buys more than it sells, it will have a deficit.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased but the percentage of British exports in world trade declined significantly.

But still foreign trade is vital to Britain's livelihood. With a large population, small land areas and few natural resources, the country must depend on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries. The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Her main exports are food stuffs and most of the raw materials for industry. Britain imports half the food it needs. The earnings from foreign tourism are one of Britain's important industries.

***Задание 1.** Ответьте на вопросы по тексту:*

1. What is called visible exports?
2. What is called invisible exports?
3. How is balance of payments calculated?
4. What goods does Britain export?
5. What goods does the United Kingdom import?

***Задание 2.** Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Различные товары и услуги, товары, купленные за рубежом, лекарства, экспорт товаров, невидимый импорт, общая сумма денег, валовой национальный продукт, общие расходы, платежный баланс, излишек, дефицит, объем мирового экспорта, сырье, промышленные товары, продовольственные товары.

***Задание 3.** Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Visible imports, invisible imports, GNP, balance of payment, a surplus, a deficit.

БИЛЕТ 8.

Прочтите, переведите Текст № 8 и выполните задания после текста.

Текст №8

THE UNITED STATES' ECONOMY IN THE 21st CENTURY

The United States entered the 21st century with an economy that was bigger, and by many measures more successful, than ever. It endured a global depression in the first half of the 20th century, surmounted challenges of sharp inflation, high unemployment, and enormous government budget deficits in the second half of the century. The nation finally enjoyed a period of economic calm in the 1990s: prices were stable, unemployment dropped to its lowest level in almost 30 years.

The American economic system endured a continuous change. Its dynamism often has been accompanied by some pain and dislocation – from the consolidation of agricultural sector to the massive restructuring of the manufacturing sector that saw the number of traditional factory jobs fall sharply in the 1970s and 1890s. As American see it, however, the pain also brings substantial gains. Jobs may be lost, but they can be replaced by new ones in industries with greater potential – high –technology industries: computers and biotechnology, or in rapidly expanding service industries such as health care and computer software.

Because of the huge size of its economy, the United States necessarily will be a major actor in global matters, such as ozone depletion, deforestation, marine pollution, climate change, global warming, and will influence the global economy. Its affluence also complicated its role. The U.S. has achieved a high standard of a strong economy, which by no means must be a prerequisite to social progress.

Задание 1. Ответьте на вопросы по тексту:

1. What economy did the USA enter the 21st century?
2. What did the USA endure in the first half of the 20th century?
3. What did the nation enjoy in the 1990s?
4. Why is the American economic system characterized by dynamism?
5. Why will the United States be a major actor in global matters?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Вступить в 21ый век, успешные меры, мировая депрессия, острая инфляция, высокая безработица, бюджетный дефицит, реструктуризация промышленного сектора, истощение озонового слоя, уничтожение лесов, загрязнение морей, глобальное потепление.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

- global depression in the first half of the 20th century;
- a period of economic calm in the 1990s;
- changes in American economic system;
- global ecological problems.

БИЛЕТ 9.

Прочтите, переведите Текст № 9 и выполните задания после текста.

Текст №9

THE EUROPEAN ECONOMIC COMMUNITY

The European Economic Community, or the Common Market, or the EEC was established in 1957. The original six member countries of the Community were France, West Germany, Belgium, Italy, Luxembourg and the Netherlands. Then a few other countries joined the Community. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1st January, 1973.

Now the Community forms an enormous trading area of almost 250 million people, and accounts for two fifths of the world's trade. Today's Community (it's usually called the EC now, not the EEC) works hard to promote European business, industry and free trade. It's not just an economic organization. These days, EC decisions and laws affect almost every aspect of life in the member countries, including education, employment, energy, environment, foreign aid, human rights, the law, medical and scientific research, transport.

- The membership allows imports to enter member countries either free of duty or at lower customs duties.
- All member countries contribute to a common budget for certain purposes, based on relative total output of goods and services, or gross national product.
- Under the Community regulations, people of member countries may freely enter another member state to travel or to work there.
- The Community has the following institutions:
- The European Parliament members of the European Parliament (MEPs) are directly elected every five years by voters in their own countries. There are 518 of them. France, Britain, Germany and Italy have 81 each, Spain has 60
- The Council of Ministers consists of government ministers from all member countries who meet regularly to talk about Community business.
- The Court of Justice

The headquarters of the European Economic Community are located in Brussels, Belgium

Задание 1. Ответьте на вопросы по тексту:

1. When was the E.E.C. established?
2. What countries established the E.E.C.?
3. How many people live in the E.E.C.?
4. What privileges do E.E.C. citizens have, coming to those countries?
5. Where are the E.E.C. headquarters?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Европейское экономическое сообщество, "Общий рынок", страны-члены, вступить в ЕЕС, продвигать Европейский бизнес, затрагивать почти каждый аспект жизни, образование, энергетика, окружающая среда, права человека, научные исследования, без пошлины, по более низким таможенным пошлинам, суммарный выпуск товаров и услуг, валовой национальный продукт.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

- Member countries of the Community;
- Trading area of the Community;
- EC decisions;

- EC institutions.

БИЛЕТ 10.

Прочтите, переведите Текст № 10 и выполните задания после текста.

Текст №10

ENGLISH BANKNOTES AND COINS

The official currency of the United Kingdom is the pound sterling which is equal to one hundred pence.

English banknotes are issued by the Bank of England. As to coins they are minted also by this state bank. There are banknotes of the following denominations: £ 1, £ 5, £ 10, £ 20, £ 50 and £ 100.

The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words.

Then the inscription on the face of the banknote reads: I promise to pay the bearer on demand the sum of... And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England.

The second signature is that of the Chief Cashier.

The back of English banknotes, like many other banknotes, feature portraits of different famous people.

The one pound banknote, for example, features Isaac Newton (1642 - 1727) a well-known English scientist who made a few very important discoveries including gravitation law.

The back of the five pound note portrays the Duke of Wellington (1769 - 1852), a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815.

On the back of the ten pound note one can see Florence Nightingale (1820 - 1910), founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from Crimean War, war of England and France versus Russia.

And the back of the twenty pound banknote features William Shakespeare (1564 - 1616), the greatest playwright of all time.

Задание 1. Ответьте на вопросы по тексту:

1. What is the official currency of the U.K.?
2. What is the smallest unit?
3. How many pence are there in one pound?
4. What banknotes and coins are in circulation in the U.K. now?
5. What famous people are featured on the back of various English banknotes?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Европейское экономическое сообщество, "Общий рынок", страны-члены, вступить в ЕЕС, продвигать Европейский бизнес, затрагивать почти каждый аспект жизни, образование, энергетика, окружающая среда, права человека, научные исследования, без пошлины, по более низким таможенным пошлинам, суммарный выпуск товаров и услуг, валовой национальный продукт.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

English banknotes, English coins

БИЛЕТ 11.

Прочтите, переведите Текст № 11 и выполните задания после текста.

Текст №11

GLIMPSES OF HISTORY OF MONEY

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

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. First they were superseded by silver and later by gold ingots.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

The first printed money appeared in China, around 800 AD. Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century.

Задание 1. *Ответьте на вопросы по тексту:*

1. What commodities served as money in the past?
2. What are the requirements of a commodity to serve as money?
3. What precious metal was used first to serve as money?
4. How did coins come into existence?
5. How did paper banknotes come into existence?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Происхождение денег, монеты, различные товары, скот, меха, кожа, износостойкий, драгоценные металлы, заменить серебром, золотые слитки, отвесить металл, разрубить металл на части, печатные деньги, златокузнец (ювелир), номинальная стоимость, деноминация, медяки, сильная инфляция.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

- the money in the past
- the way banknotes appeared
- the metals of which coins were and are made
- the silver coins and coppers

БИЛЕТ 12.

Прочтите, переведите Текст № 11 и выполните задания после текста.

Текст №12

COMMERCIAL INVOICES

Commercial invoices are usually issued by sellers or sellers' banks after the goods are shipped. Together with shipping documents invoices are usually sent to the buyers' bank for payment. Commercial invoices generally contain the following information:

- number and date of the invoice;
- number and date of the contract;
- date of delivery;
- number and date of the transport document;
- description of the goods;
- price per unit;
- quantity;
- total amount to be paid.

Here is a part of a specimen invoice:

Invoice No R04-22

Date: 27 November, 1994

Contract Reference: Contract 32-1 of 4 September, 1994

Payment terms: by letter of credit

Sold to: Petro Co., Liverpool, England

Shipped: by Hafta Co., Liverpool, England

Vessel: Alexander Pushkin

Date of shipment: 20 November, 1994

Port of shipment: Riga

Port of destination: Liverpool

Description: Chemicals ST, CIF Liverpool

Quantity: 5000 kg.

Unit price: GBP 175.00 per kilo

Total amount: GBP 875, 000. 00

Currency: English Pound Sterling

Bank: United Bank, Liverpool

Задание 1. Ответьте на вопросы по тексту:

1. When are commercial invoices issued?
2. What information is usually included in the invoice?
3. Look at the part of the specimen invoice in the text above. When were the goods shipped?
4. How were the goods paid? How much goods were shipped?
5. What is the price per unit and the total amount to be paid?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о коммерческом инвойсе.

БИЛЕТ 13.

Прочтите, переведите Текст № 13 и выполните задания после текста.

Текст №13

BOOKKEEPERS, ACCOUNTANTS AND CONTROLLERS

Bookkeepers deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company.

Bookkeepers first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period usually a month- the totals of each book of original entry are posted into the proper page of the Ledger. The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a Trial Balance. Trial balances are usually drawn up every quarter. The accountant's responsibility is to analyze and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant.

The work of accountants is rather sophisticated. Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called chartered accountants. In the U.S.A. the certified accountants are called certified public accountants. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination.

The Chief Accounting Officer of a large company is the Controller. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

Задание 1. Ответьте на вопросы по тексту:

1. What do bookkeepers deal in?
2. What is the accountant's responsibility?
3. What is the Ledger?
4. What certificates are necessary for an accountant in England?
5. Who is the Chief Accounting Officer of a large company?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Bookkeepers, accountants, controllers, ledgers.

БИЛЕТ 14.

Прочтите, переведите Текст № 14 и выполните задания после текста.

Текст №14

TAXES IN THE UK

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes are used in the world. The main taxes can be divided into taxes paid on income and capital, called “direct” taxes and those paid when money is spent, called “indirect” taxes. Indirect taxes are paid on goods and services.

The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices.

Companies pay corporation taxes nine months after the end of the accounting period. Corporation taxes are charged for a financial year (also called fiscal year) which runs from 1 April to the following 31 March.

Income tax and capital gains tax are charged for a tax year, or year of assessment.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Employees pay taxes in a different way. When an employee takes a new job he has to give his new employer his P.45. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

Employees are taxed under PAYE system which means Pay as You Earn. Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

Задание 1. Ответьте на вопросы по тексту:

1. What are direct and indirect taxes?
2. What is a fiscal year? How long is it?
3. What taxes are paid by corporations?
4. What taxes are paid by employees?
5. What is P.45?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налогообложение; оплачивать расход; налоги платятся с дохода, корпоративный налог, после окончания отчетного периода, налоги взимаются за финансовый год, налог на доход, работники, налоговый код, вычитаемый налог, вычеты рассчитываются, налоговый орган.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Taxation, direct taxes, indirect taxes, higher prices, income tax, P.45.

БИЛЕТ 15.

Прочтите, переведите Текст № 15 и выполните задания после текста.

Текст №15

TAX a rate or sum of money levied upon assets or real property (property tax), or income derived from wages, etc. (income tax), or upon the sale or purchase of goods (sales tax).

VALUE ADDED TAX is a tax imposed upon the difference between the cost of an asset to the taxpayer and the present fair market value of such asset; a tax based on a percentage of the value of the property subject to taxation, as opposed to a specific tax, which is a fixed sum applied to all of a certain class of articles.

INCOME TAX a tax imposed upon income received which is recognized for tax purposes by the taxpayers, reduced by the allowable deduction and credits.

PROPERTY TAX generally, tax imposed by municipalities upon owners of property within their jurisdiction based upon the value of such property.

SALES TAX a tax generally imposed by state or local government on the sale of certain items that are generally not for resale.

UNIFIED ESTATE AND GIFT TAX in the USA a federal tax imposed upon the net value of an estate and on gifts of certain amounts. The transferor is liable for the gift taxes but if the transferor fails to pay the gift tax, the transferee may be held liable for its payment.

Задание 1. Ответьте на вопросы по тексту:

1. What is a tax?
2. What is Value Added Tax imposed upon?
3. What Income Tax imposed upon?
4. What tax is paid based upon the value of property?
5. What happens if the transferor fails to pay the gift tax?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налог, сумма денег, взимаемая с..., налог на доход, налог на собственность, налог с продаж, налог на добавленную стоимость, налог накладывается на..., рыночная стоимость, налогоплательщик, владельцы собственности, единый налог на наследование и дарение.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Tax, value added tax, income tax, property tax.

БИЛЕТ 16.

Прочтите, переведите Текст № 16 и выполните задания после текста.

Текст №16

VARIOUS SERVICES OF BANKS

Banker's services cover an enormous range of activities today.

A full list would include:

1. Current account services

They are extended to anyone whom banks regard as reliable. A new depositor should be recommended by his employer or should present a reference. If this proves satisfactory the bank will accept a deposit from him which will be entered in his current account.

A cheque book will then be issued free of charge. Once the customer has received his cheque book he may use the cheques to order the banker to pay out sums of money from his current account. Money is being paid into and paid out of the account as often as the customer finds convenient.

2. Deposit account services

Companies and individuals can deposit cash funds that are not needed at present. They need it or after a certain period in case of time deposit.

3. Savings account services

It enables small savers to put money away for particular purposes, for example, for holidays.

4. Other services:

- foreign exchange;
- foreign exchange transactions;
- services in foreign trade payments;
- granting loans;
- services in investment management;
- safe custody;
- economic information;

Задание 1. Ответьте на вопросы по тексту:

1. Whom are current account services extended to?
2. When is a cheque book issued?
3. What cash funds are deposited by companies and individuals?
4. What taxes are paid by employees?
5. What is P.45?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Банковские услуги, услуги по расчетным счетам, надежный, новый вкладчик, предоставить рекомендацию, принять вклад, чековая книга, выдается бесплатно, оплатить со счета, услуги по депозитным счетам, денежные средства, откладывать деньги на конкретные цели, обмен иностранной валюты, сделки в иностранной валюте, выдача ссуд, ответственное хранение.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Current account services, deposit account services, savings account services.

**ЧАСТНОЕ ПРОФЕССИОНАЛЬНОЕ ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ
« СТАВРОПОЛЬСКИЙ КООПЕРАТИВНЫЙ ТЕХНИКУМ»**

УТВЕРЖДАЮ
Заместитель директора
по учебно-воспитательной работе
_____ **Н.А. Авакова**
«__» _____ **20__** г

**4. Комплект оценочных средств для проведения промежуточной аттестации
по дисциплине ОГСЭ.03 Иностранный язык в профессиональной деятельности**

Специальность: 38.02.01 Экономика и бухгалтерский учет (по отраслям)

Форма аттестации - дифференцированный зачет

Семестр: 4 - для поступивших на базе среднего общего образования

Семестр: 6 - для поступивших на базе основного общего образования

Рассмотрено на заседании
цикловой комиссии
«Общеобразовательных, правовых и
коммерческих дисциплин»
Протокол № ____ от «__» _____ 20__ г.
Председатель цикловой комиссии
_____ Л.Ф. Магомедова

4.1 Перечень вопросов и типовых практических заданий для подготовки к дифференцированному зачету по дисциплине ОГСЭ.03 Иностранный язык в профессиональной деятельности

Грамматический материал:

1. Видо-временные формы глагола. Формы прошедшего времени.
2. Видо-временные формы глагола. Формы будущего времени.
3. Инфинитив.
4. Страдательный залог. Образование форм Passive. Типы пассивных конструкций.
5. Изъявительное, повелительное и сослагательное наклонения в английском языке.
6. Условные предложения.
7. Согласование времён. Косвенная и прямая речь.
8. Переход из прямой речи в косвенную.

Лексический материал:

1. Рассказ о выходном дне.
2. Экономические системы России, Великобритании и США.
3. Партнерство. Корпорации. Сложные деловые операции.
4. Понятие менеджмента. Менеджер и требования предъявляемые к нему.
5. Лидерские качества менеджера.
6. Оформление стандартного письма.
7. Собеседование. Типы собеседований.
8. Банки в рыночной экономике.
9. Банковская система и финансы.
10. Банковские документы.

4.2. Задания для промежуточной аттестации по дисциплине ОГСЭ.03 Иностранный язык в профессиональной деятельности в форме дифференцированного зачета

Билет № 1

1. *Переведите текст письменно, по необходимости используя словарь.*

Dow Rises, but Tech Stocks Lag

NEW YORK: stock prices were mixed Thursday, buoyed by strong earnings reports from big industrial companies but undercut by concerns that Internet stocks may have risen too far too fast. In the late trading, the Dow Jones industrial average was up 56.33 points. On the New York Stock Exchange, advancing stocks outnumbered declining ones by a ratio of about 4 to 3.

"There seems to be a market rotation," said managing director of the In-vesco GT Technology Fund. Computer-related stocks "have had huge runs, particularly the Internet stocks," he said. Instead, investors focused on so-called cyclical stocks, those that ebb and flow with economy. Such stocks were propelled higher by robust earnings reports from General Motors, Ford Motors and Boeing.

But some brokerage firms, which had been surging, also on strong earnings news, were among the biggest losers. Particularly hard hit were the stocks of firms that do much of their business online. Some analysts said the selling in the Internet sector, which bounced back late in the day from deeper declines, hinted at possible tremors ahead.

"During the past three years, the US market has corrected during the summer period," said Scott Fullman, chief options strategist at Swiss American Securities. "The correction is normally led by a downturn in the high-technology group."

stock prices — цены на акции

buoy — подстегнуть

trading — торги

to be up... points — подняться на... пунктов

advancing stocks — поднимающиеся в цене акции

to outnumber — превосходить числом

by a ratio of — в соотношении

computer-related stocks — акции компьютерных фирм

ebb and flow — дорожают и дешевеют

robust earnings — существенные заработки

to surge — резко расти

to bounce back — вернуться на исходные позиции

to hint at — указывать на

tremors — колебания

to be hard hit — сильно пострадать

high technology group — высокотехнологичные компании

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE FLAG OF THE USA.

June 14 is Flag Day in the USA. On this day in 1776 the Flag of the USA was adopted by the Continental Congress. The first American flag was made by Betsy Ross assisted by Molly Pitcher, Barbara Frietchie and other members of the Philadelphia Sewing Circle.

The Flag is often called Stars and Stripes. The horizontal red and white stripes represent the original thirteen American States that declared they would no longer be colonies of Great Britain. Stars in the flag - white on a blue background represent the number of states which make up the USA.

From 1912 until 1958 the number of stars was forty eight. Then Alaska joined to the United States and the forty - ninth star appeared on the flag. In the next year, 1959, Hawaii became the fiftieth state of America. Now there are fifty stars on the flag.

Americans think about and treat their flag with respect. Nobody is allowed to use the Stars and Stripes in such things as advertisements. Sometimes they call their flag "Old Glory".

Americans pledge allegiance to their Flag by standing with the right hand over the heart and repeating this pledge. «I pledge allegiance to the Flag of the United States of America and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all».

1. When do Americans have Flag Day?
2. How is the American Flag called?
3. What do the stripes on the Flag represent?

3. "MyFamily"

Билет № 2

1. Переведите текст письменно, при необходимости используя словарь.

Europe's Engineering Output Growing Fast

Output by Western Europe's engineering industries this year is expected to expand at the fastest rate for five years.

However, the strong sales conditions for many engineering products have highlighted recruitment difficulties for many companies according to the latest survey of economic conditions by Orgalime, a Brussels-based trade body representing the engineering industries in 18 European countries.

"In many countries, finding suitably qualified personnel is proving a major constraint on the growth of companies," says Orgalime. "There is an ever-growing concern that long-term shortages in skilled workers and engineers will give rise to serious problems for all sectors of the engineering industry."

According to the forecasts, growth in output by the industry will slow somewhat in 2001 to just under 5 per cent — still a good figure by the standards of recent years.

The expanding production in engineers as a whole has been strongly influenced by trends in electrical engineering products and information-technology goods (including computers), in which pan-European output will rise 9 per cent and 11.5 per cent respectively this year.

Orgalime represents engineering-related industries across the continent which employ more than 7.6 million people. They account for nearly a quarter of European manufacturing output and a third of exports. Demand trends have picked up significantly since the spring, when Orgalime's economists expected total engineering output this year to rise by just over 4 per cent.

This year, only countries in western Europe missing out on the strong expansion in engineers are the UK and Norway — with the UK's weakness being due to the strength of sterling against the euro reducing industry competitiveness.

to envisage — прогнозировать
coupled with — в сочетании с
interest rate — процентная ставка
to highlight — подчеркнуть
recruitment — набор сотрудников
Brussels-based — расположенный в Брюсселе
trade body — торговая организация
constraint — ограничение
to swell exports — увеличить экспорт
to account for — отвечать за
demand — спрос
competitiveness — конкурентоспособность

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE MAN WHO DISCOVERED THE NEW WORLD

Every event in the life of Christopher Columbus is of supreme interest.

At the age of 14 he went to sea. He saw foreign countries. He learnt the art of navigation. He became a recognized seaman.

For many long years he had been revolving a plan for reaching India by sailing westward instead of the way by Africa. In 1480 he proposed his idea to the King of Portugal. The King was inclined to believe Columbus, but his councilors persuaded him to get from the navigator his plans.

For 11 long years he had to wait till he was summoned before the King and Queen. On August 3rd 1492 the little fleet of three ships sailed forth from Spain. No one ever expected to see them again. Day after day and night after night they sailed on in an unknown sea in search of an unknown land, till the last land faded from their sight.

On the evening on the 11th of February a light was seen glimmering in the distance, when the sun rose the low shores of land could be seen. It was an island which later on he named San Salvador.

Columbus thought he had discovered a new way to India, he never knew he had discovered a new continent.

1. At what age did Columbus go to sea?

- Why did Columbus wait for so long to implement his plan?
- What name was given to discovered continent?

3. "CEOandManager"

Билет № 3

1. *Переведите текст письменно, при необходимости используя словарь.*

US Factory Orders Slump, Jobless Grow

A record slump in orders for costly new manufactured goods during July and a pickup in claims for jobless pay pointed to a slowing pace of economic activity ahead.

"The bottom line for America's manufactures is that the economy is slowing to a more sustainable pace, with strong noninflationary growth continuing, but at a less accelerated rate," said economist Dave Huether of the National Association of Manufacturers.

The Labour Department said new applications for unemployment benefits climbed last week for a fourth week in a row. Still reflecting a healthy job market but possibly a less strained one for employers who have complained no one was left to hire.

Federal Reserve policymakers repeated their concern about "unusually high" employment rates that help keep inflation risks high.

"There has been a very strong trend in durable goods orders in recent months and this is a payback for some of that strength," said economist Ethan Harris of Lehman Brothers in New York. "I don't think it means the economy is weakening in some dramatic fashion but it does take things down a notch in terms of growth."

Economist Joel Naroff of Naroff Economic Advisors Inc. in Holland, said slower orders were hinting at a potential moderation in manufacturing activity ahead. Bond markets reacted positively, taking the latest economic reports as further indicators the Federal reserve policymakers might be though raising interest rates this year.

slump — спад

claims for jobless pay — обращение за пособиями по безработице

durable goods — товары длительного пользования

to plunge — резко упасть

sustainable pace — зд. устойчивый темп

parts — детали, запасные части

to surge — взлететьвверх

unemployment benefits — выплатыпобезработице

strained — напряженный

to hire — принимать на работу

to take things down a notch — подрезать, подсекать, зд. Негативно влиять

to hint at — указывать на

moderation — умеренный темп

bond markets — рынки ценных бумаг

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE USA GENERAL FEATURES

The United States of America is situated in the central and southern parts of the continent of North America and includes the state of Alaska and the Hawaii Islands in the Pacific Ocean. The country occupies a good geographical position. It is washed by the Atlantic Ocean in the east, the Gulf of Mexico in the south-east and by the Pacific Ocean in the west. In the north it borders on Canada and in the south on Mexico. The USA consists of 50 states and the District of Columbia.

The area of the USA is over 9,4 million square kilometers. The population of the country is nearly 216 million inhabitants. They are called Americans. The first inhabitants of North America were Indians and Eskimos. Now in the USA there are national and racial groups from all over the world: Englishmen, Germans, Scotchmen, Spaniards, Russians, and people from Asia and Africa.

The USA has several different climatic regions. The coldest climate is in the north. Here there is much snow and the temperature is very low, about -45 C, and in Alaska, in the district of Yukon, the climate is arctic. The winter temperature is lower than -55-60 C, and the summer is usually cold. Along the western coast and in the south-east the climate is hot and dry. The central part is continental. The climate in the region of Great Lakes is very changeable.

2. Where does the United States situate?
3. How many nationalities live in the USA now?
 - Why does the USA have different climatic regions?

3. Topic: "My Study in the Institute"

Билет № 4

1. Переведите текст письменно, при необходимости используя словарь.

When life gives you subprime lending, make lemonade

It wasn't so long ago that mergers and acquisitions were the axes around which London's legal universe evolved. Indeed, elite UK law firms spent 2006 and the first half of 2007 basking in the radiance of record-breaking M&A activity.

By midsummer 2007, however, the picture had changed dramatically. As the US credit crunch sent predictable reverberations throughout the international legal market, big corporate tie-ups became scarcer, and deal volume dropped. By January 2008, it was clear that markets were battling rough weather. Transactional activity fell, and deal value for worldwide acquisitions value plunged.

Nevertheless, many firms took the lesson, changing direction and strategy. As big-ticket deals, leveraged buyouts and private equity mandates withered in the wake of the subprime crisis, law's bigger players forayed into the still active middle-market. They turned their profit aspirations to emerging markets, in the hopes that growth in these regions would mitigate slack business on the home front.

merges and acquisitions – слияния и поглощения

subprime lending – субстандартное (по ставке на несколько пунктов превышающей

основную) кредитование
basking in the radiance – наслаждаться великолепием
reverberation - отражение
scarce – недостаточный, дефицитный
leveraged buyout – выкуп контрольного пакета акций за счет кредита
private equity – частные акции
foray into – вторжение в новую область деятельности
slack – спад, сокращение

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

INDUSTRY AND AGRICULTURE OF THE USA

The USA is a highly developed industrial country. It is rich in oil, gas, coal, iron-ore, copper, gold, silver and other metals.

The most important cities in the USA are Washington, New York, Chicago, Detroit, Baltimore, Boston, Philadelphia, San Francisco and Los Angeles.

Washington State is the centre of atomic, electronic, light and food industries.

New York is the centre of the ship-building, machine-building, aircraft, electronics, chemical, light and food industries.

New York is the business centre of the USA.

Detroit is one of the largest centres of heavy industry. It is a machine-building centre. Detroit is one of the biggest producers in the motor-car industry. Baltimore is a large ship-building centre. Boston is a large seaport and a ship-building centre too.

Philadelphia is a machine-building centre. It is famous for its agricultural and food industries.

San Francisco is famous for its many modern industries, such as electronics, electrical, chemical and others. It is a large port and a ship building centre.

Los Angeles is known as the centre of heavy industry. It is the centre of such industries as aircraft, machine-building, chemical and electronics. Not far from Los Angeles is, Hollywood, the centre of the US film business.

- What are the main industrial centers of the USA?
- Which city is the biggest producer of heavy industry?
- In what industry does Philadelphia famous for?

3. Topic: “Choosing Career”

Билет №5

1. Переведите текст письменно, при необходимости используя словарь.

Credit-crunching the numbers

In the face of upheaval, UK firms managed to keep their trajectory, with the top firms scoring double-digit growth in both turnover and profits per equity partner. Despite its exposure to a floundering structured finance market, Clifford Chance posted 11 per cent growth in turnover and saw PEP increase by 13 per cent for the year 2007-2008. Other Magic Circle firms fared even better. Freshfields Bruckhaus Deringer's PEP surged by 39 per cent, crossing well over the J1 million threshold—and that wasn't just the result of tighter equity rolls, slashed in a 2006

restructuring. After all, the firm's turnover also jumped 19.5 per cent, shattering the J1 billion benchmark.

It was clear the M&A boom had elevated the legal market there to new heights. Among top US firms with sizeable London contingents, Sullivan & Cromwell tallied an enviable \$3.1 million in partner profits, with Simpson Thatcher & Bartlett coming in at \$2.9 million. In terms of revenue, Skadden, Arps, Slate, Meagher & Flom led the field with \$2.2 billion, while Latham & Watkins followed closely behind with a revenue figure of \$2.01 billion.

Profitability aside, it is, of course, uncertain just how much the legal industry has cause to worry. US firms are more vulnerable to a potential economic downturn and, as UK firms continue to thrive post-crunch, industry observers suggest that City firms' broader exposure to emerging markets provides some protection, come balance sheet time. That said, US based firms have traditionally performed better through slumps, because of their wider spectrum of practice areas and access to the huge American market.

upheaval – переворот

equity – собственный капитал

flounder – быть на грани краха

PEP (personal equity plan) – личный инвестиционный план

shatter – пошатнуть (экономику)

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE POLITICAL SYSTEM OF THE USA

The USA is a federal republic. It consists of 50 states and the District of Columbia. The President is the head of the federal republic and the government. The President is elected for four years. He cannot be younger than 35 years old and he must have lived in the USA for at least 14 years.

In some ways the USA is like 50 small countries and not one large. Every state has its own governor, its own police and its own laws. The Government of the whole country works in Washington. This is where Congress is based.

The President makes the most important decisions and chooses the members of his cabinet who will help him to govern the country.

The US Congress consists of two Houses - the Senate and the House of Representatives. The Senate has 100 senators, two from each state. The head of the Senate is the Vice-President.

The House of Representatives consists of 435 members. The number of representatives in the House of Representatives is based on population. Each State sends to Washington one man for each 100,000. So as the population shifts, states may lose or gain representatives. The head of the House of Representatives is the Speaker. A representative must be at least 25 years old and must have lived in the USA for at least seven years.

- 1) What is the state structure of the USA like?
- 2) Where does the Government of the country based?
- 3) Who may be elected as a President?

3. Topic: "Market and Centralized Direction of Economy"

1. *Переведите текст письменно, при необходимости используя словарь.*

Private and quoted companies are similar in one way: both have shareholders who own a part of business. However, a private company cannot invite the general public to buy its shares and its shareholders cannot sell their shares unless the other members agree.

Anyone can buy the shares of a quoted company. They are freely bought and sold in a special market – the Stock Exchange. When a company wishes to be quoted it applies to the Stock Exchange for a quotation, which is a statement of the share price. If the application is successful, the Stock Exchange deals in its shares and publishes their price each day.

Finally, there is the type of business which started many years ago. It has now become a large company and its shares are spread among various members of the family. Some may have no interest in the company, while others have different ideas about how to run it. Shareholders disagree strongly, so it becomes difficult to run the company properly. In such a case, the only solution may be to obtain a quotation on the Stock Exchange.

There is one reason why the owners of a company may not wish to obtain a quotation. If the directors are the only shareholders – or have very large shareholdings – in their company, they may be getting substantial benefits from it. For example, the business may own things like the directors' houses, their cars and even their wives' cars. It pays perhaps for their petrol and holidays, which are business expenses. In this case, it may be better not to become a quoted company.

shareholder - акционер, владелец акции

quoted company - компания, акции которой котируются на рынке

to spread - распространяться

to obtain - получать, добывать

2. *Прочитайте предложенный отрывок из текста и ответьте на вопросы.*

COWBOYS

After the Civil War American cities grew rapidly.

Their increasing populations were hungry for fresh meat. Texas alone had almost five million cattle at this time. In the late 1860s the cattle were driven north. The cowboy became important in American history and literature. The early cowboy rode on horseback to tend cattle. Each day cowboys worked hard for only one dollar. They were parched in summer and lashed by winter winds. The early cowboys led a lonely life, because the ranch was located far from the town. With patient skill they drove their herds north to the railroads. Along the thousand miles Chisholm Trail, they traveled for two or three months. This famous trail ended in Kansas. At their destination the cowboys drove the cattle into pens or railroad cars. After their long drives the cowboys were busy with round-ups and other chores. In the 1880s, writers and artists immortalized the cowboys. By this time, however, the cowboy era was almost over.

The cowboy of today uses a truck or even a helicopter to tend cattle. A cowboy today uses machines to help with tasks. A modern cowboy has good roads, automobiles and trucks to travel to town. Nevertheless, the cowboy legend endures in song and story.

- 1) Did the cowboy become important in American history and literature?

- 2) What lifestyle did the early cowboys lead?
- 3) What is the modern cowboy like?

3. Topic: “My Working Day”

Билет № 7

1. Переведите текст письменно, при необходимости используя словарь.

DE BIJENKORF: FAMOUS DEPARTMENT STORE

If you visit Amsterdam, you can see the De Bijenkorf store. The store has been in business for over 70 years. It is part of a chain of five stores, which are located in major commercial centers.

The year 1976 was a turning point in the history of De Bijenkorf. At that time, the future for the stores seemed uncertain. Sales were failing, profits decreasing and fewer customers were bothering to make the journey through heavy traffic to shop in them. De Bijenkorf were in trouble for several reasons. In the past 10 years, people had been moving away from the cities where the stores were situated. In Amsterdam the population fell by 15%; in Rotterdam, it dropped by 17%. Most of those leaving were in the higher income groups. The De Bijenkorf stores were also facing strong competition from discount houses, superstores and cash-and-carry businesses. Finally, De Bijenkorf were uncertain which section of the market they were aiming at. As a result, their image was not clear in the minds of the public.

How could the management improve the stores' financial situation? To find the answer, they carried out a three-year study of their business. A team of research workers produced two important reports – the profitability analysis and the marketing analysis. The first showed which goods were actually making a profit; the second indicated those which were likely to be profitable in the future. The management made several changes as a result of the study. They got rid of some departments and expanded others. Then they created a new image for De Bejenkorf. They began to aim their sales strategy at people in higher income groups. In addition the management spent a lot of money on renovating the interior of the buildings.

todrop - падать, снижаться

income group - группа населения по размерам дохода

profitability analysis - анализ рентабельности

toexpand - расширять, увеличивать в объеме

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE AMERICAN FAMILY

Nine out of ten people in the USA live as members of families and they value their families highly. Most Americans say that family is very important to them.

A traditional American family is one in which both parents are living together with their children. Early marriages are not common in the USA and married couples are usually waiting quite long before they have children. Parents work hard to provide conditions in which children are brought up and try to give them a good education.

American children are very independent and are not capricious at all. Even in well-to-do families teenagers often work after school as baby-sitters, paper deliverers, cleaning people to earn their pocket money.

Old people often do not live with their grown up children. Many live in old people's homes.

Americans are always on the move and sometimes change their homes every few years. The typical American family has more money than a British family.

- 1) What is traditional American family like?
- 2) Are early marriages common in the USA?
- 3) Do both parents work in most American families?

3. Topic: "MyHobby"

Билет № 8

1. Переведите текст письменно, при необходимости используя словарь.

Gloria Vanderbilt Jeans

Murjani is a manufacturer of high-fashion or 'designer' jeans. These are sold under the Gloria Vanderbilt label. The company's biggest market is the United States. However, as recently as 1977, Murjani was having little success selling jeans or any other merchandise in the US. Its turnover was only \$25 million.

At that time, the American head of the company, Mr. Warren Hirsch, had a clever idea. He decided to change the image of the jeans, priced at \$10 a pair. He set out to make them status symbols, so that people wearing them would appear fashionable, well-to-do and with good taste. For these qualities, they would pay \$40 a pair.

To change the jeans' image, Mr. Hirsch was able to persuade Gloria Vanderbilt – a member of a rich and famous American family – to endorse the product. She let the company put her name on the back pocket of the jeans. After that he arranged for her to appear on television. This new approach to marketing the product was successful. After one year of television advertising, Murjani's sales increased to \$150 million. In the following year, they almost doubled.

Some fashion experts believe that this figure is too high. The market for expensive jeans has become very competitive now. There are over 200 firms in the business, though many of these are looking for quick profits. There is another reason why Murjani's rate of growth may slow down. Rival companies have started using television to promote their own jeans. One day the boom in jeans sales will come to an end. Manufacturers like Murjani are already preparing for that time by other fields, such as sports goods and footwear.

well-to-do - состоятельный, зажиточный
to endorse - одобрять, рекомендовать
late-comer - опоздавший
diversify into - вкладывать капитал/средства в различные предприятия/сферы

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

NEW YORK

New York is the largest city in the world and the biggest seaport. It is the economic capital of the USA with a population over 11 million.

New York City is situated in the north-east of the USA in the State of New York or the Empire State. It was founded in 1613 by Dutch settlers. Here is the heart of America's business and culture. It is the city of skyscrapers, of Broadway, of Wall Street, which is the centre of American money business.

One of the most interesting sights in New York is the Statue of Liberty, officially named Liberty Enlightening the world. It was sent to the USA by France on July 4, 1886. The Statue of Liberty commemorates the alliance between two countries during the American Revolution. It stands on Liberty Island in New York Harbor. It is a huge copper-clad statue, one of the largest ever made, of a woman wearing a crown and holding a torch in her upraised hand. The left arm holds a tablet bearing the date of the Declaration of Independence. During the great period of European immigration to America, the Statue became a powerful symbol of people's hopes for freedom. The Statue of Liberty was completely renovated in the middle of 1980s, and a huge flotilla of ships and millions of people celebrated its centennial in 1986.

- 1) Where is New York situated?
- 2) Who did found New York?
- 3) What does the Statue of Liberty symbolize?

3. Topic: "Supply and Demand"

Билет № 9

1. Переведите текст письменно, при необходимости используя словарь.

Air Berlin to take on Lufthansa

FRANKFURT, Germany (Reuters) -- Germany's second-biggest airline, Air Berlin, plans to take on the future Swiss subsidiary of larger rival Deutsche Lufthansa at its home base in Zurich, the carrier said. "Switzerland with Zurich, where we already have a plane based, will become a further area of growth for us," Air Berlin chief Joachim Hunold told Reuters in an interview. "We will put more capacity into Zurich next summer." Hunold said he would be targeting additional short-haul capacity out of Zurich, at a time when Lufthansa is mulling how best to tackle the growing threat from low-cost carriers. Lufthansa is paying as much as 310 million euros (\$373.7 million) to take control of Swiss International Air Lines in stages over the next two years. Swiss will give it lucrative Swiss business traffic and a further hub at Zurich, and it hopes to complete the purchase in 2006 or 2007. Swiss carried almost half the 17.3 million passengers at

Zurich airport last year. Lufthansa flew 4.8 percent, while Air Berlin carried over 3 percent. Hunold also said he expected Air Berlin would probably exceed its own forecasts this year. Passenger numbers will rise 20 percent, rather than the planned 15 percent, to significantly over 14 million, he said. Sales will climb significantly more than 20 percent this year, from 1.05 billion euros last year, and will exceed the previous target of 1.28 billion, Hunold said.

subsidiary - "дочерняя" компания
capacity - мощность, производительность
tomull - обдумывать, размышлять
lucrative - прибыльный, выгодный
toclimb - взбираться, подниматься

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE DAY OF INDEPENDENCE

The 4th of July is the American nation's birthday. On this day in 1776 the Continental Congress adopted the Declaration of Independence. On that memorable day the Liberty Bell called the people of Philadelphia (then the capital) to the State House to hear the Declaration of Independence read out.

Each city now sponsors its own ceremony - a parade, speeches by public officials. Families and organizations hold daylong picnics. There are baseball games, three legged races, water-melon eating contests, folk dancing and lots of lovely music.

The celebration begins with a day-time Baby Parade. Small children dressed in patriotic costumes ride on diminutive floats draped in red-white-and-blue bunting. The park is filled with flickering lights as the boys who light the candles carry some above their heads and float others in the water. Cattlemen from ranches add to the holiday scene as they ride in to a town on fine horses with glittering silver, trappings. Then a great event comes - a real pie-eating contest. After lunch the crowd moves to the baseball field to cheer the amateur team.

All American people are proud of this holiday and like to celebrate it.

- 1) When is the Day of Independence celebrated?
- 2) What do people do in this day?
- 3) What are traditional games and contests in this day?

3. Topic: "International Trade"

Билет № 10

1. Переведите текст письменно, при необходимости используя словарь.

Gloom, but not doom

Some firms still managed to close major transactions despite the market conditions. On the M&A scene, the mining industry is proving the largest source of billion-dollar deals in 2008. Chief among these is the proposed merger between two Australian mining giants: City firms Slaughter and May and Linklaters grabbed lead roles in BHP Billiton's \$147 million bid for Rio

Tinto Group. The bold consolidation move fuelled others, as aluminum producers bought into Rio Tinto to gain influence. The buy-ins by Alcoa and Aluminium Corporation of China generated instructions for UK powerhouses Clifford Chance and Macfarlanes, as well as New York outfits Wachtell, Lipton, Rosen & Katz and Cleary Gottlieb Steen & Hamilton. London lawyers are also getting a piece of the action in another of the year's biggest deals, InBev's proposed \$52 billion grab for brewing rival Anheuser-Busch.

Other headline-grabbing deals in the UK include the nationalisation of troubled lender Northern Rock, a process that pulled more than a dozen, fisticuffs-happy law firms into the fray. A number of City firms took on representation of various private sector bidders, including frontrunner Virgin Group, which was advised by Allen & Overy. Other firms taking part in the feeding frenzy include Freshfields, which counselled Northern Rock, and Linklaters, which advised Northern Rock's executive chairman on the formation of the company's new board. Nabarro and White & Case took up cudgel for major Northern Rock shareholders fighting nationalisation.

gloomy - тёмный, удручающий

mining industry - горнодобывающая промышленность

bid - предложение цены

mortgage - залог, ипотека

fisticuffs - удары кулаками

frenzy - безумие

cudgel- дубина

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

NATIVE AMERICANS

Native Americans came from Asia. Over 20 000 years ago they traveled across the land between Siberia and Alaska. When English colonists came to the New World on board the "Mayflower" the native Americans met them and were very friendly and helped them a lot. In those days people lived in small earth houses and grew their own food. Some Indians ate only grass, nuts, and what fruit they could find. Other people were fishermen and lived in wooden houses. Most native Americans were very peaceful. They wanted to live happily with nature and each other. They believed in many gods and thought that the gods live in trees, stones, water and fire. They believed their gods could bring success in hunting, farming and fishing. They often had special ceremonies with dances and music before they went hunting or fishing or when they began farming. Native Americans songs and poems are a very important part of their traditions as they help them to keep their history and culture alive. Another famous tradition was smoking of a peace pipe. When they smoked this pipe together with people they did not know it meant friendship and peace. Many years ago Native American tribes lived in all parts of the USA. Now most of them live in poor lands to the west of Mississippi River.

- 1) Where did native Americans come from?
- 2) What did English colonists see when they landed to the New World?
- 3) How was the life of Indians?

- 1) Topic: "The Russian Federation"

Билет № 11

1. Переведите текст письменно, при необходимости используя словарь.

Monopolies - Good or Bad?

Monopolies are not always a bad thing. In some sectors they may be unavoidable. The provision of an uninterrupted supply of water, gas or electricity would be much more difficult where a whole series of operators were involved.

Indeed, monopolies are attractive for companies in the short term. Controlling the market means you can control the price. The problem is that if you can charge what you like, there's little incentive to try harder and improve the quality you offer. Companies become less efficient over the longer term and, as competitors are driven out of the market, economies become less dynamic, with effects for society as a whole.

In the longer term, then, monopolies have to be controlled because they prevent, distort or restrict free competition. Moves to outlaw such practices started more than a century ago in USA and took hold more recently inside the European Union. In the last decade Russia and China have passed their versions of 'anti-trust' laws. No sector is exempt from abuse: over resources like salt, tobacco, oil or diamonds; in transport where airlines or cruise ship operators fix ticket prices; and increasingly in new technologies.

Governments have given themselves strong powers to regulate potential monopolies. Heavy fines can be imposed - EU law says that they can amount to 10% of a firm's annual revenue. In the UK, company directors can face up to five years in prison for forming cartels. Consumers in US can even claim damages from manufacturers rather than retailers for unfairly high prices.

uninterrupted supply - бесперебойное снабжение

exempt from - освобожденный от

annual revenue - годовой доход

claim damages - взыскивать убытки

Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE UNION JACK

The Union Jack is the popular name given to the flag of the United Kingdom. Usually it is called the Union Flag and it consists of several flags.

It all began in 1603, when Scotland was joined to England and Wales. The Scottish Flag, St. Andrew's Cross, blue with a white cross from corner to corner, was joined to the English Flag, St. George's Cross, white with a red cross. The flag of St. George can still be seen on churches in England today.

Later, in 1801, the Irish Flag of St. Patrick's Cross was added, white with a red cross from corner to corner.

In this way the British people got the Union Flag, which is red, white and blue. King James the First ordered the British Flag to be flown on the main mast of all British ships, except on ships-of-war. Here the flag was flown at the front of the ships, on what was called the bowsprit. The end of the bowsprit was called the Jack Star and so we get the name of Union Jack. A "jack",

by the way, is an old word for a "sailor".

- 1) What is the name of the flag of the United Kingdom?
- 2) How many flags does the Union Flag consists of?
- 3) Why did the flag get the name of Union Jack?

3. Topic: "International Commercial Organizations"

Билет № 12

1. *Переведите текст письменно, при необходимости используя словарь.*

Microcredits – helping families out of poverty

Millions of families around the world have been given a helping hand out of poverty by microcredits. These very small loans, usually less than US\$200, have enabled the very poorest people to set up or expand businesses and become self-sufficient.

So how does the system work? Local microfinance institutions (MFIs) make contact with families and offer loans, usually to women, to enable them to start or expand a business. These are very poor people who would not normally be able to get credit, but as no collateral is required they can get microcredits. They pay back the loan on a weekly basis, over 6 months to a year.

A key aspect to the success of the microcredit system is that recipients get local support. The MFIs educate local communities about ways to improve their lives, and offer practical support as well as collecting weekly loan payments. They encourage people to help each other, so that the whole community can pull themselves out of poverty. MFIs may also help with literacy and health problems.

The microcredit system is not charity. The payments are fixed-term loans and interest is charged. The costs of making such small loans, collecting them and giving personal support are high. This is reflected in the interest rates, which range from 15 to 35 percent. Despite this, the repayment rate is very high, between 95 and 98 percent, showing that microcredit clients really value this opportunity to leave poverty behind.

loan - заём, ссуда

to set up a business - учредить торговое предприятие

collateral - дополнительное обеспечение

charity - благотворительность

repayment rate - ставка погашения (по кредиту)

1. *Прочитайте предложенный отрывок из текста и ответьте на вопросы.*

INDUSTRY IN GREAT BRITAIN

Great Britain is highly industrialized. This was the country in which the earliest development of modern industry took place. Britain is one of the most highly industrialized countries in the

world. The industrial centres of Great Britain are London, Manchester, Birmingham, Leeds, Liverpool Sheffield and others. London, the capital, is one of many important industrial centres. Lots of things such as planes and cars, food and clothes are made in London.

Nearly all the chief towns of the industrial Midlands are close together. Here we find numerous factories and coal mines. Birmingham is the most important town in this district. All the pins and needles in English homes, the pens that people write with, the spoons and the forks they use for dinner, the glasses which they drink out of are mostly products of Birmingham industry. The neighboring city of Coventry is the birthplace of the motor manufacturing industry. Sheffield is famous for its knives and scissors. To the north of Birmingham you come to Manchester, the centre of the cotton industry. It is also one of Britain's most important producers of computers and electronic equipment.

Ship building is an important industry in the United Kingdom. The main ship building centres are London, Glasgow, Belfast and some others. Coal mining is important in South Wales.

- 1) Is Great Britain highly industrialized?
- 2) What are the main industrial centres there?
 - Where are situated the main ship-building centres?

3. Topic: "Canada"

Билет № 13

1. Переведите текст письменно, при необходимости используя словарь.

Panasonic aims to take over Sanyo

Japanese electronic rivals Panasonic and Sanyo are starting alliance talks, which could result in Panasonic taking over the smaller company. Panasonic said it wanted to make Sanyo its subsidiary, effectively creating Japan's largest electronics maker. Panasonic may be interested in Sanyo's green energy businesses, such as solar panels and batteries. Sanyo has been facing problems in recent years, cutting thousands of jobs and selling unprofitable operations. "Panasonic and Sanyo will start discussions with the aim of maximizing both companies' corporate values by pursuing synergies between both companies," Panasonic president Fumio Ohtsubo and Sanyo president Seiichiro Sano said in a statement.

This week, Sanyo reported a 67% drop in its July-September profit to 4.4bn yen (\$44m, J29m) due to a stronger yen, rising material costs and falling gadget prices. The same factors also contributed to a drop in Panasonic profit of 16% to 55.5bn yen for the same period. But Panasonic is less dependent on exports to the USA than Sanyo, a factor which has helped it do better than some other rivals in Japan.

"The current environment will allow Panasonic to buy Sanyo at a relatively cheap price with few competitive bids," said Seiichi Suzuki, a market analyst at Tokai Tokyo Securities.

The two companies have historical ties, with their founders being brothers-in-law.

rival - конкурент
subsidiary - подконтрольная компания
synergy - успешные совместные усилия

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

THE UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

The British Isles are a group of islands lying off the north - west coast of the continent of Europe. The British Isles consist of two large islands and many smaller ones. The two large islands are Great Britain and Ireland. The Northern part of Ireland and Great Britain form the United Kingdom of Great Britain and Northern Ireland. Great Britain is the largest island and includes England, Scotland and Wales.

Great Britain is surrounded by seas on all sides and is separated from the continent by the North Sea and the English Channel. The Irish Sea separates Great Britain from Ireland. Great Britain owes much to the seas. The seas have acted as a guard and have often kept the island free from wars. The shallow waters around the British Isles are the home of many fish. Seaports play a great part in the life of the country. Great Britain has a very good position as it lies on the crossways of the sea routes from Europe to the other parts of the world. There are many countries which are connected with Great Britain by sea. The British Isles have many rivers, but they are not very long. The river Thames flows through London and makes it a large seaport, though London is 64 km away from the sea.

The population of the United Kingdom of Great Britain and Northern Ireland is almost 56 million. The main nationalities are the English, the Scots, the Welsh and the Irish. Each of them has its own language and culture.

- How many parts does Great Britain consist of?
 - What is Great Britain surrounded by?
3. What are the main nationalities?

3. Topic: "The USA"

Билет № 14

1. Переведите текст письменно, при необходимости используя словарь.

Toyota slashes profits forecast

Japanese car firm Toyota has shocked analysts by announcing much lower than expected quarterly profits and slashing its earnings forecast for 2008.

The maker of the Camry Sedan and Prius saw net profit fall 69% to 139.8bn yen in the three months to September.

The firm also cut its net annual profit forecast to 559bn yen (\$5.69bn; J3.5bn) for the year to 31 March 2009, from an earlier estimate of 1.25 trillion yen.

Toyota has been hard hit by the US slowdown as consumers cut spending.

The global economic slowdown and the stronger yen, which hurts Toyota's exports, are expected to put an end to eight straight years of profit growth at the carmaker.

The firm said it expected annual operating profit to fall to 600bn yen down from its previous

forecast of 1.6 trillion yen.

Tsutomu Yamada, analyst at Kabu said the figure was "far below expectations and a shocking figure".

"I had never imagined such a big downward revision on its earnings outlook," said Yasuaki Iwamoto, an analyst at Okasan Securities.

"It was a negative surprise and a large impact on its stock price tomorrow would be inevitable".

Shares in the firm have fallen 37% since the start of the year and were down 10% on Thursday ahead of its earnings announcement.

quarterly - кварталный

slowdown - замедление

impact - влияние, воздействие

inevitable - неизбежный, неминуемый

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

AGRICULTURE IN GREAT BRITAIN

Great Britain lives by manufacture and trade. Its agriculture provides wheat, barley, oats, corn, rye, vegetables, sugar beets and fruits.

Kent (a county in the South East of England) is called the "Garden of England". It looks very beautiful in spring with its blossoming orchards of apple pear and cherry trees. Hard fruits (apples and pears) grow well in many other parts of Britain too. The area around Perth, in Scotland, is the chief centre for raspberries. (The jam making and fruit-preserving industry that have grown up in these districts are very important.

Dairy farming is distributed all over the country. Britain is an exporter of sheep, pigs and horses. Sheep are found in hilly counties particularly. Britain has been famous for its wool for centuries. Besides, we must not forget "the silver harvest of the sea", its fisheries. The east coast fisheries are the most valuable, and three quarters of the fish landed in England come from there.

1. What are the main recourses for living in Great Britain?
2. Why does Kent called the Garden of England”?
3. What products does Great Britain export?

3. Topic: “Assets and Liabilities”

Билет № 15

1. Переведите текст письменно, при необходимости используя словарь.

Disney hit by economic slowdown

Entertainment company Walt Disney has reported lower-than-expected profits for the fourth quarter after feeling the effects of the economic slowdown.

The firm reported net earnings of \$760m (J485m), down from \$870m a year ago. Revenue grew

to \$9.45bn from \$8.93bn.

"Consumer confidence is the lowest we've seen in over three decades," said chief executive Robert Iger.

Disney reported a sharp drop in hotel bookings and the tougher advertising climate hit its television networks.

Disney owns the ESPN and ABC television networks as well as theme parks and resorts. Its fourth-quarter results were also hit by a bad debt charge, as the firm set aside cash to deal with the consequences of the bankruptcy of Lehman Brothers. Mr Iger predicted tough times ahead because of lower consumer spending despite "great demand in the marketplace". "That could impact us possibly during the holiday season but almost certainly during calendar season 2009," he added.

slowdown - замедление

net earnings - чистая прибыль

revenue - доход, выручка

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

WHO RULES BRITAIN

The United Kingdom is a parliamentary monarchy. It means that there is the King or the Queen and a parliament. The powers of the monarch are limited. They say that the Queen reigns but she does not rule.

The British Parliament is the supreme legislative authority in the United Kingdom and consists of two Houses: the House of Commons and the House of Lords. The opening of Parliament is a very picturesque ceremony.

The House of Commons is an assembly elected once in five years. There are 630 members in this House. Members of the House of Commons receive a salary for their parliamentary work. Members of the House of Commons belong to different political parties. The sitting of the House each day is opened by the procession of the Speaker.

The Members of the House of Lords are not elected by the population. The seats in the House of Lords are hereditary. In the House of Lords there are more than 800 peers. The House of Lords is presided over by the Lord Chancellor. The monarch appoints the Prime minister who is a leader of the party that has won the elections.

1. What kind of country is the United Kingdom?
2. Why do we say that the powers of the monarch are limited?
3. How many members are there in the House of Commons?

3. Topic: "Companies by Property Right"

Билет № 16

1. Переведите текст письменно, при необходимости используя словарь.

e-Bay - a global phenomenon

There's a solution now to the annual problem of unwanted Christmas and birthday gifts – 'eBay them'. Founded in 1995 in San Jose, California eBay has now entered the English language. In 2005 the online auction company had a turnover of US\$ 4.55 billion, employed 11,600 people and was present in 27 countries, that is its website was present, of course. Paypal, eBay's payment system, now has over 100 million accounts world wide and is the UK's fastest growing financial services company.

Founder, Pierre Omidya, was fascinated by markets, places where all kinds of goods and services are bought and sold. He decided to use the Internet to bring together buyers and sellers in a virtual space as they are brought together in the real world in yard sales, car boot sales, flea markets and the like. He made use of the Internet's ability to connect many-to-many, 24 hours a day, all around the world. eBay connects buyers to sellers – like all great ideas it's as simple as that.

The company makes money in several ways: it charges a small fee for the advert sellers put on the eBay site: a basic ad can be 'enhanced' at extra cost (more pictures, greater page visibility etc.); a commission is charged on the sale price, if no sale is made this charge is not collected. eBay operates as a virtual market place – it sells nothing itself, carries no stock and has no distribution costs. It is an enormously powerful business model.

turnover - товарооборот

car boot sales - "распродажа из багажника" (в парке и на пустыре;
товары продаются из багажника автомобиля)

enhanced - усовершенствованный

distribution costs - издержки обращения

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

English Traditions

If you arrive in Great Britain you'll hear the word "tradition" everywhere. Englishmen have sentimental love for things and traditions because they are old. They never throw away old things. For example, in many houses of Great Britain they have fire-places and though their bedrooms are awfully cold the English people don't want to have changes.

There is an unusual competition called Pancake races. In some villages and towns, there is a pancake race every year. Usually housewives take part in it. But pancake races are for everyone who likes to entertain. Students take part in all these races. One has to make the pancake first and then run tossing the pancake as he goes. It isn't an easy thing to do.

Each November, usually on the first Sunday of the month, a lot of old cars take part in a rally from London to Brighton. This is an unusual rally: each car taking part in it must be at least 60 years old. This is probably the reason that this celebration has become known as the Vintage Car Run. The Rally is not a race. Cars must not move faster than 20 miles per hour. The great thing is not speed but quality of performance. This celebration is the merriest motoring spectacle of the year and gives people a chance to see some fine old cars.

1. Why is there a fire-place in many houses of Great Britain?
2. Who do usually take part in Pancake racing?
3. How many years at least must be a car taking part in a rally?

3. Topic: "Canada"

Билет № 17

1. *Переведите текст письменно, при необходимости используя словарь.*

Knights, squires and dawn raids: The terminology of takeovers

Two companies often combine, or merge, because it benefits them both. A small company may have plans to grow, but doesn't have the capital. Joining forces with a larger company can help them realise their plans, while the larger partner benefits by expanding its range of products or services.

But it also happens that smaller companies become the victims of an aggressive attempt by a larger company to take control of their business. Or, in more dramatic terminology, a 'black knight' makes a 'hostile takeover bid'. In these situations the smaller company may decide to merge with another company of their choice, rather than being forced into an aggressive takeover. This preferred company is known as a 'white knight'. A 'white knight' will be big enough to take control of the smaller company, but on terms they both agree. So what's a 'white squire'? Well, this refers to a company that isn't powerful enough to control the smaller company, but which is able to buy enough of its shares to stop the 'black knight' from making the takeover. Sometimes, however, it's too late for knights or squires to come to the rescue. If the company planning the takeover is particularly cunning, they may make a 'dawn raid'. This involves getting to the stock market as soon as it opens in the morning and buying up enough shares in the victim's company to gain control. Before the smaller company knows what's happened, they've been taken over.

squire - *ист. оруженосец*

takeovers - *поглощение компании*

dawn raid - *"нападение на рассвете"*

share - *доля, акция*

2. *Прочитайте предложенный отрывок из текста и ответьте на вопросы.*

REMEMBRANCE DAY

Remembrance Day, the nearest Sunday to November 11, is observed throughout Britain in commemoration of those who lost their lives during the two World Wars. On that day special services are held in the churches and wreaths are laid at war memorials throughout the country. A great number of people gather at London Cenotagh to observe the two-minutes silence and to take part in the Remembrance Day Ceremony. The silence begins at the first stroke of Big Ben booming 11 o'clock. When the two minutes silence is over, members of the Royal Family and political leaders come forward to lay wreaths at the foot of the Cenotaph. Then comes the march

past the memorial. On that day artificial red poppies are sold in the streets everywhere and people wear them in their button-holes. They are a symbol of mourning. The money collected in this way is later used to help the men who had been crippled during the war.

1. When is Remembrance Day observed?
2. Why is it called Remembrance Day?
3. Why do many people gather at London Cenotagh on this day?

3. Topic: "The Great Britain"

Билет № 18

1. Переведите текст письменно, при необходимости используя словарь.

The Martha Stewart Brand

Martha Stewart sold a lifestyle and put herself at the very centre of it. Books, magazines and TV programmes made her a household name in the USA, offering advice to the American public on how to eat, dress, garden and decorate their homes.

In March 2004, Stewart was found guilty of lying to investigators over a suspicious sale of shares in a drug company. It is alleged that Stewart used insider knowledge to profit on the share deal. Living Omnimedia, a company with revenues of \$295 million in 2002 was immediately plunged into crisis. Stewart resigned from her position as chief executive when the charges against her were first made public, although she retained a seat on the board. At the same time, the company began to produce magazines and TV shows that no longer used Stewart's name.

Despite these efforts to rebuild, many experts feel that too much damage has been done to the Martha Stewart brand. Arthur Kincaid, a leading customer research analyst, described it as 'a perfect example of how fragile brands are when they are very closely associated with a human being. Any sudden change in the public perception of the 'human brand' can have an immediate and devastating effect on profitability.' Whatever image and lifestyle values this may include, the really important ones will always be things like 'trust' and 'confidence'. When they disappear, it may be impossible for the brand to survive.

household name - общеизвестное имя (название, марка)

revenue - доход; выручка

chief executive - президент (компании)

resign - оставлять пост

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

BANK HOLIDAYS

The Spring Bank Holiday is celebrated on the last Monday of May or on the First Monday of June, while the Late Summer Bank Holiday comes on the last Monday of August. These holidays were called Bank holidays because on these days banks were to be closed. Their observance is no longer limited to banks, they are public holidays now. On Bank Holidays the English people

usually go to the country and to the coast. If the weather is fine many families take a picnic lunch or tea with them and enjoy their meal in the open air. Most traditional of all, there are large fairs, with swings, roundabouts, coconut shies, a Bunch and Judy show, hoop-la stalls and so on. These fairs are arranged on open spaces and the most famous of them is the huge one on Hamstead Heath near London (called Happy . Hamstead). Here you can see Cockney costers (street traders who wear suits or frocks, with thousand of little pearly buttons, also over their caps and hats.

They hold horse and cart parades, where horses and carts are gaily decorated. On the fair ground there are hundreds of stalls. The noise is deafening. You can hear mechanical bands and the cries of the showmen and the laughter of the visitors.

1. When are Bank Holidays celebrated?
2. What do English people usually do on Bank Holidays?
3. What can you say about fair ground?

3. Topic: "Canada's Economy and Trade"

Билет № 19

1. Переведите текст письменно, при необходимости используя словарь.

The rebirth of Cantor Fitzgerald

The firm that lost most employees in the terrorist attacks on September 11th 2001 is alive and kicking. 258 of its workers died in the attack on the north tower of the World Trade Center, nearly a third of Cantor Fitzgerald's worldwide staff, but the company has survived and is once again making a profit.

The new Cantor Fitzgerald, however, barely resembles the company it was before the tragedy. Once the dominant player in the government bond market, it is now diversifying into asset management and investment banking. Cantor had started moving toward using technology to trade bonds with the launch of eSpeed, its electronic bond-trading spin-off. At first profitable, eSpeed has since had its ups and downs because of intense competition, but is looking to move into other areas such as foreign exchange and mortgage-backed securities. Cantor itself faced a different challenge; how to build back an established firm after such a loss of personnel. It took three difficult years to rebuild its foundation, and only then could the company turn its attention to growth. But grow it has, and is on track to achieve gains in profits of over 20% this year. Much of this remarkable achievement is down to Howard Lutnick, Cantor's chief executive. Determined to make good his promises, Lutnick drove the firm back into profitability in a remarkably short time.

Lutnick's latest challenge is to guide the company through the process of diversification into what are already crowded fields, such as stock trading, trading of corporate bonds and futures, and investment banking. The firm is building from scratch a bond trading division catering to investment firms, and is planning to offer hedge funds to its clients.

resemble - иметь сходство

asset management - управление активами

remarkable - выдающийся, поразительный

hedge fund- хеджевый фонд

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

English Character

Foreigners have many ideas about what the English like. For example, some people say the English are always cold and reserved, this means that they don't talk much to strangers, and don't show much emotion. Some believe the English eat porridge for breakfast and read The Times

every day.

English people are famous for their habit of politeness. It is considered polite to give up one's seat to a woman who is standing, to open a door for her, carry things for her, and so on. Most British people expect the person in front of them to hold the door open for them. People think you are rude, if you don't do this. Most British people queue when they are waiting for a bus or waiting to be served in a shop. British people keep their old traditions and are very proud of them. They are famous for their sense of humour. And, of course, English people are fond of sports. To many Englishmen cricket is both a game and a standard of behaviour. When they consider something unfair, they say "That isn't cricket".

The traditional love of English people for tea is well known. They like to drink tea with milk. They have their five-o'clock tea not only at home or in offices, but also in tea-rooms and tea-shops, which can be found in every town.

1. What do foreigners usually think about English people?
2. What is the favourite game of Englishmen?
3. What is a well-known English tradition connected with tea?

3. Topic: "Economy of Great Britain, Scotland, Wales and Northern Ireland"

Билет № 20

1. *Переведите текст письменно, при необходимости используя словарь.*

Spain launches first olive oil futures market

A Spanish company has set up the first olive oil futures exchange, in a bid to turn olive oil into a big player in the international investment market. The exchange, created by the Andalusian firm MFAO, is currently being used by olive growers, but hopes to attract foreign speculative investors into what is becoming a very popular commodity.

Although big Wall Street investors currently trade in agricultural derivatives such as coffee, wheat and soybeans, it remains to be seen if they will be persuaded to speculate in European olive oil.

Spain is the world's top olive oil producer, accounting for 40% of the world's olive oil production. Italy is the next biggest producer, but also buys between 300 and 400 million tonnes of Spanish olive oil a year. MFAO hopes Italian companies will soon start trading on the exchange.

Olive oil prices are notoriously volatile. In the year before the exchange opened, they varied from just over 1,750 euros a tonne to over 2,550 euros, with an average daily volatility of two percent. This volatility gives a strong incentive to olive oil producers to buy futures as a means of hedging against price fluctuations.

Since the exchange opened, prices have stayed towards the top end of the range, and volatility has decreased, although it is too early to say if futures have had an impact on the overall market. MFAO is confident that their exchange will not go the same way as the Spanish

citrus fruits futures market, which was set up in 1995 and abandoned a few years later.

futures market - фьючерсная биржа; рынок по сделкам на срок
commodity - предмет потребления

volatility - нестабильность
to decrease - уменьшаться, сокращаться

2. Прочитайте предложенный отрывок из текста и ответьте на вопросы.

Places to visit in London

London draws people from all over the world. Some come on business, some come to study, to work or on holiday. There is much in London which fascinates visitors and inspires the affection of Londoners. London shows examples of buildings that express all the different areas of its history.

Buckingham Palace is the official London residence of the Sovereign. The daily ceremony of the Changing of the Guards takes place in its courtyard. The palace was built in 1703 by the Duke of Buckingham.

Piccadilly Circus has become an important meeting point - for as well as sightseers. At its heart is a bronze fountain topped by a figure of a winded archer, known as Eros, the pagan god of love. This area is now famous for its theatres, clubs and shops.

The parks of London provide a welcome contrast to the great built-up areas. St. James's Park, Green Park, Hyde Park, and Kensington Gardens are linked together. They form 313 hectares of open parkland in the heart of London.

1. Are there many places to visit in London?
2. What can we see at Piccadilly Circus?
3. Are there a lot of parks in London?

3. Topic: "Modern Communication Medium and E-commerce"

Лист регистрации изменений
 в Фонд оценочных средств на 20__ - 20__ учебный год
ОГСЭ.03 Иностранный язык в профессиональной деятельности
 по специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям)

№ п/п	Внесенные изменения	Содержание изменений

РАССМОТРЕНО
 на заседании цикловой комиссии
 Протокол № __ от ____ 20__ г.

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 Методическим советом
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