

МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ
РОССИЙСКОЙ ФЕДЕРАЦИИ
Старооскольский технологический институт им. А.А. Угарова
(филиал) федерального государственного автономного
образовательного учреждения высшего образования
«Национальный исследовательский технологический университет «МИСиС»

Кафедра гуманитарных наук

М.А. Черникова

Иностранный язык (английский)

**Практикум по развитию навыков
чтения и говорения**

Старый Оскол – 2019

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Рецензенты:

кандидат педагогических наук, ст. преподаватель кафедры гуманитарных наук СТИ НИТУ «МИСиС» Н.В. Ряполова;
кандидат филологических наук Головчанская Е.А.

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Предназначено для студентов, обучающихся по направлениям подготовки 38.03.01– Экономика и 38.03.02 – Менеджмент всех форм обучения.

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Введение

Характерной чертой современного этапа развития экономики, науки, образования и культуры является расширение международных связей и сотрудничества. В наши дни знание иностранных языков не только открывает доступ к важнейшей информации, содержащейся в мировой научной и технической литературе, но и становится абсолютно необходимым при деловых встречах.

В большинстве опубликованных курсов и пособий по теории и практике перевода для студентов, изучающих английский язык, авторы уделяют большое внимание проблемам перевода с английского языка на русский. Это – первый и, безусловно, очень важный этап переводческого ученичества.

Данное пособие ориентировано на практику перевода текстов экономического характера. Структура учебного пособия включает десять контрольных работ, в которых представлены тексты и задания к ним. Задания к текстам охватывают слои лексики и грамматики английского языка и призваны помочь студентам преодолеть барьер калькирования в лексике и грамматике и сосредоточиться на главной задаче перевода – передаче смысла высказывания.

Таким образом, цель данного пособия – формирование и закрепление навыков адекватного перевода с английского языка на русский с соблюдением его лексико-грамматических и стилистических норм.

В процессе использования данного пособия развиваются следующие умения и навыки обучающихся:

1) владеть культурой мышления; способность использовать, обобщать и анализировать информацию, ставить цели и находить пути их достижения;

2) способность к самосовершенствованию, повышению своей квалификации и мастерства, к устранению пробелов в знаниях и обучению с использованием современных образовательных и информационных технологий;

3) умение критически оценивать свои достоинства и недостатки, намечать пути и выбирать средства развития достоинств и устранения недостатков;

4) способность осознавать социальную значимость своей будущей профессии, ответственно относиться к выполнению профессиональной деятельности;

5) владение основными методами и средствами получения, хранения, переработки информации, способность работать с информацией в глобальных компьютерных сетях;

6) способность понимать сущность и значение информации в развитии современного информационного общества, сознавать опасность и угрозы, возникающие в этом процессе;

7) владеть одним из иностранных языков на уровне не ниже разговорного.

Памятка студенту

Прежде чем приступать к выполнению предложенных контрольных работ, внимательно изучите соответствующие разделы грамматического материала. Если у Вас возникнут какие-либо вопросы, обратитесь к преподавателю за консультацией.

Приступая к переводу текста, выполните вначале первое и второе задания контрольных работ: переведите слова с английского на русский и русского языка на английский. Слова, предложенные в данных заданиях, как правило, носят терминологический характер и помогут Вам спрогнозировать содержание текста и успешно справиться с переводом на последующих этапах.

При работе с текстом не старайтесь сразу же обращаться к словарю. После знакомства с ключевыми словами из упражнений внимательно несколько раз прочтите текст, проанализируйте грамматическую структуру предложений, обратите внимание на наиболее часто встречающиеся конструкции (сложноподчиненное предложение, пассив, временная форма глагола). В особенно трудных случаях сделайте синтаксический разбор предложения: найдите подлежащее и сказуемое и определите относящиеся к ним второстепенные члены.

Unit 1

WHAT IS ECONOMICS

Прочтите и переведите текст.

Unlike history, mathematics, English and chemistry, economics is a subject that most students encounter only briefly before they begin institute. Economics is a basic discipline, not an applied subject like accounting or drafting in which specific skills are taught.

Economics has some similarities to mathematics because logical reasoning and mathematical tools are used in it extensively. It also has some similarities to history because economics studies people as they interact in social groups.

Like chemistry, economics employs the scientific method, although some of economics has a descriptive rather than an analytical flavour. Finally, like English grammar, economics has a few simple rules and principles, but from these principles economics can derive many conclusions.

Economics is the science of making choices. Individuals must decide whether to study another hour or to go for a walk, whether to buy a six-pack of Pepsi or a 0,5 gallon of milk at the grocery, whether to choose fire fighting or teaching as an occupation and whether to play golf or to watch television for an afternoon of recreation. As a group, people must also choose through their governments whether to build a dam or to repair highways with their taxes, whether to invest money to business or to expand national parks.

The common element in all these decisions is that every choice involves a cost.

In fact, economics is the study of the choice that people make and the actions that they take in order to make the best use of scarce resources in meeting their wants.

I. Переведите с английского языка на русский:

A basic discipline; an applied subject; similarities; logical reasoning; mathematical tools; a descriptive flavour; occupation; to invest money to business; the common element; to involve; the best use of scarce resources.

II. Переведите с русского языка на английский:

Знакомиться; бухгалтерский учет; особые навыки; широко использоваться; взаимодействовать в социальных группах; несколько простых принципов; налоги; расширять; стоимость; потребности.

III. Закончите предложения:

1. Economics is not an applied subject like...
2. Like chemistry, economics...
3. As a group, people must also choose whether to invest money to business or to expand national parks through...
4. The common element of all decisions is...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. Economics is a subject that most students encounter only briefly.
2. Economics is not a basic discipline like history, mathematics, English and chemistry.
3. Some of economics has a descriptive rather than an analytical flavor.
4. Economics is like English grammar, because it has difficult rules and principles.

V. Выберите правильное слово:

1. Economics is a ... discipline.
a) basic; b) natural; c) social.
2. ... is an applied subject.
a) history; b) accounting; c) economics.

3. Mathematical tools are used in economics...

a) briefly; b) extensively; c) finally.

4. Like English grammar economics has a few... and principles.

a) rules; b) graphs; c) lines.

5. Every choice involves...

a) investment; b) cost; c) time.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. What is the difference between economics and such disciplines as history, mathematics, English and chemistry?

2. What is used extensively in economics?

3. What similarities does economics have to chemistry?

4. Is economics the science of making choices?

5. What is the common element in all choices?

6. What does economics study?

VII. Перепишите и переведите предложения на русский язык, определяя видовременную форму глаголов:

1. Most students encountered economics only briefly.

2. Economics has always employed the scientific method.

3. People generally repeated the decisions that they had made at an earlier time.

4. My brother was working at the bank when I graduated from the University.

VIII. Перепишите и переведите предложения на русский язык, обращая внимание на перевод конструкций there are (there is/ there was/ there were):

1. There are some black markets in which people buy things at prices much higher than they should be.

2. There were some periods in our recent economic history when the price level rose despite low demand.

3. Today there is a surplus of unskilled and manual laborers in the north of England, whereas firms in the London area have vacancies unfilled.
4. There was a firm owned by a group of people called corporation.
5. There is a chance he will go.
6. There was a sunny day yesterday.
7. There are many sales representatives.
8. There was a lot of things to buy.

Unit 2

ECONOMIST

Прочтите и переведите текст.

I'm a student of the Starooskolsky Technology Institute (branch of National Research Technological University «MISiS»). In the near future I'll graduate from the institute and become a professional economist. I'm sure that the profession of an economist is one of the most important nowadays in our country.

What makes a good economist? Whatever he does, an economist should have a through training in economic theory, mathematics and statistics and our Institute offers such training. At the Institute we are taught various general and special subjects, such as Macroeconomics, Microeconomics, Management, Accounting, Money and Banking, Economic Theory, Statistics, Computer Science, Business Ethics, English.

The profession of an economist is quite diversified. The graduates of the faculty work at the educational institutions, various research centers and laboratories, in industry, business, banks.

Being employed in industry and business, our graduates work as managers, as executive managers, sales managers, financial managers. Some of us work as accountants. An accountant is one of the prestigious and widely required professions of an economist in a society. You shouldn't mix an accountant with a book-keeper. While a book-keeper is mostly involved in calculations, like balance sheets, income statements, invoices, an accountant is responsible for designing the financial policy of a company.

Some of us work at the banks, at the Stock Exchange, others work for the government or are employed by various agencies and by military services.

Economists can solve many problems facing our country.

I. Переведите с английского языка на русский:

Graduate; in view of; various; graduates; to be employed; an executive manager; a financial manager; an accountant; widely required; a book-keeper; balance sheets; income; statements; invoices; military services; to face problems.

II. Переведите с русского языка на английский:

В ближайшем будущем; в настоящее время; основательное обучение; предлагать; знание; вовлекать; разносторонний; исследовательские центры; менеджер по продажам; престижный; расчет; быть ответственным за что-либо; финансовая политика.

III. Закончите предложения:

1. An economist needs some knowledge of the world outside his own country because...
2. Being employed in industry and business, our graduates work...
3. One of the most prestigious and widely required professions of an economist is...
4. An accountant is responsible for...

IV. Ответьте на вопросы, основываясь на содержании текста:

1. What should an economist have to be a good economist?
2. What subjects does an economist need for his future profession?
3. Where can graduates work?
4. What is the difference between an accountant and a book-keeper?

V. Перепишите и переведите предложения, определяя видо-временную форму глаголов:

1. In the near future I'll graduate from the Institute.
2. The graduates of the Faculty work at educational institutions.
3. Scientists in the field of Economics created new theories and models.
4. I hope I'll manage to make my contribution to this process.

VI. Перепишите и переведите предложения на русский язык, определяя, чем является окончание -s: а) показателем множественного числа существительного; б) показателем притяжательного падежа; с) окончанием глагола в 3 л. ед. ч. в Present Simple:

1. At the Institute we are taught various general and special subjects.
2. An accountant designs the financial policy of a company.
3. A book-keeper's duty is in calculations.
4. What makes a good economist?

VII. Задайте вопросы к предложениям и поставьте их в отрицательную форму:

1. The profession of an economist is quite diversified.
2. Economists solve many problems facing our country.
3. Government decisions were dominant in the former USSR.
4. Some knowledge of political and economic history will help an economist to expect changes.

VIII. Переведите следующие предложения на английский язык:

1. Будущие экономисты изучают различные предметы в университете, такие как экономическая теория, макроэкономика, бухгалтерский учет, финансы и кредит, статистика и другие.

2. Профессия экономиста является очень важной в нашей стране.
3. Наша страна сталкивается со многими экономическими проблемами.
4. Я верю, что жизнь полна возможностей.
5. Пунктуальность очень важна для успеха в любом деле.
6. Я хочу быть бухгалтером.
7. Не нужно путать работу бухгалтера и счетовода.
8. Поздравляем с завершение образования!

Unit 3

WHAT ECONOMISTS DO

Прочтите и переведите текст.

Usually a person is not qualified to use the name “economist” without a graduate degree in economics. By this definition, there are about 100 000 economists in Russia.

About half of them are academic economists, who engage in teaching, writing and doing research in colleges and universities. They also write textbooks and journal articles, develop and test new theoretical models, provide consulting services to governments and businesses, and engage in a variety of other professional activities. The other half of the profession works for business or government. Business economists forecast sales and costs, help firms anticipate (or try to influence) government policy. Some business economists work for private lobbying organizations, helping them prepare their arguments to try to affect tax laws, regulations, etc. which are important to particular kinds of Industries.

Government economists also perform a variety of useful tasks. Often the government economist wears a second hat as a policy analyst. Economists forecast tax revenues and Interest rates, analyze who gains and who loses from particular changes, monitor prices, compute total output and perform other useful tasks in the public sector.

In the broader sense, economists study the ways in which people deal with the problems of scarcity.

I. Переведите с английского языка на русский:

A graduate degree in economics; definition; academic economists; to test new theoretical models; consulting services; sales and costs; to affect tax laws; a policy analyst; to compute total output; problems of scarcity.

II. Переведите с русского языка на английский:

Предсказывать; предвосхищать; политика правительства; экономисты бизнеса; частные лоббистские организации; определенные отрасли промышленности; обязанности; налоговые доходы; процентные ставки; приобретать и терять; общественный сектор, выполнять две или более обязанностей.

III. Выберите правильное слово:

1. There are about... economists in Russia.

A) 200 000; b) 100 000; c) 10 000.

2. About half of economists are... economists.

a) academic; b) political; c) professional.

3.... economists forecast sales and costs.

a) government; b) academic; c) business.

4. Forecast tax revenues and interest rates, analyze who gains and who loses from particular changes and different other things are functions of ... economists.

a) government; b) business; c) professional.

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. A person is qualified to use the name “economist” without a graduate degree in economics.

2. Academic economists write textbooks and journal articles.

3. Business economists help firms try to influence government policy.

4. Government economists provide consulting services to governments and business.

5. An economist studies people dealing with the problems of scarcity.

V. Ответьте на вопросы, основываясь на содержании текста:

1. Who can be qualified to use the name “economist?”
2. How many economists are there in Russia?
3. What are the functions of academic economists?
4. What do business economists do?
5. What is the role of government economists?

VI. Перепишите предложения и переведите их на русский язык, определяя видовременную форму глаголов:

1. Usually a person is not qualified to use the name “economist” without a graduate degree in economics.
2. The half of economists works for business or government.
3. Different films have used the help of economists.
4. An economist will forecast tax revenues and interest rates.

VII. Выберите нужное местоимение:

1. All societies develop (no, some) rules for social behavior and economic activity.
2. There is (no, nothing) limit to people’s wants.
3. In economics “the long run” is the time period in which (nothing, anything) can be changed.
4. Price changes of (anything, any) kind create uncertainty in the minds of both, consumers and producers.
5. (Nobody, anybody) can overestimate the value of skilled labor.

VIII. Поставьте сказуемое в нужную видовременную форму:

1. In 1793 David Ricardo, the greatest of the classical economists, (to marry) and (to go) into business of his own.
2. People (to produce) goods and services.

3. The international economy (to experience) a basic change lately.
4. After economic integration (to grow), more and more nations became economically powerful.
5. I (to study) English since 1991.
6. When he was a sales representative, he (to work) twelve hours a day.
7. How many pages (to read) you?
8. A cold wind (to blow) from the sea.

Unit 4

ECONOMIC SYSTEMS

Прочтите и переведите текст.

People and societies organize economic life to deal with the basic problems through economic systems. An economic system can be described as the collection of institutions, laws, incentives, activities that govern economic relationships among people in a society and provide a framework for answering the basic economic questions.

Most economic systems use one or more of three basic methods to make economic decisions: tradition, command and markets. So economic systems are classified into four broad categories, according to how most economic decisions are made. These are traditional, command, market and mixed economies.

Traditional economy. People generally repeat the decisions made at an earlier time or by an earlier generation. Can just anyone be king or queen of England? There are traditional answers that question. In the US, women were strongly directed to certain "traditional" occupations for many years, such as teaching, raising children, nursing and being librarians.

Command economy. They rely almost totally on government to make economic decisions through centralized authorities. The government owns all the major productive resources. The former USSR and some other eastern bloc countries are examples of countries where government decisions were dominant.

Market economy. Most productive resources are owned by private individuals. Individuals make economic decisions in response to market signals and on the basis of their own preferences.

Mixed economy. The economic system used in most countries lies between the two extremes of command and market economies. Mixed economies answer the basic economic questions partly through the market and partly through the government, with some decisions based on tradition as well.

I. Переведите с английского языка на русский:

The collection of incentives; to govern; a framework; four broad categories; an earlier generation; to be strongly directed to; occupations; to rely on; to own; through centralized authorities; dominant.

II. Переведите с русского языка на английский:

Иметь дело с основными проблемами через экономические системы; описывать; обеспечивать; один или более трех основных методов; командная экономика; в соответствии с; смешанная экономика; воспитание детей; почти полностью; бывший; страны восточного блока.

III. Закончите следующие предложения:

1. Any economic system can be described as...
2. Four broad categories of economic system are...
3. The example of traditional economies is...
4. The government owns all the major productive resources in...

IV. Выберите правильное слово:

1. People and societies organize ... to deal with the basic problems through economic systems.
a) basic methods; b) economic system; c) economic life.
2. Tradition, command and markets are three basic methods to make...
a) economic decisions; b) government decisions; c) productive resources.

3. Economic systems are classified into four ... categories.

a) social; b) broad; c) basic.

4. Command economies rely almost totally on ... to make economic decisions through centralized authorities.

a) government; b) themselves; c) people.

V. Ответьте на вопросы, основываясь на содержании текста:

1. What is an economic system?

2. What are three basic methods that most economic systems use?

3. What were "traditional" occupations for women in the US?

4. What is command economy?

5. What does the government own?

6. What is market economy?

VI. Перепишите предложения и переведите их на русский язык, определив видременную форму глаголов:

1. An economic system is described as the collection of institutions, laws, incentives, activities that govern economic relationships among people in a society.

2. People and societies organized economic life to deal with the basic problems through economic systems.

3. People generally repeat the decisions that were made at an earlier time.

4. A framework for answering the basic economic questions will be provided with an economic system.

VII. Переведите предложения, обращая внимание на различные значения слов it, one:

1. It is necessary to make choices because we live in a world of scarcity.

2. It is technological improvements that increase the productivity of labour very often.

3. One always faces the scarcity problem in some form.

4. All societies must decide what goods and services to produce, which ones to postpone, and when and how to transfer productive resources from one use to another.

VIII. Перепишите предложения, переведите их на русский язык, подчеркните модальные глаголы:

1. Can just anyone be king or queen of England?
2. To be qualified to use the name "economist" a person must have a graduate degree in economics, either a master's degree or a Ph.D.
3. The government economist should wear a second hat as a policy analyst.
4. People have to choose through their governments whether to build a dam.
5. Nobody answered the phone. They must have gone out.
6. The line is busy. He must be using the phone.
7. I need more money. I should change my job.
8. There is somebody in the office. It might be Miss Cooper.

Unit 5

Macroeconomics

Прочтите и переведите текст.

The word macroeconomics means economics in the large. The macroeconomist's concerns are with such global questions as total production, total employment, the rate of change of overall prices, the rate of economic growth and so on. The questions asked by macroeconomists are in terms of broad aggregates – what determines the spending of all consumers as opposed to the macroeconomic question of how the spending decisions of individual households are made; what determines the capital spending of all firms combined as opposed to the decision to build a new factory by a single firm; what determines total unemployment in the economy as opposed to why there have been layoffs in a specific industry.

Macroeconomists measure overall economic activity; analyze the determinants of such activity by the use of macroeconomic theory; forecast future economic activity; and attempt to formulate policy responses designed to reconcile forecasts with target values of production, employment, and prices.

An important task of macroeconomics is to develop ways of aggregating the values of the economic activities of individuals and firms into meaningful totals. To this end such concepts as gross domestic product (GDP), national income, personal income, and personal disposable income have been developed.

Macroeconomic analyses attempt to explain how the magnitudes of the principal macroeconomic variables are determined and how they interact. And through the development of theories of the business cycle and economic growth, macroeconomics helps to explain the dynamics of how these aggregates move over time.

Macroeconomics is concerned with such major policy issues as the attainment and maintenance of full employment and price stability. Considerable effort must first be expended to determine what goals could be achieved. Experience teaches that it would not be possible to eliminate inflation entirely without inducing a major recession combined with high unemployment. Similarly, an overambitious employment target would produce labor shortages and wage inflation.

I. Переведите с английского языка на русский:

Total production; total employment; rate of economic growth; individual households; economic activity; gross domestic product (GDP); national income; personal income; business cycle; economic growth; price stability; reduction.

II. Переведите с русского языка на английский:

Коэффициент изменений предельных цен; масштабные совокупности; увольнение; показатели; ценности; значимые итоги; личный доход после уплаты налогов; достижения; поддержание; ликвидировать; нехватка рабочей силы.

III. Закончите следующие предложения:

1. The word macroeconomics means...
2. The questions asked by macroeconomists are...
3. Considerable effort must ...
4. Experience teaches that ...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. Macroeconomics deals with global questions only.
2. A macroeconomist analyzes activities of families and large firms.
3. Such concepts as gross domestic product, national income and personal disposable income serve as meaningful totals.

4. Macroeconomic analyzes show the development of the economic theory.
5. Theory of business cycle concerns business. That is why this is a macroeconomic theory.
6. Inflation could not be eliminated without some negative changes in economics.

V. Выберите правильное слово:

1. I'll ask my bank manager for (advice/advise) about investment.
2. He first spoke (briefly/shortly) about the agenda for the day.
3. She took her case to an (industrial/industrious) tribunal.
4. The secretary made (notes/notices) of what was said at the meeting.
5. The (income/salary) from the investment is £52,000 a year.
6. She hopes to get a (chair/seat) on the board.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. What does the word macroeconomics mean?
2. What are the concerns of a macroeconomist?
3. What is, according to the text, the important task of a macroeconomist?
4. What do macroeconomic analyses attempt to explain?
5. What are the concepts of macroeconomics?
6. What are the most important theories of macroeconomics?

VII. Перепишите и переведите предложения на русский язык, определяя видременную форму глаголов:

1. The questions asked by the macroeconomist are in terms of broad aggregates.
2. What determines the capital spending of all firms combined as opposed to the decision to build a new factory by a single firm?

3. Macroeconomists measure overall economic activity; analyze the determinants of such activity by the use of macroeconomic theory.
4. Macroeconomic analyses attempt to explain how the magnitudes of the principal macroeconomic variables are determined.

VIII. Поставьте прилагательные в скобках в правильную форму:

1. Mr Brown is (tall) than Mr Smith.
2. Tom is (clever) manager in the company.
3. My secretary is as (good) as yours.
4. My secretary is (good) than yours.
5. My secretary is (good) of the three.
6. The stuff will be much (happy) in their new office.
7. Athens is (far) from London than Rome is.
8. Mr Robinson is (rich) than Mr Green, but I don't think he is (lucky) than Mr Green.

Unit 6

Microeconomics

Прочтите и переведите текст.

The word «micro» means small, and microeconomics means economics in the small. The optimizing behavior of individual units such as households and firms provides the foundation for microeconomics.

Microeconomists may investigate individual markets or even the economy as a whole, but their analyses are derived from the aggregation of the behavior of individual units. Microeconomic theory is used extensively in many areas of applied economics. For example, it is used in industrial organization, labor economics, international trade, cost-benefit analyses, and many other economic subfields. The tools and analyses of microeconomics provide a common ground, and even a language, for economists interested in a wide range of problems.

At one time there was a sharp distinction in both methodology and subject matter between microeconomics and macroeconomics.

The methodological distinction became somewhat blurred during the 1970s as more and more macroeconomic analyses were built upon microeconomic foundations. Nonetheless, major distinctions remain between the two major branches of economics. For example, the microeconomist is interested in the determination of individual prices and relative prices (i.e., exchange ratios between goods), whereas the macroeconomist is interested more in the general price level and its change over time.

Optimization plays a key role in microeconomics. The consumer is assumed to maximize utility or satisfaction subject to the constraints imposed by income or income earning power. The producer is assumed to maximize profit or

minimize cost subject to the technological constraints under which the firm operates. Optimization of social welfare sometimes is the criterion for the determination of public policy.

Opportunity cost is an important concept in microeconomics. Many courses of action are valued in terms of what is sacrificed so that they might be undertaken. For example, the opportunity cost of a public project is the value of the additional goods that the private sector would have produced with the resources used for the public project.

I. Переведите с английского языка на русский:

Behavior; to investigate; distinction; subject; matter; foundation; labor economics; international trade; optimization; consumer; profit; income; producer; value.

II. Переведите с русского языка на английский:

Прикладная экономика; общая основа; затуманивать; оставаться; ставка (соотношение) обмена; ключевая роль; благосостояние; ограничение; критерий; альтернативные издержки; пожертвовать; взять на себя; источники.

III. Закончите предложения:

1. Microeconomists may investigate...
2. Microeconomic theory is used...
3. Major distinctions remain...
4. The opportunity cost of a public project is...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. The optimizing behavior of individual units such as households and firms provides the foundation for macroeconomics.
2. At one time there was a correlation in both methodology and subject matter between microeconomics and macroeconomics.

3. Major distinctions remain between the three major branches of economics.
4. The consumer is assumed to maximize utility or satisfaction subject to the constraints imposed by income or income earning power.
5. Optimization is the value of the additional goods that the private sector would have produced with the resources used for the public project.

V. Выберите правильное слово:

1. We (check/control) each new consignment very carefully.
2. I enclosed (complements/compliments) slip with the catalogue.
3. Do these cars (confirm/conform) to the new safety regulations?
4. You shouldn't read (confident/confidential) documents!
5. Normally, she is a very (conscientious/conscious) worker.
6. The unions criticized the government's (economic/economical) policy.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. What is microeconomics?
2. What is meant by «economics in the small»?
3. What economic phenomena are of microeconomists attention?
4. Where is microeconomic theory used?
5. What is «optimization»?

VII. Перепишите и переведите предложения на русский язык. Определите видовременную форму глагола в предложениях:

1. Microeconomic theory is used extensively in many areas of applied economics.

2. Their analyses are derived from the aggregation of the behavior of individual units.
3. The tools and analyses of microeconomics provide a common ground, and even a language, for economists interested in a wide range of problems.
4. At one time there was a sharp distinction in both methodology and subject matter between microeconomics and macroeconomics.

VIII. Вставьте нужные предлоги из приведенных в скобках:

1. I'm going (on, by, with) a trip to New York.
2. I prefer to go (in, by, with) sea.
3. I like travelling (on, with, for) a boat.
4. He likes to go (in, by, for) air.
5. She prefers travelling (by, for, on) plane.
6. My sister plans to take a trip (by, for, on) car.
7. After we arrive, we will go around the city (for, by, to) bus.
8. We can see more of the city if we go (on, for, in) foot.

Unit 7

ORIGINS OF MONEY

Прочтите и переведите текст.

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. 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 money is 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.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. Counting is of course more practical, the first standardized ingots appeared around 2200 BC. Other commonplace objects were subsequently used in the abstract sense, for example miniature axes, nails, swords, etc.

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

I. Переведите с английского языка на русский:

Numerous; appearance; definition; convenient; recent; to indicate; trading; punishment; to weigh; standardization; severe; offense; to eliminate; to reinvent.

II. Переведите с русского языка на английский:

Чеканка монет; цивилизация; зерно; зернохранилище; квитанция; приказ об изъятии средств; противоречить; драгоценные камни; слиток; банальный; приблизительно; законное платежное средство.

III. Закончите предложения:

1. The concept of money is...
2. Recent anthropological and linguistic research indicates that...
3. The first standardized ingots appeared...
4. The Mongol bank notes were...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. Coins are an old form of money.
2. The first appearance of coins was probably in Asia in the 7th century AD.
3. Early Stone Age man began the use of precious metals as money.
4. The first severe inflation was in the 11th century BC.
5. The Mongol bank notes were “illegal tender”.

V. Выберите правильное слово:

1. The (overtake/takeover) bid from Jenkins came as a complete surprise.
2. If you pay too much tax you get a (discount/rebate).
3. Unfortunately, we have (mislaidd/misled) the original invoice.
4. Lawyers here only get their (fee/wages) if they win the case.
5. We've increased (produce/productivity) by 10% in this factory.
6. Please send me your latest catalogue and (price/prize) list.

VI. Ответьте на вопросы, основываясь на содержании текста:

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?
5. When and where was the printed money reinvented?

VII. Заполните пропуски следующими словами:

banks beads buy coins change currency depositing earn exchange rate goods investments money paper bills savings accounts sell shells value

Money is what people use to (1) ... things. People spend money on (2) and services. Many people save part of their money by (3) it in a bank. People (4) money by performing services. They also earn money from (5), including government bonds, and from (6) (7) can be anything that people agree to accept in exchange for the things they (8) or the work they do. Ancient peoples used such varied things as (9), (10) and cattle as money. Today, most nations use metal coins and (11) Different countries' (12) and bills look different and have different

names. A person can (13) his money for the money of any other country according to the (14) Usually, such rates are set by the central (15) of a country. The (16) of a country's (17) may change, depending on the economic and political conditions in that country.

VIII. Переведите на английский язык предложения с использованием подходящих по смыслу модальных глаголов:

1. Можно посмотреть Ваши права?
2. Платить сейчас?
3. Вы можете заплатить позже.
4. Ты умеешь читать?
5. Это наверняка был он.
6. Ты должен сделать это прямо сейчас.
7. Эта вещь может быть очень ценной.
8. Он, наверное, спит.

Unit 8

TAX

Прочтите и переведите текст.

A tax is a compulsory charge or other levy imposed on an individual or a legal entity by a state or a functional equivalent of a state (e. g., tribes). Taxes could also be imposed by a subnational entity.

Taxes may be paid in cash or in kind or as slave labor. In modern capitalist taxation systems, taxes are designed to encourage the most efficient circulation of goods and services and are levied in cash. In kind and slave taxation are characteristic of traditional or pre-capitalist states and their functional equivalents. The means of taxation, and the uses to which the funds raised through taxation should be put, are a matter of hot dispute in politics and economics, so discussions of taxation are frequently tendentious.

Political authority has been used to raise capital throughout history. In many pre-monetary societies, such as the Incan empire, taxes were owed in labor. Taxation in labor was the basis of the Feudal system in medieval Europe.

In more sophisticated economies such as the Roman Empire, tax farming developed, as the central powers could not practically enforce their tax policy across a wide realm. The tax farmers were obligated to raise large sums for the government, but were allowed to keep whatever else they raised.

There were certain times in the Middle Ages where the governments did not explicitly tax, since they were self-supporting, owning their own land and creating their own products. The appearance of doing without taxes was however illusory, since the government's (usually the Crown's)

independent income sources depended on labor enforced under the feudal system, which is a tax exacted in kind.

Many taxes were originally introduced to fund wars and are still in place today, such as those raised by the American government during the American Civil War (1861-1865). Income tax was first introduced into Britain in 1798 to pay for weapons and equipment in preparation for the Napoleonic wars and into Canada in 1917 as a "temporary" tax under the Income War Tax Act to cover government expenses resulting from World War I.

The current income tax in America was set up by Theodore Roosevelt in 1913. It was called The Federal Income Tax and was deducted from incomes at rates varying from 1-7%. But, since then, the American Tax Code has been modified and new taxes have been added, especially over the World War I and II periods. Since World War II, the American Tax Code has increased in size four-fold.

I. Переведите с английского языка на русский:

Compulsory; circulation; frequently; tendentious; sophisticated; enforce; realm; illusory; independent; expenses; weapons; modify; four-fold.

II. Переведите с русского языка на английский:

Существование; рабский труд; власти; налогообложение; горячие споры; общество; средневековый; развивать; обязывать; правительство; источники дохода; феодальная система; подоходный налог; временный; вычитать.

III. Закончите предложения:

1. In modern capitalist taxation systems, taxes are...
2. The means of taxation are...
3. In many pre-monetary societies taxes...
4. The tax farmers were obligated...
5. There were certain times in the Middle Ages...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. Taxes may be paid by credit cards.
2. Political authority has been used to raise capital throughout history.
3. The tax farmers were obligated to raise small sums for the government.
4. Income tax was first introduced into Britain in 1789.
5. The Federal Income Tax was deducted from incomes at rates varying from 11-27%.

V. Поставьте правильные предлоги:

1. Taxes could also be imposed...a subnational entity.
2. The government's (usually the Crown's) independent income sources depended...labor enforced under the feudal system.
3. Income tax was first introduced...Britain in 1798.
4. The current income tax in America was set up....
5. The American Tax Code has increased...size four-fold.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. What is the definition of a tax?
2. How can taxes be paid?
3. How were taxes paid in medieval Europe?
4. Why were taxes introduced?
5. Which document describes what taxes people have to pay?

VII. Поставьте вопросы к каждому члену предложения:

1. We produce different products.
2. Your business proposal is very interesting.
3. They will discuss their business matters with clients.
4. The company sold its goods out last year.

VIII. Переведите на английский язык предложения с использованием форм Future Simple либо других способов выражения будущего:

1. Оплата будет произведена путем открытия аккредитива.
2. Если образцы удовлетворят наши требования, мы сделаем большой заказ.
3. Он собирается установить контакты с поставщиками.
4. Менеджер вот-вот подойдет.
5. Я собираюсь обсудить с Вами цену товара.
6. Как будет производиться оплата?
7. Поезд прибудет в 5:30.
8. Я подготовлю письма.

Unit 9

TYPES OF TAXES

Прочтите и переведите текст.

Taxes are sometimes referred to as direct or indirect. In economics, direct taxes refer to those taxes that are collected from the people or organizations on whom they are imposed. For example, income taxes are collected from the person who earns the income. By contrast, indirect taxes are collected from someone other than the person responsible for paying the taxes.

Income tax is commonly a progressive tax because the tax rate increases with increasing income. Some critics characterize this tax as a form of punishment for economic productivity. Income tax fraud is a problem in most, if not all, countries implementing an income tax. Either one fails to declare income, or declares nonexistent expenses. Failure to declare income is especially easy for non-salaried work, especially those paid in cash. Tax enforcement authorities fight tax fraud using various methods, nowadays with the help of computer databases.

Income tax may be collected from legal entities (e. g., companies) as well as natural persons (individuals), although, in some cases, the income tax on legal entities is levied on a slightly different basis than the income tax on individuals and may be called, in the case of income tax on companies, a corporation tax or a corporate income tax.

A poll tax, also called a per capita tax, or capitation tax, is a tax that levies a set amount per individual. The earliest tax mentioned in the Bible of a half-shekel per annum from each adult Jew was a form of poll tax. Poll taxes take the same amount of money and hence, a higher proportion of income for poorer individuals as for richer individuals. Poll taxes are difficult to cheat.

A value added tax (sometimes called a goods and services tax, as in Australia and Canada) applies the equivalent of a sales tax to every operation that creates value. VAT was historically used when a sales tax or excise tax was uncollectible. In reality, forged invoices and the like demonstrate that tax evaders will always attempt to cheat the system.

I. Переведите с английского языка на русский:

Income tax; enforcement; poll tax (per capita tax, capitation tax); per annum; hence; excise tax; uncollectible; to forge; invoice; tax evader (evador).

II. Переведите с русского языка на английский:

Размер налога; наказание; декларировать; несуществующий; расходы; база данных; защищать (выступать в защиту); мошенничество; юридическое лицо; физическое лицо; корпоративный налог; налог на добавленную стоимость; налог с продаж.

III. Закончите предложения:

1. Direct taxes refer to those taxes...
2. Indirect taxes are collected...
3. Income tax fraud is a problem...
4. A poll tax is a tax that...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. Income taxes are collected from the person who doesn't earn.
2. Income tax fraud is not a problem in most countries.
3. Income tax may be collected from legal entities as well as natural persons.
4. The earliest tax mentioned in the Bible of a halfpenny per annum from each adult Jew was a form of poll tax.

5. VAT was historically used when a sales tax or excise tax was uncollectible.

V. Поставьте правильные предлоги:

1. Taxes are sometimes referred...as direct or indirect.
2. Indirect taxes are collected from someone other than the person responsible...paying the taxes.
3. The income tax on legal entities is levied...a slightly different basis than the income tax on individuals
4. Poll taxes take the same amount of money and hence, a higher proportion of income...poorer individuals as...richer individuals.
5. A value added tax applies the equivalent...a sales tax to every operation that creates value.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. What are the two main kinds of taxes?
2. What is a progressive tax?
3. What is the VAT?
4. What is the poll tax?
5. What is the income tax?

VII. Переведите предложения:

1. Экономика – это наука и учебная дисциплина.
2. Это известный российский экономист.
3. Все эти бизнесмены активно участвуют в экономической деятельности.
4. Это все необходимо для обеспечения высокого жизненного уровня.

VIII. Переведите из прямой речи в косвенную следующие предложения:

1. Mary said, "I like music."

2. Mr White asked, "Will the container be ready for dispatch by 18th November?"
3. Victor said, "Please give me the contract."
4. He said, "I'm very busy."
5. Victor asked, "Did you enjoy your visit to England in February?"
6. She said, "Ring me later."
7. Mary asked, "How long will you stay in London?"
8. John said, "I've already done it."

Unit 10

LOOKING FOR A JOB

Прочтите и переведите текст.

When a company needs to recruit or employ new people, it may decide to advertise the job or position in the "NEED HELP" section of a newspaper. People who are interested can apply for the job by sending in a letter of application or covering letter (in the USA — cover letter) and a curriculum vitae or CV (in the USA – resume) containing details of their education and experience.

A company may also ask candidates to complete a standard application form. The company's Human Resources department will then select the most suitable applications and prepare a shortlist of candidates or applicants, who are invited to attend an interview. Another way for a company to hire is by using the services of a recruitment agency, which provides a list of suitable candidates.

The CV (curriculum vitae) is presenting your education, skills experience to the employer. CV demonstrates the suitability of an applicant for the job. As well as providing an insight into previous qualifications and experience, it should show the employer the skills and qualities the applicant has, that will match the position being applied for. In compiling CV the applicant has one objective only – to get an interview in order to get the job.

A CV must be accurate, interesting and up-to-date. It must be presentable so that it makes the best impression possible and gets noticed. It should be relevant – targeted to the needs of each particular position.

In your CV you need to bring together details of your qualifications, details of the job itself, details of the

qualifications and skills required, evidence from your personal profile that matches the employer's criteria.

I. Переведите с английского языка на русский:

To recruit; to advertise; section of a newspaper; curriculum vitae (CV) or resume; to attend an interview; insight (into); in order to; impression; relevant; particular position; should be include.

II. Переведите с русского языка на английский:

Рекламирывать; подавать заявление на должность; сопроводительное письмо; заполнить анкету; отдел по работе с кадрами; окончательный список кандидатов; кадровое агентство; новейший; быть замеченным (привлечь внимание); нацеленный на потребности.

III. Закончите предложения:

1. When a company needs to recruit or employ new people, it may decide to...
2. Another way for a company to hire is...
3. In compiling CV the applicant has...
4. It should be relevant — targeted to...

IV. Верны или неверны следующие утверждения. Отметьте их True/False. Неверные утверждения исправьте:

1. When a company needs to dismiss people, it may decide to advertise the job or position in the "NEED HELP" section of a newspaper.
2. The company's Human Resources department won't select the most suitable applications and prepare a shortlist of candidates or applicants, who are invited to attend an interview.
3. CV demonstrates the suitability of an applicant for the job.
4. A CV must be incorrect and outdated.

5. In your CV you need to bring together details of your qualifications, details of the job itself, details of the qualifications and skills required, evidence from your personal profile that matches the employer's criteria.

V. Поставьте правильные предлоги:

1. People who are interested can apply...the job...sending in a letter of application
2. As well as providing an insight...previous qualifications and experience, it should show the employer the skills and qualities the applicant has, that will match the position being applied....
3. It should be relevant — targeted...the needs...each particular position.
4. In your CV you need...bring together details...your qualifications, details...the job itself, details...the qualifications and skills required.

VI. Ответьте на вопросы, основываясь на содержании текста:

1. How can people apply for a job?
2. What are the functions of a Human Resources department?
3. What does a CV demonstrate?
4. How should a CV be written?
5. What must one bring together in his or her CV?

VII. Заполните пропуски следующими словами:

applicant application application form apply candidate curriculum vitae or CV (GB) or resume (US) employment agencies interview job description job vacancies references short-listed

Many people looking for work read the (1) advertised in newspapers by companies and (2) To reply to an advertisement is to (3) for a job. You become a (4) or an (5) You write an (6), or fill

in the company's (7), and send it, along with your (8) and a covering letter. You often have to give the names of two people who are prepared to write (9) for you. If your qualifications and abilities match the (10), you might be (11), i.e. selected to attend an (12).....

VIII. Перепишите эти предложения в страдательном залоге:

1. We could not cancel the order because they had already sent it.
2. The inflation influenced our business in the Middle East very badly.
3. They will make their advertisement soon.
4. We are printing our catalogues by Friday this week.
5. We make the compressors for those machines here.
6. He has not fixed the date for the next appointment.
7. We received this letter from Continental Equipment a week ago.
8. We can pay you in advance if you want.

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