МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ РОССИЙСКОЙ ФЕДЕРАЦИИ

Федеральное государственное бюджетное образовательное учреждение

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«Тихоокеанский государственный университет»

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**АНГЛИЙСКИЙ ЯЗЫК В ПРОФЕССИОНАЛЬНОЙ СФЕРЕ**

Утверждено издательско-библиотечным советом университета

в качестве учебного пособия

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Р е ц е н з е н т ы :

кафедра «Иностранные языки и межкультурная коммуникация» (и. о. зав. кафедрой «Иностранные языки и межкультурная коммуникация», директор Социально-гуманитарного института ДВГУПС, канд. пед. наук *Ю. В. Агранат);*

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Аннотация. Учебное пособие содержит аутентичные английские тексты, предтекстовые и послетекстовые упражнения для развития умений и навыков устной профессиональной речи на английском языке. Пособие предназначено для студентов 2 – 3 курсов, обучающихся по направлению подготовки 38.03.04. Работая с пособием, студенты расширят свой терминологический словарный запас и разовьют коммуникативные навыки в профессиональной и научной сферах.

Учебное пособие соответствует государственному образовательному стандарту и требованиям программ по английскому языку для неязыковых вузов.

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**ВВЕДЕНИЕ**

Дисциплина «Иностранный язык в профессиональной сфере» относится к базовым (обязательным) дисциплинам гуманитарного цикла и изучается студентами 2 – 3 курсов направления подготовки 38.03.04. Государственное и муниципальное управление, (уровень бакалавриата, профиль подготовки региональное управление). Также данное учебное пособие может быть рекомендовано для студентов и магистрантов, изучающих экономические дисциплины. Учебное пособие соответствует требованиям многоступенчатой системы образования и может использоваться для развития языковых навыков чтения, говорения и письма.

Пособие состоит из шести разделов, грамматических тестов и словаря основных экономических терминов. Основу каждого раздела составляют аутентичные англоязычные тексты, для которых разработаны разнообразные предтекстовые и послетекстовые упражнения, которые помогут обучающимся овладеть языковым материалом.

Учебное пособие «Английский язык в профессиональной сфере» направлено на освоение профессионального аспекта иностранного языка, способствующего общению для достижения адекватной, отвечающей вызовам современного общества коммуникации в условиях конкуренции на рынке труда.

Цели учебного пособия «Английский язык в профессиональной сфере»:

1. Формирование у студентов способности и готовности к международной коммуникации;

2. Развитие умений опосредованного письменного и непосредственного устного иноязычного общения.

3. Умение соотносить языковые средства с конкретными целями, ситуациями, условиями и задачами речевого общения.

Учебное пособие «Английский язык в профессиональной сфере» способствует формированию общекультурных и общепрофессиональных компетенции.

Структура пособия достаточно проста, что позволит обучающимся осваивать материал не только с помощью преподавателя, но и самостоятельно. Учебное пособие состоит из шести разделов, грамматических тестов и словаря ключевых терминов. Основу каждого раздела составляют аутентичные тексты, список незнакомых слов и терминов с переводом и задания, позволяющие многоаспектно тренировать употребление лексики. При разработке системы упражнений к текстам использовался компетентостный подход в обучении иностранным языкам. Предложенная система упражнений способствует успешному изучению, систематизации и закреплению профессионально ориентированного материала.

**РАЗДЕЛ I**

**ENGLISH BUSINESS LETTERS AND BUSINESS DOCUMENTS**

Письмо является важным элементом ведения бизнеса. Без переписки невозможно вести деловые отношения. Телефонные договоренности требуют письменного подтверждения. Хорошо составленные письма смогут представить вашу фирму наилучшим образом и создать благоприятное впечатление о ней у вашего потенциального партнера, что будет способствовать налаживанию деловых контактов.

Большое значение имеет внешний вид письма. Солидные фирмы имеют свои бланки для писем, отпечатанные типографским способом на хорошей бумаге. Фирменный бланк должен иметь название фирмы, ее адрес, а также отображать характер бизнеса фирмы.

Деловые письма в разных странах по своей форме одинаковы. Деловые письма обычно состоят из 8 элементов, таких как:

1. дата – число, месяц, год
2. внутренний адрес – имя, должность и адрес лица, которому адресуется письмо
3. вступительное обращение – вежливое приветствие
4. первый абзац письма – о чем письмо
5. основная часть, текст письма – изложение сути вопроса
6. заключительный абзац письма – подводит итог и указывает на дальнейшие действия
7. заключительная форма вежливости –«до свидания» в вежливой форме
8. подпись.

Обсудим каждую часть делового письма более подробно.

**1. Дата**

Обычно дата печатается полностью, а не в цифровом выражении, напр.

April, 12, 2020. Названия месяцев можно писать и в сокращении, Apr., 2020.

В американских деловых письмах дата пишется иначе, так как в США обозначается сначала месяц, затем день и год, напр. 12/01/2020 – первое декабря, 2020. Дату не рекомендуется писать в цифровом выражении, поскольку это легко может ввести в заблуждение, 2 сентября 2020 года в американском варианте лучше написать September, 2, 2020. Расстояние между датой и содержанием письма зависит от длины письма.

**2. Внутренний адрес**

Внутренний адрес – это название и адрес фирмы-получателя письма. Он должен быть точно таким же, как и на конверте, он пишется от начала поля слева.

**3. Вступительное обращение (приветствие) Salutation**

Вступительное обращение предшествует тексту письма, печатается через 2 интервала от внутреннего адреса и начинается от поля слева. После вступительного обращения ставится (,) или (:).

В письме можно указывать должность лица, которому оно адресовано – Mr John D. White, Manager, должностному лицу без указания имени – Advert. Manager, или самой фирме – Omega Company. Приветствие может меняться в зависимости от обстоятельств и должно соответствовать форме обращения. Если письмо адресовано фирме (это не рекомендуется, но часто делается), форма приветствия будет «Dear Sirs», если же письмо адресовано отдельным лицам, наиболее обычной формой будет: «Dear Sir» или «Dear Madam» (эта форма употребляются как к замужним, так и к незамужним женщинам).

Возникают трудности, если получатель письма не известен. В этом случае, рекомендуется приложить все усилия, чтобы выяснить имя человека, которому вы пишите. Можно попытаться найти имя на веб-сайте компании или связаться с помощником администрации. Если выяснить имя не удалось, то можно воспользоваться следующими фразами:

Dear Hiring Manager;

To Whom it may concern;

Dear Human Resources Manager;

Dear Sir or Madam

Если получатель письма известен лично или ваши фирмы уже некоторое время сотрудничают, можно использовать более дружественную форму обращения: «Dear Mr Jones!»

**4. Первый абзац письма**

Полезные обороты и фразы:

а) Благодарим за Ваше письмо, от 3 июня и сообщаем Вам, что.. ***We thank you for your letter dated 3rd Jun. and write to tell you... (wish to inform you...)***

В ответ на Ваше письмо от 5 марта этого года сообщаем Вам, что ...***In reply to your letter of 5th Mar. this year we would like to inform you... (we are writing to inform you)***

б) К сожалению, нам приходится напоминать Вам, что ...***We are sorry to have to remind you ...***

К сожалению, мы вынуждены ...***То your regret we shall have to...***

С сожалением сообщаем Вам, что ...***We regret to inform you that*** ...

в) Подтверждаем получение Вашего письма от 5 марта...***We thank you for the letter of 5th Mar.... (We have received your letter dated 5th Mar.***...)

С удовольствием сообщаем Вам, что ...***We are happy to tell you ... (We are pleased to inform you...)***

Мы с удивлением узнали, что ...***We are surprised to learn that ...***

Ссылаясь на запрос от 10 июля 2020 г.***With reference to (Referring to...) the enquiry of 10th July, 2020...***

Мы ссылаемся на Ваш заказ № 123 и …***We refer to your Order No. 123 and*** ..

В дополнение к нашему письму от 3 июля ...***Further to our letter of 3rd Jul.*** ...

**5. Основная часть, текст письма**

Текст письма располагается ниже вступительного обращения через 2 интервала, первое предложение начинается с небольшим отступлением от правого поля.

Если заголовки в письме печатаются обычными буквами, их следует подчеркивать, чтобы выделить из текста абзаца. Если в письме больше одной страницы, они должны быть пронумерованы. Вторая и последующая страницы печатаются на свободных листах (без заголовка письма). В левом углу каждого листа должны быть напечатаны фамилия или инициалы получателя, а под номером страницы – дата письма.

Для написания писем, полезно знать обороты, выражающие извинения, сожаление, просьбы и благодарность автора письма:

**Извинения и сожаления – Apologies and regrets**

Сожалеем, что мы не можем ... ***We regret being unable to ...***

К сожалению, мы не можем ...***Unfortunately we cannot*** ...

Просим принять наши извинения за ***… Please accept our apologies for***

Извините нас за ... ***We express our apology that*** ...

Мы приносим свои извинения ...***We offer (make) our apologies*** ...

**Благодарность – Gratitude**

Мы были бы весьма признательны ...***We would be very much obliged***...

Мы будем Вам благодарны ...***We shall be grateful to you*** ...

Мы будем Вам признательны, если ...***We shall appreciate it if...***

**Просьба – Request**

Просим Вас сообщить нам ***...Please, let us know***

Мы просили бы Вас ...***We would ask (request) you to ...***

Мы были бы обязаны, если бы ... ***We would bе obliged if ...***

Мы были бы рады получить Ваш последний каталог. ***We would be glad to have your latest catalogue.***

Просим Вас известить нас о ходе выполнения заказа. ***Will you kindly inform us of the order position?***

**Подтверждение – Confirmation**

Подтверждаем свое согласие с данными изменениями. ***We confirm our consent to these alterations.***

Просим Вас подтвердить получение нашего счета-фактуры. ***Please acknowledge the receipt of our Invoice.***

**6. Заключительный абзац письма**

В заключительном абзаце письма следует подвести итог тому, что обсуждалось в основной части письма, выразить намерения, надежды и ожидания автора письма о действиях в будущем и изложить перспективу в отношении того, что нужно предпринять.

**Полезные обороты и фразы**

С интересом ожидаем развития торговли с Вами к взаимной выгоде обеих сторон. ***We look forward to trading with you to the mutual benefit of our companies.***

Надеемся установить с Вашей фирмой полезные деловые отношения. ***We hope to establish fruitful business relations with your company.***

Надеемся, что Вы поступите, как мы Вас просим. ***We hope that you will act as requested.***

С нетерпением ожидаем Вашего ответа в ближайшем будущем. ***We look forward to hearing from you soon.***

Мы будем Вам благодарны за Ваш скорый ответ. ***Your prompt (early) reply will be appreciated.***

**7. Заключительная формула вежливости**

Это вежливая форма окончания письма. Используемые обороты должны соответствовать ситуации и вступительному обращению.

С уважением ***Yours faithfully***

Искренне Ваш ***Sincerely yours***

Искренне Ваш ***Yours truly***

Искренне Ваш ***Yours very truly***

Заключительная формула вежливости располагается через 2 интервала от содержания письма с правой стороны страницы на одной вертикали с датой, расположенной наверху.

**8. Подпись**

Все деловые письма должны подписываться от руки, четко и разборчиво. Подпись должна быть полной и всегда быть одинакова по стилю.

На письме эти элементы расположены следующим образом:

1. Дата – ***November 10, 2020...***
2. Внутренний адрес – ***Mr George White***

***11 Carpenter Ave,***

***11579,***

***Sea Cliff, NY, USA***

1. Приветствие – ***Dear Mr. White,***
2. Текст письма – ***Thank you very much for your offer sent to us. We shall keep you informed as to our decision con­cerning terms and conditions of your offer.***
3. Заключительная формула вежливости – ***Very truly yours,***
4. Подпись – ***J. B. Priestly***

***Задание 1. Прочитайте слова, обратите внимание на произношение, выпишите слова в тетрадь и выучите их.***

consignment [kənˈsaɪnmənt] – отправление, партия груза, партия товара, отправка;

litigation [lɪtɪˈgeɪʃn] – тяжба, судебный процесс, судебная тяжба, судопроизводство, иск, судебное дело;

letter of credit – аккредитив, кредитное письмо, документарный аккредитив;

negotiation [nɪgəʊʃɪˈeɪʃn] – ведение переговоров, проведение переговоров, деловые переговоры, обсуждение условий;

transactions [trænˈzækʃnz] – сделка, транзакция, операция, трансакция;

recipient [rɪˈsɪpɪənt] – получатель, реципиент, адресат, получатель сообщения

inquiry [ɪnˈkwaɪərɪ] – запрос, исследование, обследование, изучение;

catalogue [ˈkætəlɒg] – каталог, перечень, справочник;

consignment [kənˈsaɪnmənt] – отправление, партия груза, партия товара, отправка;

dispatch [dɪsˈpæʧ] – отправка, отправление, отсылка, рассылка, экспедирование, пересылка;

delivery [dɪˈlɪvərɪ] – доставка, срочная доставка;

quotation [kwəʊˈteɪʃn] – котировка, оферта, изречение;

executing [ˈeksɪkjuːtɪŋ] – выполнение, исполнение;

offer [ˈɒfə] – предложение, коммерческое предложение, оферта;

freight [freɪt] – груз, перевозка грузов, грузоперевозка, перевозка, грузовые перевозки, транспортировка.

***Задание 2. Составьте словосочетания, используя слова Задания 1.***

**TEXT 1**

**ENGLISH BUSINESS LETTERS**

Letter writing is an essential part of business communication. Any business paper sent by mail should always be accompanied by a letter. The letter says what is being sent, so that the recipient should know exactly what you intended to send. It is a typical business letter called «routine».

A well-arranged letter will make a better impression on the reader, thus good letters make good business partners.

Nowadays more and more agreements are made in English, because English is a universal business language. Joint ventures, bank loans, and trademark licenses are often written in English.

There are three stages of transactions involving business contracts. The first stage is negotiation for terms, the second is drafting documents reflecting these terms, and the third is litigation to avoid executing of these terms.

Business letters may be divided into official and semi-official. The first kind of letters is characteristic of those people working in business: an executive, a department manager, a salesman, a secretary or a specialist in business and technology. But many people may also want to buy something, to accept an invitation or to congratulate somebody – this is a kind of semi-official letters. The first kind of letters can be subdivided into such groups as: inquiries, offers, orders, and so on.

***Задание 3. Дополните предложения словами, подходящими по смыслу и переведите полученные предложения на русский язык.***

|  |
| --- |
| **agreements, business letters, official, semi-official, essential, accompanied** |

1. Letter writing is an ……… part of business communication.

2. ………. letters are characteristic of those people working in business: an executive, a department manager, a salesman, a secretary or a specialist in business.

3. ……… may be divided into official and semi-official.

4. A cheque, a contract or any other business paper sent by mail should always be ……….. by a letter.

5. Nowadays many ……. are made in English.

6. People who want to buy something, to accept an invitation or to congratulate somebody write ……… letters.

***Задание 4. Ответьте на вопросы по тексту.***

1. What is an essential part of business communication?

2. A typical business letter is called «routine», isn’t it?

3. In what way can Business letters be classified?

4. How can one make a good impression on the reader?

5. How many transaction stages are there involving business contracts?

***Задание 5. Прочитайте слова, обратите внимание на произношение, незнакомые слова выпишите в тетрадь и выучите их.***

inquiry [ɪnˈkwaɪərɪ] – запрос, исследование, обследование, изучение;

catalogue [ˈkætəlɒg] – каталог, перечень, справочник;

consignment [kənˈsaɪnmənt] – отправление, партия груза, партия товара, отправка;

dispatch [dɪsˈpæʧ] – отправка, отправление, отсылка, рассылка, экспедирование, пересылка;

delivery [dɪˈlɪvərɪ] – доставка, срочная доставка;

quotation [kwəʊˈteɪʃn] – котировка, оферта, изречение

freight [freɪt] – груз, перевозка грузов, грузоперевозка, перевозка, грузовые перевозки, транспортировка

***Задание 6. Составьте предложения, используя слова Задания 5***

***Задание 7. Изучите примеры писем-запросов (Inquiry Latters)***

**INQUIRY LETTERS**

**EXAMPLE 1**

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue Chicago,

111. 60602

JACKSON & MILES

118 Regent Street

London WIC 37D

UK

21 Oct, 2019

Gentlemen:

We saw some women’s dresses and suits in your October catalogue. The lines you showed would be the most suitable for our market.

Would you kindly send us your quotation for spring and summer clothing that you could, supply to us by the end of January 2020.

We would require 2,000 dresses and suits in each of the sizes 10 – 14, and 500 in sizes 8 and 16. Please quote c.i.f. Chicago prices.

Payment is normally made by letter of credit.

Thank you for an early reply.

Yours very truly,

***P.Pratt***

P. PRATT. Jr

***NOTES***: In the first part of a letter there is a kind of introduction as a prospective customer approaches supplier for the first time, and it is from this part that we found out that the correspondents are engaged in textile industry.

The second part expresses request for detailed information about the goods in question, their prices and terms of possible transaction.

In this example we come across the abbreviation concerning the terms of delivery, that are commonly accepted in business world.

c.i.f. – cost, insurance, freight.

If consignment is to be delivered according to c.i.f., then the supplier insures the goods and pays for the whole delivery.

f.o.b. – free on board.

If consignment is to be delivered according to f.o.b., then the supplier pays for transportation to port, ship or air shipment and dispatch; and the customer pays for onward transportation and insurance.

f.o.r. – free on rail.

It is the same as f.o.b., but for railway transportation.

e & f – cost and freight.

If consignment is to be delivered according to с & f, then the supplier pays for the whole delivery and the customer – for insurance.

**EXAMPLE 2**

Mr Ken Smith

9034 Commerce Street,

Detroit, Michigan

USA, 90345

ParkInn Hotel,

7834, Green Street,

Tampa, Florida

June 28, 2020

Dear Sir or Madam I'd like to book a single room in your hotel from August 1 till August 10. Could you please tell me the price per night including breakfast and dinner if possible? Do you have airport transfer and car rent service?

I am looking forward to you reply,

Truly yours,

Mr Ken Smith

**EXAMPLE 3**

Mrs Emma Trunk

9034 Nord Street Jacksonville,

Florida USA, 90345

Travel With Us Ltd

7834 Grand Street Jacksonville,

Florida

March 30, 2020

Dear Sir or Madam I saw your commercial on TV about weekend tours to Disneyland, Orlando, Florida. I would like to reserve a tour for my family. Could you please send me the details and additional information such as price per person (adult/child), accommodation, meals and so on.

Thank you for your quick reply.

Kind regards,

Mrs Emma Trunk

***Задание 8. Прочитайте образцы писем-запросов еще раз и составьте свое письмо-запрос. В своем письме поинтересуйтесь возможностью получения скидки за учебу.***

***Задание 9. Изучите примеры писем-ответов (Answering Letters).***

**ANSWERING LETTERS**

**EXAMPLE 4**

JACKSON & MILES

118 Regent Street

London W1C 37B UK

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue

Chicago, 60602

28 Oct, 2019

Dear Sirs,

We are pleased to make you an offer regarding our products in the size you require. Nearly all the models are obtainable and could be delivered to you in March. All other models can be supplied by the middle of January 2001, subject to our receiving your form order by 15th of November. Our c.i.f. prices are understood to be for sea/land transport to Chicago. If you would prefer the goods to be sent by air freight, this will be charged extra at cost.

Suits sizes 8–16 in white, yellow, red, green, navy blue, black. Sizes 12, 14 also in pink per 100 $2,650.00

Dresses sizes 8–16 in white, yellow, red, green, black per 100 $1,845.00

You will be receiving price-list, cutting of our materials and a colour chart. These were airmailed to you this morning.

Yours faithfully,

P. A Leary

D.A.Leary

Export Department

***NOTES***: As you can see it is the second phase of business correspondence – the answering letter. It is very important, because it adjusts the relationships between two partners. It does not only characterize the company, but also advertises it. The purpose of the letter is to persuade the partner that you are the best in business.

This letter contains the quotation in reply to an inquiry. In lots of similar letters the quotations are simply prices and information asked for. But this sample is quite the opposite: it shows the customer that he met the sales-caring businessman, who uses every opportunity to stimulate his correspondents’ interest in his goods by including the sales message. And between the lines we can read the assurance that the customer will receive personal attention. In order to draw the attention of the customer to the products in question the supplier offers «cuttings of our materials and a colour chart». On the whole a firm offer is subject to certain conditions, a deadline for the receipt of orders, or a special price for certain quantities.

**Some questions to the discussion.**

1. Have you ever written an answering letter?
2. Are there any rules for writing answering letters?
3. What advice would you give for a successful answering letter?
4. What do business pursuit in answering letters?
5. Is it difficult to write a really good answering letter?

***Задание 10. Составьте письмо-ответ, на письмо-запрос (см. Задание 8).***

**INQUIRY AND ORDER LETTERS**

A business transaction often starts with an inquiry which may later be followed by an order.

Both inquiry and order are meant to arose and stimulate business activity on the part of recipient. They are typically asking letters. Orders express the writer’s intention to do business with his correspondent, usually to buy some goods from them.

**EXAMPLE 5**

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue

Chicago, 111. 60602

JACKSON & MILES

118 Regent Street

London W1C 37D

UK

4 Nov, 2019

Gentlemen:

Thank you for your quotation of October 30. We have pleasure in placing an order with you for 1,900 dresses at Price: $38,745 in the colours and sizes specified below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Quantity | Size | Colour | quantity | Size | colour |
| 50 | 8,16 | White | 100 | 10,12,14 | red |
| 100 | 10,12,14 | White | 50 | 16 | white |
| 50 | 10,12,14 | Red | 70 | 12, 16 | white |
| 100 | 16 | White | 100 | 10, 12. 16 | red |
| 50 | 10, 14 | Red | 60 | 12 | red |

We shall open a letter of credit with your bank as soon as we receive your order acknowledgement. Please arrange for immediate collection and transport since we need the dresses for Christmas.

Very truly yours,

P.Praft

P. PRATT, Jr

***NOTES***: It is an import order, and, as we can notice, placing orders is simple from the point of view of letter writing. The fact is that usually the purchasing department or the buyer fills in an order form. But in this case the correspondent prefers to write a letter in order to make certain points quite clear. There are special import regulations which are touched upon in the last paragraph: it is necessary to complete formalities and to stress delivery instructions.

It should be mentioned here that the supplier should send order acknowledgement as an answer to order promptly to thank his customer for the order and to confirm it.

If some conditions have changed, the customer must be notified. In case the goods ordered are no longer available, a substitute may be offered.

**ADVICE OF DISPATCH**

**EXAMPLE 6**

This advice of dispatch follows the order acknowledgement.

JACKSON & MILES

118 Regent Street

London W1C 37D

The UK

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue

Chicago, III. 60602

20/11/2019

Dear Sirs:

We have pleasure in notifying you that your credit was confirmed by our bank yesterday, 19th November. We have had the 1900 dresses collected today for transport by Delta Airlines to Chicago on 25th November. We have had the 1800 dresses collected today for transport by Delta Airlines to Chicago on 23d November.

Enclosed is our invoice for the goods in question plus the extra charges for air freight, packing list to facilitate customs с1earance at your end, certificate of origin, air waybill and insurance policy.

Hoping this initial order will lead to further business.

Yours faithfully,

D.A. Leary

Export department

***NOTES:*** The first thing to be done before writing such a letter is to examine carefully whether the partners account is valid or not. So in the first paragraph we come across the phrase «your credit was confirmed by our bank yesterday». Air shipment for dresses is also mentioned here.

The next paragraph deals with the documents which are necessary while importing goods: invoice, packing lists, certificate of origin, air waybill and insurance policy. As it is the initial order by HOWARD & PRATT, the JACKSON & MILES hopes to encourage them to place further orders, so their last phrase sounds very polite.

***Задание 10. Изучите слова, отработайте их чтение, незнакомые слова выпишите и выучите.***

concern (v) – касаться, относиться;

complaint (n) – жалоба, претензия;

deal with – иметь дело, заниматься, рассматривать;

dispatch (n) – отправка, отправление, отсылка, рассылка, экспедирование, пересылка;

rectify – исправлять, устранять;

a rectified invoice – исправленный счет-фактура;

reduced accordingly – уменьшенный соответственно

**LETTERS OF COMPLAINT**

Mistakes can happen no matter how efficient a business firm tries to be. There might be a misunderstanding about the goods to be supplied. Sometimes dispatch is too late or delays. A defect is discovered when the equipment is put into operation and so on. Therefore a letter with the complaint expressed is sent.

**EXAMPLE 7**

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue

Chicago, 111. 60602

JACKSON & MILES

118 Regent Street

London W1C 37D

November, 22, 2019

Gentlemen:

Thank you for your delivery of dresses which were ordered on November 4. However we wish to draw your attention to two matters.

Of the red dresses supplied one lot of 100 (size 12) included clothes of a lighter red than the other sizes. We are returning two of these by separate mail, and would ask you to replace the whole lot by 100 dresses size 12 in the correct colour.

As far as your charges for air freight are concerned, we agree to pay the extra costs which you invoiced. However your costs for packing and insurance must have been lower for air cargo, and we request you to take this fact into consideration and to make an adjustment to the invoice amount. Would you please send us a rectified invoice, reduced accordingly?

We look forward to your dealing with these questions without delay.

Very truly yours.

P. PRATT

***NOTES***: In the EXAMPLE 5 there are two complaints: the first is about the dresses colour and the second – about the fact that air freight seems too expensive to HOWARD & PRATT.

From this letter we see that the correspondent takes the trouble to explain his complaint clearly and proposes ways in which matters can be put right.

***Задание 11. Составьте письмо-жалобу по образцу 7.***

**LETTERS OF ADJUSTMENT**

Letters that are written in response to claims may be called adjustments. These letters are among the most difficult to write as they require under all circumstances patience, tact, and diplomacy. You will not lose your customer if you react at his claim promptly.

***Задание 12. Изучите слова, отработайте их чтение и выучите.***

circumstances [ˈsɜːkəmstənsɪz] – обстоятельства, сложившаяся ситуация;

disappointed – разочарованный, разочаровавшийся;

Letter of Adjustment – письмо-урегулирование, ответ на претензию (жалобу);

remittance –денежный перевод, перевод средств

**EXAMPLE 8**

JACKSON & MILES

118 Regent Street London

W1C 37D UK

HOWARD & PRATT

Ladies’ Clothing

306, 3d Avenue

Chicago, 111. 60602

12/02/2020

Dear Sirs:

The colour of the dresses about which you complain is indeed lighter than it should be. Please accept our apologies.

We are sending you a new lot by air this week, and would ask you to return the faulty clothes at your convenience, carriage forward.

Alternatively you may keep this lot for sale as seconds at a reduced price of $1,120.

You are perfectly correct in saying that packing and insurance costs are normally less for cargo sent by air. We would like to remind you of your request, to send the goods by air. It was made at very short notice. It was not possible for us to use the lighter air freight packing materials, as most of the dresses were ready for shipment by sea freight (please see our letter of November, the 9th).

Our insurance is on an open policy at a flat rate, and depends on the value of the goods, not the method of transport. For these reasons our invoice No.14596 dated November, 15th, 2019 is still valid, and we look forward to receiving your remittance when due.

Yours faithfully

V.A. Leary

D. A. Leary

***NOTES*:** The suppliers show their understanding of situation and express their willingness to adjust it. They say exactly what steps they are going to take, because a disappointed customer cannot be put off with mere apologies – he is entitled to know how the mistake will be remedied. The suppliers convince their partners that they are really interested in maintaining good will. They try to avoid negative statements, and what even worse, accusations; they never forget that it is their customer who keeps them in business.

Even when they write their customers about rejecting their claim on air freight, they try to give logical reasons for the refusal.

***Задание 13. Составьте ответ на жалобу, пользуясь образцом 8.***

***Задание 14. Прочитайте текст.***

**TEXT 2**

**MEMO LETTER**

A memorandum (or memo) is a very common form of business letter which is exchanged between members of the same organization. The memo usually focuses on one message or piece of information, and often requests action to be taken. It may be sent to a single person or a group of people.

**When to use a memo**

A memo should be used when you want the communication to be formal and actionable. It should be used when the information is large and can’t be covered within the email body. It should be used when the memo will be referred multiple times during the solution process or meetings. It should be used when your audience needs it to be stored and printed when needed. And it should be used when the information is confidential, classified and/or to be used for legal proceedings.

**Essential parts of the memo**

Before we look at the example memos, let’s have a quick overview of the memo format to understand how to write a successful memo and when to use it.

**The heading and subject line**

This part contains the basic details like the sender’s name and designation, recipient’s name and designation, the date on which the memo is written and a strong subject line that makes the purpose clear to the audience.

**Opening part**

This section contains the purpose and context of the memo that gives your audience the idea of what will be there in the main content part of the memo. It’s like a brief overview for the audience that can give them a reason to read further. If written properly, it will also ensure your audience that the points and information discussed in the memo are relevant to them and address their needs.

**The context part**

In this section, you will connect the memo content with the context by providing the background of the problem. You can mention the circumstances or events that have created the situation or the problem.

**Task or action part**

After you have addressed the background of the event or circumstance, you can describe the steps or actions you are going to take to solve the problem. You will see how this part is written in the writing example of a memo on tea break timings given in this article.

**Discussion part**

This part is the longest part and contains the detailed information on the subject. It can be the key points and arguments in support of the background, problem and the solution. You should write the most important ideas and steps first and then write arguments and facts to support them.

**Conclusion or summary**

A summary is a brief overview and contains key information in the memo. It depends on the memo style and generally written when the memo is longer than one page. Your audience can quickly know what the memo is about. You can also include the reference to the sources of information used to support your ideas.

**Closing statement**

Like other communication documents, you should close your memo with a warm sentence. It can convey the benefits your audience will be getting from the solution to the problem.

**Attachment if any**

If your memo contains the information for which your audience may need to refer to the other documents like graphs, tables, charts, and images, you can include them as an attachment and mention about it below the closing statement.

There are many different techniques used in memo writing, but several basic rules should always be applied: Since memos are a little less formal than business letters, it is better to use simple language. Keep your memo clear. Use short, simple sentences. A memo should not be any longer than one page. Most people do not have time to read long memos. The opening and closing formula can be more direct, and less formal than in a letter.

It should be fairly clear on when and how to write a memo now. Please see the memo examples given below to have more understanding on how to write it.

***Задание 15. Ответь на вопросы.***

1. What is a memo?

2. How many parts do memos consist of?

3. What parts do memos consist of

4. Who and where writes memos?

5. What are the rules of memo-writing?

Here are some examples of memos.

***Задание 16. Изучите образцы служебных записок.***

**EXAMPLE 9**

**MEMO**

1. **DATE** 10/22/2019

2. **TO** Vincent Mills, Human Resources Manager

3. **FROM** Philip Groves, Managing Director

4. **SUBJECT** Seminars on management

5. The seminars as we discussed are to be held on 15–17 June.

Could you contact the members of Seminars and inform me about the following:

6. the topics that these Seminars cover

• short description of each topic

• whether you think we should use reports printed in advance

7. We haven’t much time, so could you do this a.s.a.p. and also check the availability of the members who will be involved in these Seminars.

Signature PG

a.s.a.p. – as soon as possible – как можно скорее

**EXAMPLE 10**

**MEMORANDUM**

**To:** All Staff

**From:**S teve Tailor, Production Manager

**Date:** August 14, 2018

**Subject:** Changes in Tea Break Timings to Reduce Non-Productive Time

Dear Co-workers,

Based on production reports and in-out time reports from past three months, we have observed that the Tea break timings are not being followed strictly. It has affected the overall productivity and discipline level on the production floor.

Current tea break time is of 15 minutes in the morning and 15 minutes in the evening, but employees are taking 30 minutes in each break. From the reports, we have observed that average employee is spending 30 minutes more in tea breaks (15 minutes in each tea break) resulting in 10 non-productive hours per employee per month. We have 250 employees, so the total non-productive hours are 2500 hours per month. You can imagine how much lose the company has to bear due to this practice.

Therefore, it has become very necessary to revise the break timings and implement the new Tea break rules. It will help us achieve more productivity by reducing the non-productive time. New rules for the Tea break will be as follows.

1. Tea breaks will be only for 15 minutes.
2. The production staff will be going on a Tea break from 10:05 AM to 10:20 in the morning and 4:05 PM to 4:20 PM in the evening.
3. The process quality group and quality assurance group staff will be going on a Tea break from 9:45 AM to 10:00 PM in the morning and 3:45 PM to 4:00 PM.
4. The employees will be going for the tea break in two groups, i.e. all quality testing staff will be going for a break first. All production staff will be going for a break after the quality testing staff is back from the break.
5. All staff will be using Time-In and Time-Out system to ensure that the time is not logged as productive time while they are in a tea break.

These rules will be helpful in curbing the improper practice of taking longer than stated tea breaks and will improve the overall production. Sending the staff for the tea break in two groups will ensure that the production and quality testing are not stopped at the same time.

It will also help utilize the tea break area in a comfortable way as it will reduce the rush at the same time.

I look forward to all staff for the cooperation which will help improve their productivity and ultimately the growth of the company. It will enable the company to pay more bonuses and pay raises in the long term.

Thank you,

The Production Manager.

**РАЗДЕЛ II**

**JOBS, PEOPLE AND ORGANIZATIONS**

***Задание 1. Прочитайте слова, отработайте их произношение, незнакомые слова выпишите и выучите.***

accounting (n) [əˈkaʊntɪŋ] – учет, бухгалтерский учет, отчетность, бухгалтерия, бухучет;

investment (n) [ɪnˈvestmənt] – инвестиции, инвестирование, вложение, капиталовложения, капиталовложение;

finance(n) [faɪˈnæns] – финансы, финансирование, финансовые средства, деньги;

insurance (n) [ɪnˈʃʊərəns] – страхование, страховой полис, страховка;

mortgage (n) [ˈmɔːgɪʤ] – ипотечный кредит, ипотека, закладная, залог недвижимости;

profitability (n) [prɒfɪtəˈbɪlɪtɪ] – рентабельность, доходность, экономичность, выгодность, рентабельность бизнеса;

securities (n) [securities] – ценные бумаги;

technique (n) [tekˈniːk] – метод, методика, способ, прием, техника;

budget (n) – бюджет;

tax (n) – налог;

expenditure (n) [ɪksˈpendɪʧə] – расходы, затраты, издержки, расходование средств.

***Задание 2. Составьте и запишите 5 предложений, используя слова задания 1.***

***Задание 3. Прочитайте и переведите текст.***

**TEXT 1**

**SCIENCE OF MANAGING MONEY**

Finance is the science of managing money.It is the function in a business responsible for acquiring funds for the firm and managing funds within the firm and planning for the expenditure of funds on such assets as plants, factories, equipment, and machinery.

This science integrates accounting, marketing, economics and management in the same business course. The central position of finance in relation to the other business disciplines gives the finance student the opportunity to gain some useful knowledge of those disciplines regardless of the student’s background or career plans.

Finance consists of three interrelated areas:

1) money and capital markets, which deals with securities markets and financial institutions; which deals with securities markets and financial institutions;

2) investments, which focuses on the decisions of both individual and institutional investors as they choose securities for their investment portfolios;

3) financial management, or “business finance”, which involves the actual management of firms. The career opportunities within each field are many and varied, but financial managers must have knowledge of all three areas if they are to do their jobs well.

Many finance graduates go to work for financial institutionsю They need knowledge of valuation techniques, the factors that cause interest rates to rise and fall, regulations and the various types of financial instruments (mortgages, auto loans, certificates of deposit, and so on). Finance graduates also need general knowledge of all aspects of business administration, because the management of financial institutions involves accounting, marketing, personnel, and computer systems, as well as financial management.

One common entry-level job in this area is a bank officer trainee, where you go into banks operations and learn about the business, form tellers’ work, cash management and making loans. Similar career paths are available with insurance companies, investment companies, credit unions, and consumer loan companies.

Finance graduates often work for a brokerage house either in sales or as a security analyst. Others work for banks, mutual funds, or insurance companies in the management of their investment portfolios; for financial consulting firms which advise individual investors or pension funds on how to invest their funds; or for an investment banker whose primary function is to help businesses raise new capital. There are three main functions in the investments:

1) sales,

2) the analysis of individual securities,

3) determining the optimal mix of securities for a given investor.

Financial management is the broadest of the three areas, and the one with the greatest number of job opportunities. Financial management is important in all types of businesses, including banks and other financial institutions, as well as industrial and retail firms. Financial management is also important in governmental operations, from schools to hospitals. Financial managers have the responsibility for deciding the credit terms under which customers may buy, how much inventory the firm should carry, how much cash to keep on hand, and how much of the firm’s earnings should go back into the business or pay out as dividends.

Basically, the financial manager is a decision-maker, while the best course of action to the financial manager. In some cases, the financial manager is also a financial analyst. The influence of the financial manager has increased substantially in recent years, so that today the chief financial officer (CFO) is second only to the chief executive officer (CEO) in the corporate hierarchy in many corporations.

Every business manager faces the need to understand financial management, either because of direct participation in financial decisions or because the manager is directly affected by the financial decisions of others within the firm.

***Задание 4. Письменно ответьте на вопросы по тексту.***

1. What is the science of managing money?

2. What other disciplines does finance integrate?

3. What opportunity does finance give to a student?

4. What areas does finance consist of? What do they deal with?

5. Where can finance graduates go to work?

6. What knowledge do finance graduates need to acquire in this field?

7. What job-related things do you learn, working as a bank officer trainee?

8. Why is it necessary for you to know something about related areas?

9. Why is it necessary for any business student to know the basics of finance?

***Задание 5. Прочитайте и переведите предложения. Соответствуют ли предложения содержанию текста? Если предложение не соответствует содержанию текста, исправьте его.***

1. Finance is the field of study that integrates accounting, marketing, economics and management.
2. Sound financial knowledge is not critical for any business student and well-being of any company.
3. Financial managers should be familiar with such areas as money and capital markets, investments and financial management.
4. The most common entry job for any finance graduate is a bank manager.
5. Finance graduates need knowledge of valuation techniques the various types of financial instruments and factors that cause interest rates to rise and fail.
6. Financial managers are responsible for advertising campaigns.
7. The financial managers and financial analyst have the same responsibilities in a company.

***Задание 6. Найдите в тексте эквиваленты словосочетаниям.***

1. инвестиционные банковские предприятия
2. кредитные союзы
3. недвижимость
4. предоставлять кредит
5. определять условия кредита
6. инвентаризация
7. определять цены на акции
8. ценные бумаги
9. финансовые институты

***Задание 7. Прочитайте слова, незнакомые слова выпишите и выучите.***

accountant (n) [əˈkaʊntənt] – бухгалтер, аудитор, ревизор;

assets (n) [ˈæsets] – активы, авуары, имущество, собственность;

bookkeeping (n) [ˈbʊkkiːpɪŋ] – счетоводство, бухгалтерия, бухучет;

budget(n) [ˈbʌʤɪt] – бюджет, бюджетные ассигнования;

current assets [ˈkʌrənt ˈæsets] – оборотные средства, оборотные активы, текущие активы;

expenses (n) [ɪkˈspensɪz] – расходы, затраты, издержки;

fixed assets [fɪkst ˈæsets] – основные средства, основные фонды, основные активы;

liabilities (n) [laɪəˈbɪlɪtɪ] – пассивы, обязательство, материальная ответственность;

liquidity (n) [lɪˈkwɪdɪtɪ] – ликвидность, ликвидность рынка, ликвидные средства;

owners’ equity [owners’ ˈekwɪtɪ] – собственный капитал;

record (n) [ˈrekɔːd] – запись, отчет, протокол;

revenue (n) [ˈrevɪnjuː] – доход, выручка, поступление, прибыль;

statement (n) [ˈsteɪtmənt] – заявление, отчет, квитанция, сообщение;

stock [stɒk] – акция, ценная бумага, склад, запас, фонд;

transaction (n) [trænˈzækʃn] – торговая операция, сделка, трансакция, операция, транзакция, совершение сделки

**TEXT 2**

**ACCOUNTING**

Accounting is the recording classifying, summarizing, and interpreting of financial events and transactions to provide management and other interested parties with the information they need to make better decisions. Transactions include the buying and selling of goods and services, acquiring insurance, using supplies, and paying taxes. Transactions can be recorded by hand, or they may be recorded in a computer system.

After the transactions have been recorded, they are usually classified into groups that have common characteristics, For example, all purchases are grouped together, as are all sales transactions: the business is thus able to obtain needed information about purchases, sales, and other transactions that occur over a given period of time. The methods used to record and summarize accounting data into reports are called an accounting system.

Accounting can be divided into two major categories: managerial accounting and financial accounting. An accountant working for a firm is likely to do both.

Managerial accounting is used to provide information and analyses to managers within the organization to assist them in decision making. Managerial accounting is concerned with measuring and reporting costs of production, marketing, and other functions (cost accounting); preparing budgets (planning); checking whether or not units are staying within their budgets (controlling); and designing strategies to minimize taxes (tax accounting). Top-management decision making is based on managerial accounts.

Financial accounting differs from managerial accounting because the information and analyses are for people outside of the organization. This information goes to shareholders, creditors and lenders, customers, governmental units, and the general public. These external users are interested in the organization's profits, its ability to pay its bills, and other financial information. Much of the information is contained in the annual report, a yearly statement of the financial condition and progress of the firm. Various quarterly reports keep the users more current.

Bookkeeping involves the recording of economic activities. It is a rather mechanical process that does not demand much creativity. Bookkeeping is a part of accounting, but accounting goes far beyond the mere recording of data. Accountants classify and summarize the data. They interpret the data and report them to management. They also suggest strategies for improving the financial condition all and progress of the firm. Accounting involves the periodic preparation of financial statements. Accountants use five major accounts to prepare financial statements. They are assets, liabilities, owners' equity, revenues and expenses.

Assets include productive items (such as equipment, the building, land, furniture, and motor vehicles) as well as intangibles such as patents or copyrights. Asset are listed according to their liquidity. Liquidity refers to how fast an asset can be converted to cash. For example, land is considered nonliquid because it takes much time and paperwork to sell land. On the other hand, stock is considered highly liquid because it can be sold within minutes. Based on liquidity, assets are divided into three categories:

- current assets - items that can be converted to cash within one year

- fixed assets - items such as land, buildings, and fixtures that are relatively permanent;

- other assets - items such as patents and copyrights.

2. Liabilities. Another important term in accounting is liabilities. Liabilities are what the business owes to others. Liabilities are reported on financial statements. In other words, the assets of a company are its economic resources and the liabilities are its economic obligations.

3. Owners' equity. Owners' equity is assets minus liabilities.

4. Revenues. The revenue account is where revenues from all sources are recorded. That includes sales revenues, rental revenues commissions, royalties, and other revenue sources. Revenues are included in a financial statement called an income statement.

5. Expenses. The expense account is where the expenses of running the business are recorded; including such items as gas, rent, travel, insurance, supplies, advertising and utilities Expenses are recorded with revenues on the income stamen.

There are three major financial statements of a company provided by accountants to report the success and position of a firm. They are: the income statement, the balance sheet, the statement of cash flows.

1. The income statement (once called the profit and loss statement or P&L statement) reports revenue and expenses for a specific period of time, showing the results of operations during that period.

2. The balance sheet reports the financial position of a firm specific date. The balance sheet shows a balance between assets and liabilities plus owners' equity:

**Assets =liabilities + owners' equity**

3. The statement of cash flows summarizes the cash inflows and cash outflows for a period of time (generally a year).

Financial statements tell the health of a company. That is why they are of interest to stockholders, banks, investors and, of course, the internal managers.

***Задание 8. Прочитайте и переведите предложения. Соответствуют ли предложения содержанию текста? Если предложение не соответствует содержанию текста, исправьте его.***

1. Transactions can be recorded only by hand.
2. There are three major financial statements of a company provided by accountants.
3. External users are the company managers who are responsible for the planning and controlling the company's operations.
4. Accounting is mechanical process that does not demand creativity.
5. Liquidity is what the business owes to others.
6. A balance sheet summarizes the company's financial position on a particular date.
7. Owners' equity is assets minus liabilities.
8. There are two major financial statements of a company the balance sheet and the statement of cash flow.

***Задание 9. Ответьте на вопросы по тексту.***

1. Accounting is interpreting of financial events, isn’t it?
2. How does managerial accounting differ from financial accounting?
3. What is the difference between bookkeeping and accounting?
4. What are five major accounts in accounting?
5. How many categories are assets divided into?
6. Where are liabilities reported?
7. What is owners' equity?
8. Where are revenues included?
9. Where are expenses recorded?
10. How many most important financial statements are there in accounting?
11. What formula is used to prepare the balance sheet?
12. What does the income statement report?
13. What does the statement of cash flow summarize?

***Задание 10. Найдите в тексте эквиваленты словосочетаниям.***

бухгалтерский баланс / балансовый отчет

активы и пассивы

основные средства

оборотные средства / текущие средства

подводить итог

принимать решение

ежегодный отчет

финансовый отчет

отчет о наличности

собственный капитал компании

отчет о результатах хозяйственной деятельности

управленческий учет

ведение бухгалтерских книг / бухгалтерский учет

***Задание 11. Прочитайте текст и объясните, чем работа бухгалтеров и счетоводов в Великобритании отличается от таковой в России.***

**TEXT 3**

**BOOKKEEPING AND ACCOUNTING ROUTINE**

Every business needs systematic and up-to-date records of accounts and business transactions. Bookkeepers and accounting clerks maintain these records in journals and ledgers or in the memory of a computer. They also prepare periodic financial statements showing all money received and paid out. The duties of bookkeepers and the «tools of the trade» vary with the size of the business. However, virtually all of these workers use calculating machines and many work with computers.

Accountants and auditors prepare, analyze, and verify financial reports that provide information to managers in all business, industrial, and government organization. Four major fields public, management, and government and internal audit. Public accountants have their own businesses or work for accounting firms. Management accountants, also called industrial or private accountants, handle the financial records of their company. Government accountants and auditors maintain and examine the records of government agencies and audit private businesses and individuals whose dealings are subject to government regulations. Internal auditors verify the accuracy of their firm's financial records and check for waste or fraud.

***Задание 13. Напишите эссе (100 – 120 слов) на тему: “Specialization in Accounting”.***

* The subject-matter of the discipline;
* What issues and problems of accounting it studies;
* Where the graduates can apply their knowledge;
* Why this discipline is important in the modern world.

**РАЗДЕЛ III**

**PRODUCTION**

***Задание 1. Отработайте чтение и произношение слов и словосочетаний, выпишите и выучите незнакомые слова.***

production management – управление производством;

to ensure [ɪnˈʃʊə] – обеспечивать;

goods – товары;

manufacturing [mænjʊˈfækʧərɪŋ] – производство, изготовление;

issue [ˈɪʃuː] – вопрос (проблема), тема;

capacity – производительность, производственная мощность;

workforce – рабочая сила;

scope of – сфера, область (действия) чего-либо;

jobbing production – изготовление продукции по заказам;

batch production – серийное производство;

to draw up – составлять (документ);

production schedule [ˈʃedjuːl] – производственный календарный план; график основного производства;

work out – разрабатывать (план); подбирать;

quality standard – 1) норматив качества; 2) стандарт качества;

to monitor production process – производственный процесс;

to monitor – наблюдать, следить;

plant layout – планировка завода;

materials handling – 1) обработка различных материалов; 2) погрузка,

разгрузка;

demand forecasting – прогнозирование спроса;

production scheduling – производственное календарное планирование; production planning – производственное планирование, планирование выпуска продукции sequencing – установление последовательности;

production stage – стадия производственного процесса;

updating – корректировка, модификация, доработка;

stock control – контроль над состоянием товарных запасов;

maintenance – содержание и техническое обслуживание;

to be concerned with – заниматься чем-либо;

product design – проектирование изделия;

production engineer – технолог;

purchasing [ˈpɜːʧəsɪŋ] – снабжение, закупка, покупка, приобретение,

production supervisor – контролер производства (мастер);

engineering staff – инженерно-технические кадры;

factory manager – руководитель предприятия, директор предприятия; output [ˈaʊtpʊt] – объем производства;

logistics [ləˈʤɪstɪks] – материально-техническое обеспечение;

material efficiency [məˈtɪərɪəl ɪˈfɪʃnsɪ ] – эффективность использования материалов;

to report to – отчитываться;

to lay down – устанавливать, утверждать;

shift manager [ʃɪft ˈmænɪʤə] – начальник смены;

waste – лом, отходы;

yield [jiːld] – размер выработки, выход;

safety and overtime costs – затраты на безопасность и сверхурочные работы;

to reallocate – перераспределять;

to reschedule [rɪˈʃedjuːl] – перепланировать, реструктурировать, реструктуризировать.

***Задание 2. Прочитайте текст.***

**TEXT 1**

**PRODUCTION MANAGEMENT**

Production management is also called operations management. It includes planning, coordination and control of industrial processes. The aim of production management is to ensure that goods are produced efficiently to the satisfaction of the customer at the right price, of the right quality, in the right quantity, at the right cost and on time. In manufacturing production manager is responsible for product and process design, planning and control issues involving capacity and quality, and organization and supervision of the workforce. The scope of the job of production manager depends on the nature of the production system: jobbing production; mass production; process production; and batch production. Many companies have several types of production, so the job of production manager becomes more complex. Depending on the size of the organization the functions of production manager are:

- to draw up a production schedule;

- to work out the needed resources;

- to estimate how long a job will take;

- to estimate the cost of it, and to set the quality standards;

- to monitor the production processes and adjust schedules as needed.

At the preproduction stage the production manager has responsibility for the selection and design of equipment, the plant layout and materials handling, and production planning (including demand forecasting, production scheduling and the ordering of material). During the production stage the responsibilities of the production manager include production control (the sequencing of jobs, updating time schedules, etc.), stock control, quality control and the maintenance and replacement of production equipment. Production managers are also concerned with product design and purchasing.

In a small firm production manager makes many of the decisions himself, but in a larger organization the rear planners, controllers, production engineers and production supervisors who assist him. In a very large firm senior production manager plays a more strategic role estimating future capacity, coordinating the work of planners and supervisors and working with buyers, sales and engineering staff.

In progressive firms the production manager's role is tending to be more closely integrated with other functions, such as marketing and finance. Much of the work involves full operational control over what happens at the plant/works including engineering, output, personnel and often logistics and other commercial activity (sales and marketing). Typical work activities of factory manager are: to review and approve plans for the control of planned output, budget spending, material efficiency, engineering effectiveness, and human resources; to supervise employees; to establish strong work in relations with other functional managers; to report regularly to the production manager.

A production supervisor is sometimes known as a shift manager or team leader. He reports to the production manager or plant manager and is responsible for achieving immediate and short term objectives laid down by the production manager, for example output, quality, waste, yield, safety and overtime costs. In particular, the supervisor can have a significant effect on how effectively their production staff performs as a team. Much of the work requires the ability to make immediate decisions. Typical activities of production supervisor include at the beginning of each shift, checking on absences (e.g. through sickness); reallocating tasks or rescheduling production, where necessary; Supervisors are responsible for production plant and equipment. The responsibility they carry again varies with the situation. In some cases they may have to take technical decisions on a regular basis, whereas in others they may call upon maintenance or other technical staff for backup when necessary.

***Задание 3. Ответьте на вопросы по тексту.***

1. What is the aim of production management?

2. What is production manager responsible for?

3. What kinds of production systems there exist?

4. What are typical work activities of production manager?

5. What are the responsibilities of a production manager at the preproduction stage?

6. What is production management?

6. What is the role of a senior production manager in a large firm?

7. What are typical work activities of factory manager?

8. What are typical work activities of production supervisor?

***Задание 4. Дополните предложения словами, подходящими по смыслу, переведите полученные предложения на русский язык.***

|  |
| --- |
| production control; operations; production supervisor; progressive firms; requires |

1. Production management is also called ….. management.

2. During the production stage the responsibilities of the production manager include ……, stock control and quality control.

3. A ……… is sometimes known as a shift manager or team leader.

4. Much of the work …….. the ability to make immediate decisions.

5. In ……the production manager's role is tending to be more closely integrated with other functions, such as marketing and finance.

***Задание 5. Дайте английские эквиваленты.***

управление производством; производительность, производственная мощность; производственный календарный план; затраты на безопасность и сверхурочные работы; прогнозирование спроса.

***Задание 6. Отработайте чтение и произношение слов и словосочетаний, выпишите и выучите незнакомые слова.***

firing [ˈfaɪərɪŋ] – увольнение;

originally – первоначально;

personnel policies – кадровая политика;

via [vaiə] – посредством чего-либо; с помощью чего-либо;

policy handbook – инструкция о правилах распорядка;

memo [məu] сокр. от memorandum – служебная записка, докладная записка;

degrading performance [dɪˈgreɪdɪŋ pəˈfɔːməns ] – ухудшение работы;

probationary period [prəˈbeɪʃən(ə)rɪ ˈpɪərɪəd ] – испытательный срок;

promptly – быстро, сразу;

credibility [kredəˈbɪlɪtɪ] – доверие;

to procrastinate – откладывать, отсрочивать;

termination of employment – окончание срока службы;

consequences [consequences] – последствия, результат;

confidence – секретность, конфиденциальность;

procedure [prəˈsiːʤə] – процедура, порядок, процесс;

grounds for dismissal – причины, основания увольнения.

***Задание 7. Прочитайте текст.***

**TEXT 2**

**FIRING EMPLOYEES**

You should consider firing an employee only if you have made the following steps:

a) have given the employee clear indication of what you originally expected from him or her (via a written job description previously provided to him or her);

b) have clearly written personnel policies which specify conditions and directions about firing employees and the employee has signed a copy of the policy handbook to verify that he or she had read the policies;

c) warned the employee in successive and dated memos which clearly described degrading performance over a specified time despite your specific and recorded offers of assistance and any training (the number of memo depends on the nature of the problem, but should be no more than three or four);

d) clearly observe the employee still having the performance problem. (Note that if the employee is being fired within a probationary period specified in your personnel policies, you may not have to meet all of the above conditions.)

Take a day or so to consider what you are going to do. Consult with members of your board (in the case of corporations). If you still decide to fire the employee, do so promptly both for your credibility with other employees and so as not to begin procrastinating about this rather painful event. Write a letter of termination of employment to the employee. Warning, should be clear about the observed behaviors, when you saw them, earlier warnings and their consequences, what you did in response, and the consequences that must now follow according to your policies. Tell the computer system administrator to change the employee's password and make sure that this action should be done promptly and in complete confidence. Meet with the employee. Provide them the letter. Explain how the termination will occur, including when, what they must do, what you request from them and when. Ask for any keys. Give them half an hour or so to remove personal items (you may choose to monitor them during this removal, depending on the nature of the grounds for dismissal). Consider changing the door locks to the facilities. Change the passwords on phone systems.

***Задание 8. Ответьте на вопросы по тексту.***

* + - 1. What are the steps in firing an employee?
      2. What may be the main reasons for firing an employee?
      3. Is it easy to fire an employee?
      4. Firing procedure is the same in Russia, isn’t it?

***Задание 9. Пользуясь текстом, дайте английские эквиваленты.***

1. причины, основания увольнения;
2. окончание срока службы;
3. испытательный срок;
4. кадровая политика;
5. инструкция о правилах распорядка; увольнение.

***Задание 10. Прочитайте текст.***

**TEXT 3**

**RECRUITMENT**

Recruitment is the process of identifying, attracting, interviewing, selecting, hiring and onboarding employees. It involves everything from the identification of a staffing need to filling it.

Depending on the size of an organization, recruitment is the responsibility of a range of workers. Larger organizations may have entire teams of recruiters, while others only a single recruiter. In small outfits, the hiring manager may be responsible for recruiting. Some organizations outsource recruiting to outside firms. Companies almost always recruit candidates for new positions via advertisements, job boards, social media sites, and others. Many companies utilize recruiting software to more effectively and efficiently source top candidates. Regardless, recruitment typically works in conjunction with, or as a part of Human Resources.

Human Resource Management, known as HRM or HR for short, is the function of people management within an organization. HR is responsible for facilitating the overall goals of the organization through effective administration of human capital – focusing on employees as the company's most important asset.

Recruitment is the first step in building an organization's human capital. At a high level, the goals are to locate and hire the best candidates, on time, and on budget. While the recruitment process is unique to each organization, there are 15 essential steps of the hiring process. They are:

1. Identify the hiring need
2. Devise a recruitment plan
3. Write a job description
4. Advertise the position
5. Recruit the position
6. Review applications
7. Phone Interview/Initial Screening
8. Interviews
9. Applicant Assessment
10. Background Check
11. Decision
12. Reference Check
13. Job offer
14. Hiring

15. Onboarding

There are several types of recruiting.

1) Internal Recruiting: internal recruiting involves filling vacancies with existing employees from within an organization.

2) Retained Recruiting: When organization hires a recruiting firm, there are several ways to do so; retained recruiting is a common one. When an organization retains a recruiting firm to fill a vacancy, they pay an upfront fee to fill the position. The firm is responsible for finding candidates until the position is filled. The organization also agrees to work exclusively with the firm. Companies cannot, in other words, hire multiple recruiting firms to fill the same position.

3) Contingency Recruiting: like retained recruiting, contingency recruiting requires an outside firm. Unlike retained recruiting, there is no upfront fee with contingency. Instead, the recruitment company receives payment only when the clients they represent are hired by an organization.

4) Staffing Recruiting: staffing recruiters work for staffing agencies. Staffing recruiting matches qualified applicants with qualified job openings. Moreover, staffing agencies typically focus on short-term or temporary employment positions.

5) Outplacement Recruiting: outplacement is typically an employer-sponsored benefit which helps former employees transition into new jobs. Outplacement recruiting is designed to provide displaced employees with the resources to find new positions or careers.

6) Reverse Recruiting: refers to the process whereby an employee is encouraged to seek employment with a different organization that offers a better fit for their skill set. We offer Reverse Recruiting Days to help workers with this process. At our Reverse Recruiting Days we review resumes, conduct mock interviews, and offer deep dives into specific job roles. Click here for more information.

There are some tips for effective recruiting. Recruitment is a nuanced process that requires extensive research, thorough procedures, and finesse in order to produce high-quality hires with regularity. With that in mind, here are out top-three tips for effective recruitment:

Look internally before externally: there’s a good chance the best candidate for your position is already working for your organization. Internal candidates are already familiar with and contributing to your corporate culture and goals. Given their past success within your organization, it is reasonable to expect they will continue to excel in a new position.

Reach out to “passive” candidates: there is a good chance your ideal candidate is not actively looking for a new job and will not respond to your job board ad. Why? They are likely already employed elsewhere. After all, why wouldn’t your competitors also want to employ your ideal candidate? Therefore, effective recruiting requires you to look outside of your applicant pool for top talent. Encouraging your staff to attend industry conferences and participate in professional organizations; developing relationships with local university business schools (or other relevant departments); searching social media sites (i.e. LinkedIn) for strong resumes from candidates who might not be actively looking for a new job; and encouraging your employees to refer people they know or are connected to are all important mechanisms through which to expand your recruitment network.

Hire the sure thing: according to two authors and experts, you should hire the person who is already excelling doing the exact job in your industry. Past success, in other words, is the best indicator of future success.

Recruiting is a rather simple concept. It encompasses identifying candidates and hiring them to fill open positions. However, effective recruiting combines a bit of art with science. It requires implementing repeatable processes that will lead to reliable results, on the one hand. On the other, it requires sophistication to think outside the box in order to find your ideal candidate.

***Задание 11. Письменно переведите на русский язык.***

1. Recruitment is the process of identifying, attracting, interviewing, selecting, hiring and onboarding employees.

2. Companies almost always recruit candidates for new positions via advertisements, job boards, social media sites, and others.

3. Human Resource Management, known as HRM or HR for short, is the function of people management within an organization.

4. Recruitment is a nuanced process that requires extensive research, thorough procedures, and finesse in order to produce high-quality hires with regularity.

5. Encourage your staff to attend industry conferences and participate in professional organizations; developing relationships with local university business schools or other relevant departments.

***Задание 12. Письменно ответьте на вопросы.***

1. What is recruitment?
2. What is recruiting in HRM?
3. What does recruitment involve?
4. What types of recruiting are there?
5. Will you write tips for effective recruiting?

**Раздел IV**

**MARKETING**

***Задание 1. Прочитайте слова и словосочетания, незнакомые слова выпишите и выучите.***

marketing concept – концепция маркетинга;

market research [ˈmɑːkɪt rɪˈsɜːʧ] – изучение конъюнктуры, изучение возможностей рынка;

market strategy – рыночная стратегия;

target marketing – целевой маркетинг (разграничение сегментов рынка, выбор одного или нескольких из этих сегментов и разработка товаров и комплексов маркетинга в расчете на каждый из отобранных сегментов);

questionnaire [k(w)esʧəˈneə] – вопросник, анкета, опросный лист;

product offering – предложение товара на рынке;

product strategy – стратегия в отношении продукта;

marketing manager – менеджер по маркетингу, заведующий отделом сбыта;

product line – предметно-производственная специализация;

marketing mix – тактика и методы маркетинга;

heavy user – крупный потребитель;

marketing decision – решение о выборе рынков сбыта;

salesmanship – умение продавать, торговать;

promotional activities – мероприятия по продвижению товара, деятельность по организации спроса и сбыта;

direct mail – метод маркетинга, при котором компании рассылают образцы своей продукции потенциальным заказчикам;

pricing policy – политика цен;

volume of trade – объем торговли;

feasible [ˈfiːzəbl] – вероятный, возможный;

wholesaler [ˈhəʊlseɪlə] – оптовик, оптовый торговец;

retailer – розничный торговец;

traffic flow – торговля, поток покупателей;

standards of performance – стандарты работы;

quarterly [ˈkwɔːtəlɪ] – раз в квартал, раз в три месяца;

competitive price – конкурентная цена, конкурентоспособная цена.

***Задание 2. Прочитайте текст.***

**TEXT 1**

**MARKETING**

Marketing is the wide range of activities involved in making sure that business meets customer needs and gets value in return. These activities include e-market research to find out, for example, what groups of potential customers exist, what their needs are, which of those needs you can meet, how you should meet them, etc. Marketing also includes analyzing the competition, positioning your new product or service (finding your market niche), pricing our products and services, and promoting them through continued advertising, promotions, public relations and sales. One of the greatest needs of managers of business is to understand and develop marketing programs for their products and services. Business success is based on the ability to satisfy customers. Modern marketing programs are built around the “marketing concept,” which directs managers to focus their efforts on identifying and satisfying customer needs – at a profit. Marketing results can be improved through a better understanding of customers. This approach usually is referred to as the marketing concept. Marketing is a very complex subject; it deals with all the steps between determining customer needs and supplying them.

Any marketing program has a better chance of being productive if it is timed, designed and written to solve a problem for potential customers and is carried out in a way that the customer understands and trusts.

The marketing concept is based on the importance of customers to a firm and states that: – All company policies and activities should be aimed at satisfying customer needs. Profitable sales volume is a better company goal than maximum sales volume. To use the marketing concept, businesses should 1) determine the needs of their customers (Market Research); 2) analyze their competitive advantages (Market Strategy); 3) select specific markets to serve (Target Marketing), and 4) determine methods how to satisfy those needs (Marketing Mix). In order to manage the marketing function successfully, good information about the market is necessary. Frequently, a small market research program, based on a questionnaire given to present customers and/or prospective customers, can disclose problems and areas of dissatisfaction that can be easily remedied, or new products or services that could be offered successfully.

Marketing strategy consists of identifying customer groups (Target Marketing), which a small business can serve better than its larger competitors, and tailoring its product offerings, prices, distribution, promotional efforts and services towards that particular market segment (Managing the Marketing Mix).A good strategy implies that a business cannot be all things to all people and must analyze its markets and its own capabilities so as to focus on a target market it can serve best.

Small businesses owners have limited resources to spend on marketing activities. They concentrate their marketing efforts on one or a few key market segments. There are some ways to segment a market:

1. Geographical segmentation – developing a loyal group of consumers in the home geographical territory before expanding into new territories.

2. Product segmentation – extensively promoting existing best-selling products and services before introducing a lot of new products.

3. Customer segmentation – identifying and promoting to those groups of people most likely to buy the product, in other words, selling products to heavy users before trying to develop new users.

There are four key marketing decision areas in a marketing program. They are: Products and Services, Promotion, Place (Distribution), and Pricing. The marketing mix is used to describe how owner managers combine these four areas into an overall marketing program. Effective product strategies for a marketing manager may include concentrating on a narrow product line, developing a highly specialized product containing an unusual amount of service.

After marketing program decisions are made, owner managers need to evaluate how well decisions have turned out. Standards of performance need to be set up, so results can be evaluated against them. Sound data on industry norm sand past performance provide the basis for comparing against present performance. Owner managers should audit their company's performance at least quarterly. The key questions to ask are: Is the company doing all it can to be customer orientated? Do the employees make sure the customer's needs are truly satisfied and leave them with the feeling that they would enjoy coming back? Is it easy for the customer to find what he or she wants and at a competitive price?

***Задание 3. Ответьте на вопросы по тексту.***

1. What is a marketing concept?

2. What is a marketing concept based on?

3. What is Market Research?

4. What is Market Strategy?

5. What is Target Marketing?

6. What is geographical segmentation?

7. What is product segmentation?

8. What is customer segmentation?

9. What is Market Mix?

***Задание 4. Дайте русские эквиваленты.***

marketing concept

market strategy

market research

product offering

target marketing

product strategy

product line

heavy user

promotional activities

pricing policy

wholesaler

competitive price.

***Задание 5. Прочитайте слова и словосочетания, незнакомые слова выпишите и выучите.***

marketing management – управление маркетингом;

market opportunities – конъюнктура рынка;

sales volume – объем продаж;

market share –доля на рынке; удельный вес компании в обороте рынка;

product planning – планирование номенклатуры изделий;

product life cycle – жизненный цикл продукта;

introduction – введение, освоение;

maturity [məˈʧʊ(ə)rɪtɪ] – зрелость;

decline – спад, упадок;

product mix – структура продукции; ассортимент изделий;

marketing decision – решение о выборе рынков сбыта;

sales – объем продаж, объем сбыта, товарооборот;

segmentation – сегментация (рынка);

targeting – таргетинг, определение круга потенциальных потребителей; positioning – позиционирование товара (фирмы) на рынке по отношению к аналогичным товарам конкурентов;

brand – фирменная марка товара.

**TEXT 2**

**MARKETING MANAGEMENT**

Marketing management is a broad concept. It refers to organization of production and sales of products. All companies examine their present situation and develop a long term strategy to meet changing conditions in their industry. Marketing management consists of evaluating market opportunities, selecting markets, developing market strategies, planning marketing tactics and controlling marketing results. Strategic planning includes defining the company’s long term objectives as well as specific objectives, such as sales volume, market share, profitability and innovation, and deciding on financial, material and other resources necessary to achieve those objectives. In problems of market selection and product planning one of the key concepts is that of the Product Life Cycle. Products pass through various stages between life and death (introduction–growth–maturity–decline). A company should have products mix with representation in each of these stages. Companies can make far more effective marketing decisions if they take time to find out where each of their products stands in its life cycle.

As a managerial process, marketing is the way in which an organization determines its best opportunities in the market place. The marketing process is divided into a strategic and a tactical phase. The strategic phase has three components segmentation, targeting, and positioning (STP). Segmentation is determining different groups of customers in the market. Targeting is choosing which groups of customers can be served effectively. Positioning is placing the company or brand in relation to competitors. The marketing process includes designing and implementing various tactics, commonly referred to as the “4 Ps”: product, price, place (or distribution), and promotion.

***Задание 6. Ответьте на вопросы по тексту.***

1. What is marketing management?

2. What is the Product Life Cycle and why it is considered one of the key concepts in marketing?

3. What is the strategic phase in a marketing process?

4. What is the tactical phase a marketing process?

***Задание 7. Дайте русские эквиваленты.***

marketing management

market opportunities

sales volume

market share

product planning

decline

product life cycle

introduction

targeting

***Задание 8. Прочитайте текст.***

**TEXT 3**

**DEVELOPING MANAGERIAL SKILLS**

In all managerial jobs some skills are in a great demand: writing skills, verbal skills, computer skills, human relations skills, and technical skills. We are going to discuss these skills.

1) Verbal skills. The bulk of your duties as a manager will involve communicating with others. You will have to give talks, conduct meetings, make presentations, and generally communicate your ideas to others. To develop this skill, you should take speech courses and become active in various students groups.

2) Listening skill is a half or better of communication is listening skill. Good manager mingles with other managers, workers, and clients. They listen to recommendations and complaints and acts on them. Active listening requires the asking of questions and feeding back what you have heard to let others know you are truly interested in what they say.

3) Writing skills. Managers must also be able to write clearly and precisely. Much of what you want others to do must be communicated through memos, reports, policies, and letters you must write. Organizations everywhere are complaining about the inability of many graduates to write clearly. If you develop good writing skills, you will be miles ahead of your competitors. With this skill, you will be more ready for a career in management.

4) Computer skills. Memos, charts, letters, and most of your other communication efforts will involve the computer. The truly efficient manager will be able to compose on a word processor and send messages electronically throughout the world. You will have to know what software is available and how to use it.

5) Human Relations skills. Managers work with people, good managers know how to get along with people, motivate them, and inspire them. Human relations skills are learned working with people. To develop them you should join student groups, or get involved in different organizations. Try to assume leadership positions where you have the responsibility for contacting others, assigning them work, and motivating them.

Be aware of how others react to you, and if you cause negative feeling or reaction, learn why. Don’t be afraid to make mistakes and upset others. That is how you learn to be a more effective and attractive leader.

Managers will have to learn how to deal effectively with people from many different cultures. The more skilled you can become in other languages and in working with diverse cultural groups, the better off your will be when you become a manager.

***Задание 9. Изучите таблицу и оцените свои качества менеджера.***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Skills needed | Personal evaluation | | | |
| Excellent | Good | Fair | Need work |
| Verbal skills |  |  |  |  |
| Writing skills |  |  |  |  |
| Computer skills |  |  |  |  |
| Human relations skills |  |  |  |  |
| Other technical skills |  |  |  |  |

***Задание 10. Скажите, какие качества вы считаете наиболее важными для хорошего менеджера, объясните почему (десять предложений).***

***Задание 11. Дополните текст, используя слова в рамке. Придумайте заголовок к тексту.***

|  |
| --- |
| Price; product; marketing; the four Ps; promote; place |

1\_\_\_\_\_\_\_\_\_ is the term given to all the different activities intended to make a profitable demand for product. This involves: identifying consumer needs and wants in order to develop the 2\_\_\_\_\_\_\_\_\_; setting the 3\_\_\_\_\_\_\_\_\_; deciding on the best 4\_\_\_\_\_\_\_\_ to sell the product; deciding on how best to 5\_\_\_\_\_\_\_\_\_\_ the product. These four factors are then referred to as 6\_\_\_\_\_\_\_\_\_\_.

***Задание 12. Дополните текст, используя слова в рамке. Придумайте заголовок к тексту.***

|  |
| --- |
| to target; corporate advertising; publicity; public relations;  media; product advertising; image |

1\_\_\_\_\_\_\_\_\_ is an important part of the marketing mix. It is used to increase sales by making the product or service known to a wider audience and by emphasizing its superior qualities. A company can advertise in a variety of ways, depending on how much it wishes to spend and the size and type of audience it wishes 2\_\_\_\_\_\_\_\_\_. The different 3\_\_\_\_\_\_\_\_\_ for advertising include television, radio, newspapers, magazines, the Internet and direct mail. The design and organization of advertising campaign is the job of an advertising agency.

4\_\_\_\_\_\_\_\_\_ is not directly concerned with increasing sales of products or services but more with the overall 5\_\_\_\_\_\_\_\_\_\_ a company wants to present to the public. 6\_\_\_\_\_\_\_\_ experts specialize in organizing actions and events which generate positive 7\_\_\_\_\_\_\_\_\_ for companies. Original advertising campaign can sometimes also get some extra publicity for the company by way of newspaper articles and /or TV and radio reports about campaign.

***Задание 13. Дополните текст, используя слова в рамке. Придумайте заголовок к тексту.***

|  |
| --- |
| commercial banks; the Bank of England; clearing banks; merchant banks; branches |

The banking sector of the United Kingdom is made up of variety of different institutions which are supervised by the country’s central bank, 1\_\_\_\_\_\_\_\_\_. This bank not only looks after both the government’s finance and monetary policy but it also acts as banker to other banks. However, for the general public and many businesses, banking services are provided by the 2\_\_\_\_\_\_\_\_\_\_ (also called the 3\_\_\_\_\_\_\_\_\_\_) which have offices or 4\_\_\_\_\_\_\_\_\_\_\_ throughout the country. These banks offer a wide range of banking services which include accepting deposits, making loans and managing their customer’s accounts. 5\_\_\_\_\_\_\_\_\_\_\_ on the other hand, do not deal with the public but specialize in providing services to companies or corporate customers. They are particularly active in arranging merges and acquisitions and in advising on aspects of corporate finance.

**Раздел V**

**MONEY. FINANCE AND ECONOMY**

***Задание 1. Прочитайте текст.***

**TEXT 1**

**MONEY AND ITS FUNCTIONS**

Money, with its special characteristics, serves many important economic functions. People commonly accept money in exchange for goods and services. There are three basic functions of money. Money serves as a medium of exchange, a standard of value, and a store of value. Anything that serves any of these three functions is a type of money.

The most important use of money is as a medium of exchange. A medium of exchange is any item that sellers will accept in payment for goods or services. As a medium of exchange, money assists in the buying and selling of goods and services because buyers know that sellers will accept money in payment for products or services.

The second use of money is as a standard of value. That is, money provides people with a way to measure the relative value of goods or services by comparing the prices of products. In this way, people can judge the relative worth of different items such as a television and a bicycle. They can also judge the relative values of two different models or brands of the same type of item by comparing their prices.

Money’s function as a standard of value is also important to record keeping. Businesses need to figure profits and losses. Similarly, governments must be able to figure tax receipts and the cost of expenditures. Money is also called a unit of accounting, because it helps provide some uniformity to accounting tasks.

The third function of money is that it can be saved or stored for later use. For money to serve as a store of value, two conditions must be met. First, the money must be nonperishable. That is, it cannot rot or otherwise deteriorate while being saved. Second, it must keep its value over time. In other words, the purchasing power of the money must be relatively constant. If both of these conditions are met, many people will accumulate their wealth for later use. If not, most people will be hesitant about saving money today that will be worth little or nothing tomorrow.

***Задание 2. Письменно задайте вопросы к предложениям.***

1. People commonly accept money in exchange for goods and services.

2. Money serves as a medium of exchange, a standard of value, and a store of value.

3. Governments must be able to figure tax receipts and the cost of expenditures.

4. Money can be saved for later use.

5. Businesses need to figure profits and losses.

6. Money provides people with a way to measure the relative value of goods or services by comparing the prices of products.

***Задание 3. Закончите предложение.***

1. Money, with its special characteristics, serves …

2. Anything that serves any of these three functions is …

3. The most important use of money is …

4. The second use of money is …

5. The purchasing power of the money must be …

6. Businesses need to figure …

***Задание 4. Составьте и запишите десять предложений о функциональном назначении денег.***

***Задание 5. прочитайте текст.***

**TEXT 2**

**MONEY AND ITS CHARACTERISTICS**

Money must have certain characteristics. There are five major characteristics of money. They are durability, portability, divisibility, stability in value, and acceptability. Let us dwell on these characteristics.

Durability refers to money’s ability to be used over and over again. Eggs would be a poor choice for money because they are fragile and perishable. Metals such as gold and silver, however, are ideal because withstand wear and tear well. In fact, many coins minted in ancient time are still in existence.

Portability is ability of money to be carried from one place to another and transferred from one person to another. As a medium of exchange, money must be convenient for people to use. Items that are difficult to carry make poor money.

Divisibility refers to money’s ability to be divided into smaller units. Combining various coins permits buyers and sellers to make transactions of any size. Divisibility also enhances money’s use as a standard of value because exact price comparisons between products can be made.

For money to be useful as a store of value, it must be stable in value. Stability in value encourages saving and maintains money’s purchasing power. Most people who save money are confident that it will have approximately the same value when they want to buy something with it as it had when they put it into savings.

Acceptability means that people are willing to accept money in exchange for their goods or services. People accept money because they know they, in turn, can spend it for other products.

***Задание 6. Дополните предложения, используя слова, приведенные ниже.***

|  |
| --- |
| durability, portability, divisibility, stability in value, acceptability |

1. …….. refers to money’s ability to be divided into smaller units.

2. ………. is ability of money to be carried from one place to another.

3. ………… means that people are willing to accept money in exchange for their goods or services.

4. ………. refers to money’s ability to be used over and over again.

5. ………… encourages saving and maintains money’s purchasing power.

***Задание 7. Прочитайте текст.***

**TEXT 3**

**TYPES OF MONEY**

Money comes in all shapes and sizes. The items used as money are a reflection of the society in which they are used. Money as a rule includes coins, paper money, checks and near money. Checks or checkbook money usually make up more than 70 percent of the nation’s money supply, and nearly 90 percent of the transactions in most countries are completed by writing checks. Because checks are payable to the holder of the check on demand, checking accounts are often called demand deposits. Checks are representative money because they stand for the amount of money in a person’s account. They are generally accepted because the bank must pay the amount of the check when it is presented for payment. Checks, therefore, are considered money because they are a medium of exchange, a standard of value, and a store of value. Other financial assets are very similar to money. These assets, such as savings accounts and time deposits, are called near money and are not usually considered part of the nation’s money supply. Bills of exchange are examples of near money. Though they are easily accessible, these accounts cannot be used directly to buy goods or pay debts. Depositors, for example, cannot pay bills directly from their savings accounts. Since funds in these accounts can be easily converted into cash, however, they are considered near money.

Money must have and retain value. All money falls into three categories according to what gives the money its value. The three categories of money are commodity money, representative money, and fiat money.

An item that has a value of its own and that is also used as money is called commodity money. Throughout history, societies have used many commodities as money. The ancient Romans sometimes used salt as money. Precious metals such as gold and silver, and gems such as rubies, emeralds, and diamonds, have often been used as money. The majority of nations in the world today use currency – coins and paper bills – for money. The Lydians, an ancient people in Asia Minor, minted the world’s first coins about 700B.C. The Chinese developed the first paper currency, perhaps as early as A.D. 1000 A.D. 1100.

Money that has value because it can be exchanged for something valuable is representative money. Checks are representative money because they can be exchanged for currency as long as the check writer has sufficient funds on account.

Value is attached to fiat money because a government decree, or fist, says that it has value. Coins and paper money are examples of fiat money. The money has value because the government says that citizens must accept paper money and coins for all transactions.

***Задание 8. Напишите, какие типы денег описаны в тексте и что для них характерно.***

It is said money includes …

***Задание 9. Напишите, что придает деньгам их ценность (пять предложений).***

***Задание 10. Прочитайте и переведите слова, выпишите незнакомые слова и выучите их.***

aggregate (n)

analysis (n)

business enterprises

consequence [ˈkɒnsɪkwəns] (n)

consumption (n)

discipline (n)

economic (a)

economics (n)

economy (n)

efficient [ɪˈfɪʃnt] (a)

employment (n)

expenditure [ɪksˈpendɪʧə] (n)

individual markets

macroeconomics [mækrəʊekəˈnɒmɪks] (n)

microeconomics [ˈmaɪkrəʊekəˈnɒmɪks] (n)

theory (n)

***Задание 11. Прочитайте текст.***

**TEXT 4**

**ECONOMIC THEORY**

Economic theory is a social science concerned with the production, distribution, exchange, and consumption of goods and services. Economic theory explains how economies work and the relations between economic players. People’s needs are growing constantly, but the economic resources are limited. So any economic system tries to find the most efficient ways for resources using to product goods and services. To solve this problem economists analyze in what way governments business and individuals use limited resources to meet their wants.

Economic theory is divided into microeconomics and macroeconomics. Microeconomics is called price theory. It examines the economic behavior of individual units and their interactions through individual markets. It is like looking through a microscope to focus on the small parts of the whole economy. Micro economists are concerned with effective production, sales level and product pricing strategies, supply and demand relationship and profit strategies for a particular firm or industry. In other words, the theories of microeconomics provide the basis for effective operation of business firms. Modern economists use microeconomic analysis as the basis for macroeconomics.

Macroeconomics considers the economy as a whole. It deals with economy wide phenomena such as long term changes in unemployment, the general price level, and national income and production. Macroeconomists also study such economic aggregates as gross national product (GNP), total employment, total expenditure, tax revenues and government spending, money supply, and so on.

Economic laws cannot be changed. But there is a popular idea that governments can influence the economic development through their economic policies. Politicians often consult economists before enacting policy. The proper conditions for market forces of supply and demand can be created with the help of macroeconomic research and analysis. Economists also study the country’s economic interactions with the rest of the world by analyzing foreign trade flows. Macroeconomics explains the changes in economic aggregates; to predict the consequences of certain recent developments; to guide policymakers in their attempts to influence future events.

Economics can be divided into sub disciplines including international economics, labor economics, industrial organization, public finance, econometrics and some other.

Economics has connections with other disciplines such as psychology, sociology, statistics, mathematics, history. Economists who study and analyze consumers’ behavior use social psychology methods and concepts. Mathematical economics represents economic theories with simplicity in figures. Econometrics applies statistical methods to analyze economic data.

***Задание 12. Письменно ответьте на вопросы по тексту.***

1) What is economic theory as a science?

2) How is economic theory subdivided?

3) What economic issues does microeconomics study?

4) What economic phenomena does macroeconomic analysis deal with?

5) Why is macroeconomics important for policymaking?

6) What other economic disciplines does economics integrate?

7) How does economic theory rely upon data and methods of other social sciences?

8) What economic courses does the curriculum of the department of economic theory include?

9) Financial management is important in governmental operations, isn’t it?

***Задание 13. Соответствуют ли утверждения содержанию текста?***

1) Economic theory is looks at different economic systems and economic theories in the past.

2) The goal of economics is to explain the changes in economic aggregates.

3) The main parts of economic theory are macroeconomics and econometrics.

4) Microeconomics is a part of economic theory which examines economic system as a whole.

5) Macroeconomic analysis helps to describe, explain and forecast economic behavior of society.

6) For good careers specialists in economic theory don’t need thorough knowledge of other economic sciences and disciplines.

***Задание 14. Дайте английские эквиваленты.***

ограниченные ресурсы

макроэкономика

микроэкономика

справедливое распределение доходов

сводные показатели

валовой национальный продукт

ценообразование

соотношение спроса и предложения

национальный доход

денежный запас

государственные расходы

нулевой уровень инфляции

экономика общественного сектора

политический советник

***Задание 15. Определите, макроэкономика или микроэкономика занимаются изучением следующих экономических понятий. В своем ответе используйте следующие выражения:***

*The problem of ..., is of great importance for micro/macroeconomics.*

*Micro/macroeconomics deals with the issue of ....*

*One of the main issues of micro/macroeconomics is ....*

*Among other problems micro/macroeconomics studies the issue of ....*

*In micro/macroeconomics great importance is also attached to ....*

1. government spending
2. sales level
3. inflation rate
4. product pricing strategies
5. economic growth
6. taxation
7. explanation the changes in economic aggregates
8. profits
9. unemployment

***Задание 17. Прочитайте текст и ответьте на вопрос:***

**What is the role of economic analysis?**

**TEXT 5**

**BUREAU OF ECONOMIC ANALYSIS**

The Bureau of Economic Analysis (BEA) promotes a better understanding of the U.S. economy by providing the most timely, relevant, and accurate economic accounts data in an objective and cost-effective manner. BEA is an agency of the Department of Commerce. BEA is part of the Department’s Economics and Statistics Administration. BEA produces economic accounts statistics that enable government and business decision-makers, researchers, and the American public to follow and understand the performance of the Nation’s economy. To do this, BEA collects source data, conducts research and analysis, develops and implements estimation methodologies, and disseminates statistics to the public. BEA is one of the world’s leading statistical agencies. Although it is a relatively small agency, BEA produces some of the most closely watched economic statistics that influence the decisions made by government officials, business people, households, and individuals. BEA’s economic statistics, which provide a comprehensive, picture of the U.S. economy. The cornerstone of BEA’s statistics is the national income and product accounts (NIPAs), which feature the estimates of gross domestic product (GDP) and related measures. Today, BEA prepares national, regional, industry, and international accounts that present essential information on such key issues as economic growth, regional economic development, interindustry relationships, and the Nation’s position in the world economy.

**РАЗДЕЛ VI**

**PRACTICAL SKILLS AND BUSINESS SKILLS**

***Задание 1. Отработайте чтение и произношение слов, незнакомые слова выпишите и выучите.***

feature – особенность

sole proprietorship [prəpraiətəʃip] – единоличное владение бизнесом owner [əunə] – владелец; собственник, хозяин

unlimited liability [laiəbiliti] – неограниченная ответственность;

income – доход, доходы;

benefit – выгода, прибыль;

deductions [dɪˈdʌkʃn] – вычет, удержание, отчисление;

proprietor [prəpraiətə] – хозяин, владелец предприятия;

profit – прибыль, доход;

advantage – преимущество;

disadvantage – неудобство;

to run a business – вести дело, управлять предприятием;

within the law – в рамках закона;

assets [əesets] – средства, фонды, авуары, имущество;

liabilities [laiəbilitiz] – долги, денежные обязательства;

debt [det] – долг;

breach of contract – нарушение контракта;

to start out – начинать профессиональную деятельность;

legal requirements – законные ограничения;

inventory [inventəri] – материально-производственные запасы;

permit [p mit] – разрешение;

to raise funds – привлекать фонды, мобилизовать средства;

employee [emplɔi:] – служащий; работающий по найму;

personal tax return – личная налоговая декларация.

***Задание 2. Прочитайте текст.***

**TEXT 1**

**SOLE PROPRIETORSHIP**

There are three principal forms of business organization. They are:

1. Sole Proprietorship,

2. Partnership,

3. Corporation.

The simplest form of business organization is the sole proprietorship, which is owned by one person. Many small businesses start out as sole proprietorships. The owner has relatively unlimited control over the business and keeps all the profits. These firms are usually owned by one person who has day to day responsibility for running business. Sole proprietors own all the assets of the business and the profits generated by it. They also have complete responsibility for any of its liabilities or debts. In case of breach of contract the business property and personal assets of the owner may be taken to pay judgments for dam ages awarded by courts. Sole proprietorships are the most numerous form of business organization. No charter and permit are needed and there are no particular legal requirements for organizing or conducting a sole proprietorship. When started, many sole proprietorships are conducted out of the owner's home, garage, or van and inventory may be limited.

Main Features of a Sole Proprietorship:

1. Easy to organize

2. Owner has complete control

3. Owner receives all income

4. Owner has unlimited liability

There are some advantages and disadvantages about a proprietorship.

Advantages:

1. It is the easiest and least expensive form of ownership to organize.

2. Sole proprietors are in complete control of business, and within the law, may make any decisions.

3. Sole proprietors receive all income from the business to keep or reinvest.

4. Profits from the business flow through directly to the owner's personal tax return.

5. The business is easy to dissolve, if desired.

Disadvantages:

1. Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.

2. Sole proprietors may be at a disadvantage in raising funds and are often limited to using funds from personal savings.

3. Sole proprietors may have a hard time attracting high caliber employees.

***Задание 3. Ответьте на вопросы по тексту.***

1. What are the three principal forms of business organization?

2. What is a sole proprietorship?

3. What are the advantages and disadvantages of sole proprietor ship?

4. What is a partnership?

5. What are the limited partnership and general partnership?

6. What are the advantages and disadvantages of partnership?

7. What is a joint venture?

***Задание 4. Дайте английские эквиваленты.***

Единоличное владение бизнесом;

привлекать фонды,

мобилизовать средства;

неограниченная ответственность;

нарушение контракта;

вести дело, управлять предприятием;

долги, денежные обязательства.

***Задание 5. Опишите основные характеристики единоличного владения бизнесом Main Features of a Sole Proprietorship.***

***Задание 6. Отработайте чтение и произношение слов и словосочетаний, выпишите их и выучите.***

incorporation – 1) объединение, корпорация; 2) регистрация корпораций;

unique [jnik] – уникальный;

entity – организация, юридическое лицо, предприятие, учреждение;

headquarters [ˈhedkwɔːtəz] – главное правление (фирмы);

to be sued – преследоваться в судебном порядке;

shareholders – акционеры, пайщики, владельцы акций;

stock – акция;

contractual agreement – контракт, договор;

board of directors – правление директоров (акционерного общества), совет директоров;

to oversee – наблюдать, следить;

to be held liable – нести ответственность; быть привлеченным к ответственности;

to be accountable – быть подотчетными;

employment taxes – налог на фонд заработной платы;

continuity of life – непрерывность существования;

overall taxes – суммарные налоги;

to incorporate a firm – оформить юридический статус фирмы как корпорации;

to comply with regulations – выполнять предписания (правила).

***Задание 7. Прочитайте текст.***

**TEXT 2**

**CORPORATION**

A corporation is a legal entity that is separate and distinct from its owners. Corporations enjoy most of the rights and responsibilities that individuals possess. A corporation is chartered by the state in which it has headquarters. It is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes. Any corporation has advantages and disadvantages.

Advantages of a Corporation;

1. Shareholders have limited liability for the corporation's debts or judgments against the corporations.

2. Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)

3. Corporations can raise additional funds through the sale of stock.

Disadvantages of a Corporation:

1. The process of incorporation requires more time and money than other forms of organization.

2. Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.

3. Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible form business income, thus this income can be taxed twice.

***Задание 8. Ответьте на вопросы по тексту.***

1. What is a corporation?

2. Who are the owners of a corporation?

3. What is necessary to form a corporation?

4. Who oversees the major policies and decisions?

5. What are the advantages and disadvantages of corporations?

***Задание 9. Дайте русские эквиваленты:***

entity; headquarters; incorporation; a stock; contractual agreement; board of directors; to comply with regulations to oversee; to be held; to be accountable; employment taxes; overall taxes; to incorporate a firm; а shareholder

***Задание 10. Отработайте чтение и произношение слов, выпишите и выучите их.***

objectives – цели

economic policy – экономическая политика;

chief executive [igzekjutiv] – исполнительный директор;

to ensure [inʃuə] – обеспечивать;

to dismiss (to fire) – увольнять, освобождать от обязанностей;

regulatory requirement – законное требование;

to assess – оценивать;

overall performance – общий результат деятельности;

(фирм) или работы (предприятий), эффективность работы;

financial performance – финансовое состояние;

to monitor – наблюдать, следить, контролировать, проверять;

to set aside – прекращать, прерывать;

wellbeing – благополучие, процветание;

diversity [daivsiti] – разнообразие;

innovative – новаторский, инновационный;

to meet requirements (needs) – отвечать требованиям (нуждам);

to acquire [əkwaiə] – приобретать, получать;

to account to – отчитываться перед кем-либо;

expenditures [ikspenditʃəs] – расходы;

to assign – определять, устанавливать;

to enhance [inhns] – увеличивать, усиливать, улучшать.

***Задание 11. Прочитайте текст.***

**TEXT 3**

**BOARD OF DIRECTORS**

The board of directors helps management to develop business plans, economic policy of a company, objectives, and business strategy. It often selects the chief executive of the business, supports him, and can dismiss him. Through regular meetings, the board ensures effective organizational planning and monitor the company resources to be managed effectively.

Directors monitor a company's financial performance and the success of its products, services and strategy. Directors are expected to follow developments that affect the business. They must set aside any potential conflict between their personal or individual business interests to support the wellbeing of the business which they serve.

The most effective board of directors will be a group of professionals who bring a breadth of skills, experience and diversity to a company. As the company grows and changes, the governing board also will change to meet changing needs and circumstances.

The Board of Directors has many duties. It selects and appoints a chief executive for the administration in the organization including executive relations with the board and leadership in the organization. A board of Directors governs the organization by broad policies and objectives, formulated and agreed upon by the chief executive and employees. It also acquires sufficient resources for the organization's operations and to finance the products and services adequately. A board accounts to the public for the products and services of the organization and expenditures of its funds, approves the budget, and formulates policies related to contracts from public or private resources. It accepts responsibility for all conditions and policies in new, innovative, or experimental programs. The major responsibilities of the Board of Directors are as follows:

1. Determine the Organization's Mission and Purpose;

2. Select the Executive;

3. Support the Executive and Review His or Her Performance;

4. Ensure Effective Organizational Planning;

6. Manage Resources Effectively;

7. Determine and Monitor the Organization's Programs and Services;

8. Enhance the Organization's Public Image;

***Задание 12. Ответьте на вопросы по тексту.***

1. What is the Purpose of a Board of Directors?

2. What are the responsibilities of a board of directors in a corporation?

3. What are major duties of a Board of Directors?

4. What can we call an effective board of directors?

**GRAMMAR TESTS FOR SELF-CHECKING**

**TEST 1**

**TO BE**

Повторите грамматический материал по теме глагол to be и выполните тест.

**Choose the correct answer.**

1. Helen \_\_\_ born in 1970.

1. will be
2. was
3. is
4. were

2. Do you know these women? What \_\_\_ their names?

1. are
2. were
3. was
4. will be

3. What \_\_\_ your favorite book?

1. were
2. are
3. is
4. am

4. How old \_\_\_ you?

1. are
2. is
3. was
4. were

5. \_\_\_ the letters in the box?

1. Are
2. Is
3. Was
4. Will be

6. There \_\_\_ many birds on the roof.

1. are
2. is
3. was
4. be

7. Many years ago there \_\_\_ many dinosaurs on the Earth.

1. are
2. is
3. was
4. were

8. There \_\_\_ some lessons in English next week.

1. are
2. is
3. will be
4. were

9. \_\_\_ there any lessons yesterday?

1. Are
2. Is
3. Were
4. Was

10. There \_\_\_ much snow this winter.

1. are
2. is
3. was
4. were

**TEST 2**

**PRESENT TENSES**

Повторите грамматический материал по теме глагол **Present Tenses** и выполните тест.

**Choose the correct answer.**

1. They must be at the sports ground now. They usually \_\_ basketball on Fridays.

1. play
2. are playing
3. have played
4. have been playing

2. I \_\_ my work already. I'm ready to go for a walk with you.

1. finish
2. am finishing
3. have finished
4. have been finishing

3. I \_\_ breakfast right now. Can you call a little later?

1. cook
2. am cooking
3. have cooked
4. have been cooking

4. I \_\_ this book. Can I borrow it for a week or so?

1. don't read
2. am not reading
3. haven't read
4. haven't been reading

5. Maria is good at languages. She \_\_ French, Spanish and German.

1. speaks
2. is speaking
3. has spoken
4. has been speaking

6. So far, he \_\_ five stories for children.

1. writes
2. is writing
3. has written
4. write

7. We \_\_ for their answer for two months already.

1. wait
2. are waiting
3. have been waiting
4. waits

8. She \_\_ since Monday.

1. is sick
2. is being sick
3. has been sick
4. has been being sick

9. She \_\_ since noon. Should we wake her up?

1. sleeps
2. is sleeping
3. has been sleeping
4. sleep

10. She can't come to the phone now because she \_\_ for tomorrow's test.

1. studies
2. is studying
3. has studied
4. has been studying

**TEST 3**

**PRESENT PERFECT / PAST SIMPLE**

Повторите грамматический материал по темам **Present Perfect** и **Past Simple** и выполните грамматический тест.

**Choose the correct answer.**

1. We \_\_ (go) to the theatre last week.

1. went
2. go
3. have gone
4. gone

2. Yesterday I \_\_ (have) dinner with a friend.

1. had
2. will have
3. have had
4. has

3. I \_\_ (never / taste) champagne.

1. tasted
2. have tasted
3. had tasted
4. have been tasted

4. When I \_\_ (be) a child, I \_\_ (love) ice skating.

1. was/loved
2. was/have loved
3. were/loved
4. were/have loved

5. I \_\_ (not/ have) any coffee today – I feel very sleepy!

1. didn’t have
2. have not had
3. will not have
4. had not had

6. I \_\_ (not / drink) any coffee yesterday.

1. did not drink
2. have not drunk
3. did not drunk
4. had not drunk

7. I \_\_ (read) all his books – I think he’s a wonderful writer.

1. read
2. has read
3. had read
4. have read

8. What \_\_ (do) you at the weekend?

1. did you do
2. have you done
3. has you done
4. will you do

9. I \_\_ (always / love) tea – I drink it every day.

1. has loved
2. was loved
3. have loved
4. loved

10. What subject \_\_ (she / study) at university?

1. do
2. did
3. does
4. has studied

11. John \_\_ (lose) his bus pass – can he borrow some money?

1. loses
2. lost
3. have lost
4. has lost

12. How long \_\_ (you / know) Susie for?

1. do you know
2. did you know
3. have you know
4. have you known

13. He \_\_ (be) married for ten years (but he got divorced).

1. is
2. have been
3. has been
4. was

14. \_\_ (you / ever / go) to Central Park in New York?

1. Did you ever go
2. Have you ever go
3. Have you ever gone
4. Have you ever went

15. How many books \_\_ (she / write) so far?

1. do she write
2. does she write
3. did she write
4. has she written

16. He \_\_ (wash) the dishes, \_\_ (clean) the living room and \_\_ (cook) dinner last night.

1. washes, cleaned, cooks
2. washed, cleaned, cooked
3. has washed, cleaned, cooked
4. had washed, cleaned, cooked

17. My great-grandfather never \_\_ (leave) Scotland.

1. left
2. lived
3. have left
4. has left

18. She \_\_ (come) to London in 1997.

1. have come
2. came
3. comes
4. has come

19. She \_\_ (never / see) snow before.

1. did never see
2. have never seen
3. never saw
4. has never seen

20. He \_\_ (be) married for thirty-five years (and he’s still married now).

1. been
2. was
3. were
4. has been

**TEST 4**

**MODAL VERBS**

Повторите грамматический материал по теме **Modal Verbs** и выполните тест.

**Choose the correct answer.**

1.\_\_ bring me a glass of cold water? (Request)

1. Could you
2. Can't you
3. Would you mind
4. Why don't you

2. I \_\_ give you a lift to the station. My car broke down yesterday. (ability)

1. must not
2. should not
3. may not
4. can't

3. I don't know what to do. – You \_\_ your father for advice. (Suggestion)

1. are able to ask
2. could ask
3. must ask
4. have to ask

4. He didn't go to the park with us yesterday because he \_\_ write a report. (Necessity)

1. should
2. must
3. had to
4. could

5. I left my bag here just five minutes ago. You \_\_ it! (strong probability)

1. may have seen
2. must have seen
3. were able to see
4. could see

6. You \_\_ the bills two weeks ago. (advice)

1. had better pay
2. should pay
3. ought to pay
4. should have paid

7. I don't know how to help you. Try asking Anton for help. He \_\_ be able to find a solution. (possibility)

1. must
2. has to
3. might
4. will

8. I \_\_ play tennis every day when I was younger. (repeated action in the past)

1. had to
2. was able to
3. used to
4. could

9. You want to call them now? It's already after midnight! They\_\_. (strict prohibition)

1. must sleep
2. should sleep
3. may sleep
4. must be sleeping

**TEST 5**

**VERBALS**

Повторите грамматический материал по теме «Неличные формы глагола» (**Verbals)** и выполните тест.

**Choose the correct answer.**

1. You have the right \_\_ it.

1. doing
2. done
3. of doing
4. to do

2. The idea \_\_ there alone scares her.

1. being gone
2. going
3. of going
4. to go

3. I warned you \_\_anything here.

1. not to touch
2. not touched
3. not touching
4. to touch not

4. There is only one question \_\_. Let's discuss it quickly.

1. for remaining
2. remained
3. remaining
4. to remain

5. They look forward \_\_ you.

1. having seen
2. seeing
3. to see
4. to seeing

6. \_\_ the door, he put the key into his pocket.

1. Being locked
2. By locking
3. Having locked
4. To lock

7. I don't mind \_\_ a few questions. What do you want to know?

1. asking
2. being asked
3. having asked
4. to be asked

8. We have no reason \_\_ that he will come back.

1. having believed
2. believing
3. of believing
4. to believe

9. She dropped the flowerpot, and it broke into pieces. Her husband rushed into the room, \_\_.

1. looked alarmed
2. looking alarmed
3. looking alarming
4. to look alarming

10. Too \_\_ to say anything, he just closed the door and left.

1. being surprised
2. not surprising
3. surprised
4. surprising

**TEST 6**

**PREPOSITIONS**

Повторите грамматический материал по теме **«Предлоги»** и выполните тест.

**Choose the correct answer.**

1.There was a crying baby \_\_ board.

* 1. on
  2. in
  3. for
  4. over
  5. at

2. She has been waiting \_\_ the bus for two hours.

1. up
2. for
3. on
4. in
5. at

3. Don’t forget to shake the snow \_\_ your coat.

* 1. from
  2. off
  3. at
  4. with
  5. in

4. Will you meet me \_\_ the airport?

* 1. over
  2. with
  3. at
  4. in
  5. under

5. I don t like to book \_\_ my little brother, he is very naughty

* 1. up
  2. for
  3. after
  4. at
  5. into

6. The lesson starts \_\_ five minutes. Hurry \_\_.

* 1. for/in
  2. on/up
  3. at/on
  4. in/up
  5. after/for

7. If you miss the lessons, you will get \_\_ trouble.

* 1. over
  2. from
  3. onto
  4. into
  5. at

8. I don’t read newspapers. I only looked it \_\_.

1. into
2. up
3. over
4. in
5. through

9. What sports do you go in \_\_?

1. with
2. by
3. at
4. over
5. for

10.You may buy toys \_\_ the children s department.

* 1. in
  2. to
  3. into
  4. for
  5. of

11. Let’s go to the cinema \_\_ Sunday

1. on
2. at
3. in
4. under
5. with

12. The singer was \_\_ an awful voice.

* 1. at
  2. in
  3. on
  4. for
  5. of

13. Yesterday I came \_\_ children sleeping under the bridge. And I was shocked.

* 1. up
  2. at
  3. across
  4. from
  5. against

14. Don t interrupt, please. Listen \_\_ me.

* 1. at
  2. to
  3. in
  4. off
  5. for

15. I don t want to depend too much \_\_ my parents.

* 1. by
  2. with
  3. for
  4. at
  5. on

16. He usually gets to his school \_\_ bus

* 1. to
  2. at
  3. by
  4. from
  5. with

17. Before you leave, don’t forget to turn \_\_ the light.

* 1. with
  2. on
  3. off
  4. over
  5. under

18. This is nice dress \_\_ you to wear.

* 1. on
  2. for
  3. of
  4. in
  5. up

19. The teacher spoke \_\_ my mother after classes.

* 1. at
  2. to
  3. on
  4. for
  5. between

20.We came here \_\_ foot.

* 1. from
  2. with
  3. by
  4. on
  5. at

21. She is never satisfied \_\_ what she has got.

* 1. with
  2. about
  3. on
  4. at
  5. for

22**.** My daughter wants to work \_\_ school.

* 1. at
  2. for
  3. on
  4. under
  5. into

23. You look taller if you stand \_\_ straight.

* 1. down
  2. up
  3. of
  4. under
  5. with

24**.** My mother is the person I can rely \_\_.

* 1. about
  2. at
  3. in
  4. on
  5. for

**TEST 7**

**PARTICIPLE**

Повторите грамматический материал по теме **«Причастие»** и выполните тест.

**Choose the correct answer.**

1. Money on the brain is never spent in vain.

1. being spent
2. spending
3. spent

2. I don't really see what can be done about the picture.

1. ruined
2. being ruined
3. having been ruined

3. I heard them in the next room.

1. quarreled
2. having quarreled
3. quarreling

4. They looked at Julia in surprise as though her story.

1. not believing
2. not having believed
3. not believed

5. She bent down and looked at the tiny kitten under the table.

1. having sat
2. having been sat
3. sitting

6. I like to study sea life. Marine biology is .

1. fascinating
2. being fascinated
3. fascinated

7. If you want a thing well, do it yourself.

1. having been done
2. done
3. being done

8. to see as much as possible of the town, we hired a car.

1. Wished
2. Having wished
3. Wishing

9. Suddenly Stella noticed the smoke through the roof of one of the houses.

* 1. coming
  2. come
  3. having come

10. out of college at the end of the first year, Judy found a secretarial job.

* 1. Being dropped
  2. Dropping
  3. Having dropped

11. Going back to his office, Fisher had a feeling of strong anger and mild grief.

* 1. being mixed
  2. mixed
  3. mixing

12. After her younger sister was born, Margaret felt and betrayed.

* 1. being forgotten
  2. forgotten
  3. forgetting

13. A large bay window, from the outside wall, overlooked the ocean.

* 1. being projected
  2. projected
  3. projecting

14. by her appearance she looked like a person whose life was hard and full of sorrows.

* 1. Judged
  2. Judging
  3. Having judged

15. A pot never boils.

* 1. watching
  2. watched
  3. having been watched

**FINAL TEST**

**Choose the correct answer.**

1. Where is your brother? - He \_\_ a swimming-pool in our garden.

* 1. is digging
  2. were digging
  3. dig
  4. have been digging

2. The Statue of Liberty \_\_ by Gustave Eiffel.

* 1. design
  2. was designed
  3. designed
  4. have been designed

3. My mother likes our new house, but my father \_\_ our old one.

* 1. miss
  2. missed
  3. misses
  4. doesn't miss

4. We didn't believe that you \_\_ short of money.

* 1. are
  2. were
  3. is
  4. have been

5. Actually it's a very friendly dog. If you \_\_ it, it won't bite you.

* 1. won't touch
  2. didn't touch
  3. haven't touched
  4. don't touch

6. I am from the town of Kestwick, which \_\_ at the heart of the Lake District.

* 1. laid
  2. is lying
  3. lies
  4. lay

7. We \_\_ forward to a concert in our city next Sunday.

* 1. looks
  2. are looking
  3. looked
  4. were looking

8. The picture, which \_\_ lately, is worth thousands of pounds.

* 1. damage
  2. has been damaged
  3. damaged
  4. was damaged

9. The scientist who \_\_ a new planet has won the Nobel Prize.

* 1. had discovered
  2. has been discovered
  3. discovered
  4. was discovering

10. My sister always moves my books around so I \_\_ find them.

* 1. can't
  2. wasn't able
  3. couldn't
  4. may not

11. I don't like the cafes that don't have chairs and people \_\_ eat standing up.

* 1. can
  2. may
  3. could
  4. have to

12. There is a new hotel in the middle of \_\_ park.

* 1. a
  2. -
  3. the
  4. these

13. \_\_ cities which attract tourists are usually crowded in summer.

1. –
2. а
3. the
4. this

14. People spend \_\_ money than they used to.

* 1. much
  2. fewer
  3. many
  4. more

15. Was buying a car exciting? - Well, it was a bit of a problem because I didn't have \_\_ money to spend.

* 1. many
  2. most
  3. much
  4. few

16. Be sure to pick \_\_ tomatoes before they get too ripe.

* 1. this
  2. much
  3. that
  4. these

17. I used to hate flying, but now I feel \_\_ nervous about it.

* 1. most
  2. less
  3. least
  4. little

18. The trouble \_\_ many people is that they never relaxes.

* 1. of
  2. about
  3. with
  4. out

19. What did you buy this computer magazine \_\_? - To read about business software.

* 1. at
  2. on
  3. in
  4. for

20. Someone is calling you. Will you answer \_\_ phone?

* 1. a
  2. -
  3. the
  4. these

21. To tell the truth I don't like \_\_ pair of trousers that I bought last month.

* 1. those
  2. that
  3. this
  4. a

22. Whose house is it? - It's ... .

* 1. my
  2. her
  3. mine
  4. our

23. "Come home ... Christmas Day, we'll be waiting for you", my mother always says to me.

* 1. in
  2. -
  3. on
  4. at

24. Today it is ... cold than yesterday. So, I'm wearing my shorts.

* 1. little
  2. least
  3. less
  4. the least

**ЗАКЛЮЧЕНИЕ**

Темы, рассмотренные в учебном пособии «Английский язык в профессиональной сфере», способствуют формированию общекультурных и общепрофессиональных компетенций у обучающихся (ОК-5; ОПК-4). После изучения пособия у вас не будет трудностей в деловом общении и публичных выступлениях, вы сможете вести переговоры, совещания, осуществлять деловую переписку и поддерживать электронные коммуникации на английском языке для решения задач межличностного и межкультурного взаимодействия.

Грамматические тесты помогут выявить пробелы в знании грамматики, что даст возможность проработать грамматический материал с преподавателем или самостоятельно.

**VOCABULARY**

|  |  |
| --- | --- |
| abandon (v) | 1) отказываться, оставлять, покидать  2) самовольно уходить (с поста и т.д.) |
| accomplish (v) | выполнять, завершать |
| account (n) | счёт, отсчёт |
| Accounts | расчёты, отчётность, финансовый, бухгалтерский отчёты |
| accountant (n) | бухгалтер, счетовод |
| accounting (n) | бухгалтерский учёт, анализ финансовой деятельности |
| achieve (v) | достигать |
| acquire (v) | приобретать, покупать |
| advance (n) | 1) прогресс, улучшение  2) рост, увеличение, повышение |
| advanced (a) | 1) передовой  2) продвинутый, близкий к завершению |
| advantage (n) | 1) преимущество, превосходство  2) выгода, польза |
| advertise (v) | создавать рекламу товару, рекламировать |
| advertisement (n) | рекламное объявление, реклама |
| advertising (n) | 1) реклама, рекламирование  2) рекламное дело, публикация объявлений |
| aggregate (a, n) | 1) совокупный, суммарный, общий  2) множество, совокупность |
| agriculture (n) | 1) сельское хозяйство  2) земледелие, агрономия |
| agricultural (a) | 1) сельскохозяйственный  2) земледельческий, агрономический |
| annual (a) | годовой, годичный |
| application (n) | 1) заявка, заявление  2) применение, использование, употребление |
| apply (v) | 1) подавать заявление  2) применять, использовать |
| applied (a) | прикладной, практический |
| arable (a) | пахотный, обрабатываемый |
| area (n) | 1) площадь, район, участок, зона  2) область (применения) |
| argue (v) | 1) доказывать, утверждать, аргументировать  2) служить доказательством |
| argument (n) | доказательство, утверждение, аргументация |
| ascertain (v) | устанавливать, определять |
| assertion (n) | заявление, утверждение |
| asset (n) | утверждать, заявлять |
| assets (n) | 1) актив(ы) баланса  2) имущество, средства, актив(ы), капитал, фонды |
| assumption (n) | предпосылка, предположение, допущение |
| average (a) | средний, обычный, нормальный |
| banking (n) | банковское дело, банковские операции |
| barrel (n) | баррель (мера жидких/ сыпучих материалов) |
| behavior (n) | 1) поведение  2) свойства, характеристики |
| benefit (n) | 1) прибыль, выгода  2) полезность, благо  3) пенсия, пособие |
| benefit (v) | приносить прибыль, получать выгоду |
| bookkeeper (n) | счетовод, бухгалтер, счетный работник |
| bookkeeping (n) | ведение бухгалтерских книг, бухгалтерский учет, бухгалтерия |
| budget (n) | бюджет, финансовая смета |
| career (n) | карьера, род деятельности, служба |
| cash (n) | наличные деньги, монеты и бумажные деньги |
| commerce (n) | торговля, коммерция |
| commodity (n) | 1) товар  2) предмет широкого потребления |
| comparative (a) | Сравнительный |
| compete (v) | соревноваться, конкурировать |
| competitive (a) | конкурирующий, конкурентный, конкурентоспособный |
| competitor (n) | конкурент, соперник |
| concrete (a) | конкретный |
| conspicuous (a) | видный, заметный, бросающийся в глаза |
| consequence (n) | последствие, вывод, заключение |
| consume (v) | потреблять |
| consumer (n) | потребитель |
| consumption (n) | потребление, расход |
| contemporary (a) | современный |
| contribute (v) | 1. содействовать, способствовать 2. вносить вклад |
| contribution (n) | содействие, вклад |
| convert (v) | конвертировать, перестраивать |
| corn (n) | зерно, (англ.) пшеница, (амер.) кукуруза, маис |
| cost (n) | 1. расходы, издержки, затраты 2. цена, стоимость, себестоимость |
| cost (v) | стоить, назначать цену |
| crop (n) | 1. урожай 2. сельскохозяйственная культура |
| cultivate (v) | возделывать, выращивать |
| currency (1n) | деньги (наличные), валюта |
| customer (n) | покупатель, заказчик, клиент |
| dairy (a) | молочный |
| decline (n) | падение, снижение, спад, понижение |
| decrease (n) | уменьшение, сокращение |
| decrease (v) | уменьшать(ся), сокращать(ся) |
| defense (n) | 1. мероприятия оборонного (военного) характера 2. защита, оборона |
| deliver (v) | 1. доставлять, передавать 2. поставлять, снабжать |
| delivery (n) | доставка, поставка |
| demand (n) | 1. спрос 2. потребность, нужда 3. требование |
| deposit (n) | вклад, депозит, взнос |
| disseminate (v) | распространять, сеять |
| distinguish (v) | различать, отличать |
| efficiency (n) | эффективность, продуктивность |
| efficient (a) | эффективный, действенный, производительный |
| employ (v) | 1) предоставлять работу, держать на службе  2) использовать, применять |
| employee (n) | служащий, рабочий |
| employer (n) | работодатель, наниматель |
| employment (n) | 1) работа по найму, служба, занятость  2) использование, применение |
| engineering (n) | машиностроение, техника |
| enhance (v) | увеличивать, повышать |
| ensure (v) | обеспечивать, гарантировать |
| enterprise (n) | 1) предприятие, фирма, компания  2) предпринимательство  3) предприимчивость, инициатива |
| entitle (v) | давать право |
| equal (a) | равный, одинаковый, соответствующий |
| equilibrium (n) | равновесие, сбалансированность |
| equip (v) | оборудовать, оснащать |
| equipment (n) | оборудование, оснащение |
| equitable (a) | справедливый, беспристрастный |
| equity (n) | 1) справедливость, беспристрастность  2) обыкновенная акция, доля акционера в капитале предприятия |
| exceed (v) | превышать, превосходность |
| excess (n) | избыток, излишек, превышение |
| expand (v) | расширять(ся), расти |
| expansion (n) | расширение, рост, экспансия, подъем (экономической активности) |
| expenditure (n) | затраты, расход(ы), расходование |
| expense (n) | трата, расход, цена |
| expenses (n) | расходы, издержки, затраты |
| external (a) | внешний, иностранный |
| failure (n) | 1) неудача, провал  2) банкротство, несостоятельность |
| favorable (a) | Благоприятный |
| flexible (a) | эластичный, гибкий |
| fortune (n) | богатство, состояние |
| goods (n) | товар, товары, изделия |
| graduate (n) | выпускник учебного заведения |
| graduate (v) | оканчивать учебное заведение |
| grain (n) | зерно |
| grocery (n) | бакалея, бакалейно-гастрономические товары |
| gross (a) | большой, крупный, суммарный, валовой |
| grow (v) | расти, увеличиваться, расширяться |
| growth (n) | рост, развитие, увеличение, прирост |
| hierarchy (n) | Иерархия |
| hoard (n) | запас(ы) |
| idle (a) | 1) свободный, незанятый, безработный  2) бездействующий, неиспользуемый, простаивающий |
| immovable (n) | недвижимое имущество, недвижимость |
| income (n) | доход(ы), прибыль, поступления |
| increase (v) | увеличивать(ся), возрастать |
| increase (n) | увеличение, возрастание |
| increasingly (adv) | в возрастающем размере |
| indefinitely (adv) | неопределенно, неясно, неограниченно |
| industry (n) | 1) промышленность, индустрия  2) отрасль промышленности, отрасль экономики |
| industrial (a) | промышленный, индустриальный, производственный |
| influence (n) | влияние, воздействие |
| influential (a) | влиятельный, важный |
| insurance (n) | страхование, страховой полис |
| insure (v) | страховать(ся), застраховать(ся) |
| interest (n) | 1) интерес, заинтересованность  2) (ссудный) процент, проценты |
| interfere (v) | вмешиваться |
| interference (n) | вмешательство |
| intermediary (n) | посредник |
| invest (v) | инвестировать, вкладывать |
| investment (n) | 1) инвестирование, помещение капитала  2) инвестиции, капиталовложения |
| issue (n) | 1) выпуск, эмиссия, издание  2) спорный вопрос, проблема |
| item (n) | 1) статья, пункт, позиция  2) вид товара, товар, изделие |
| job (n) | 1) дело, работа  2) должность, место службы |
| joint venture (n) | совместное предприятие |
| labor (n) | 1) труд, работа  2) рабочая сила, рабочие |
| legitimacy (n) | законность |
| liability (n) | 1) ответственность, обязанность, долг  2) обязательства, долги, задолженность |
| liquidity (n) | ликвидность |
| machinery (n) | машины, станки, оборудование, механизмы |
| manage (v) | управлять, руководить |
| management (v) | 1) управление, руководство, менеджмент  2) организация производства  3) дирекция, администрация |
| manager (n) | 1) управляющий, руководитель, директор, менеджер  2) заведующий, администратор |
| manufacture (n) | 1) производство, изготовление, обработка  2) обрабатывающая промышленность |
| manufacture (v) | производить, изготовлять, обрабатывать |
| manufacturing (n) | производство, обрабатывающая промышленность |
| market (n) | рынок, биржа |
| maximize (v) | максимизировать, доводить до максимальной величины |
| means (n) | средство, средства, способы |
| measure (n) | 1) мера, показатель, критерий  2) мероприятие, мера |
| measure (v) | измерять |
| merchant (n) | торговец, купец |
| mining (n) | добыча полезных ископаемых, горнодобывающая промышленность |
| mixed (a) | смешанный |
| money (n) | деньги, платежное средство |
| monetary (a) | монетарный, денежный, кредитно-денежный, валютный |
| mortgage (n) | ипотека, залог, закладная |
| multilateral (a) | многосторонний |
| nation (n) | 1) нация, народ  2) страна, государство |
| need (n) | 1) надобность, нужда, потребности  2) недостаток, нехватка |
| network (n) | сеть |
| numerous (a) | многочисленный |
| occupy (v) | занимать, захватывать, оккупировать |
| oil (n) | нефть, масло |
| operate (v) | 1) действовать, работать, производить операции  2) управлять, заведовать |
| opportunity (n) | возможность, случай, шанс |
| output (n) | выпуск, продукция, выход продукции |
| own (v) | иметь в собственности, владеть |
| owner (n) | собственник, владелец |
| ownership (n) | собственность, право собственности, владение |
| pay (v) | платить, оплачивать |
| payment (n) | платеж, оплата, получение денег |
| payroll (n) | 1) платёжная ведомость, фонд заработной платы  2) списочный состав |
| perform (v) | 1) выполнять, исполнять, осуществлять  2) демонстрировать |
| performance (n) | 1) выполнение, исполнение  2) работа, функционирование, производительность |
| personnel (n) | персонал, личный состав, кадры |
| phenomenon (n) | феномен, явление |
| plant (n) | 1) предприятие, завод, фабрика  2) растение |
| population (n) | народонаселение, жители |
| prevailing (a) | преобладающий, широко |
| price (n) | цена |
| private (a) | частный, личный |
| process (v) | процесс, способ |
| processing (n) | обработка, переработка, изготовление |
| produce (v) | производить, вырабатывать, выпускать |
| producer (n) | изготовитель, производитель, поставщик |
| production (n) | 1) производство, изготовление, добыча  2) продукт, продукция, изделие |
| profit( n) | 1) прибыль, доход  2) польза, выгода |
| profitability (n) | прибыльность, выгодность, доходность, рентабельность |
| profitable (a) | 1) полезный, благоприятный  2) прибыльность, выгодный, доходный, рентабельный |
| profitably (adv) | полезно, выгодно, доходно, рентабельно |
| protect (v) | защищать, охранять, предохранять |
| protectionism (n) | протекционизм, политика протекционизма |
| provide (v) | снабжать, обеспечивать, принимать меры |
| purchase (n) | 1) покупка, закупка, купля  2) купленная вещь, покупка |
| rate (n) | 1) размер, норма, ставка  2) темп, скорость  3) показатель, степень |
| realize (v) | 1) осуществлять  2) реализовывать, продавать |
| recession (n) | 1) понижение, уменьшение  2) спад, рецессия |
| require (v) | 1) требовать, приказывать  2) требовать, нуждаться в чем-л. |
| reserve (n) | запас, резерв, резервный фонд |
| resource (n) | 1) способ, средство  2) ресурсы, природные богатства |
| responsibility (n) | ответственность, обязанность, обязательство |
| restoration (n) | восстановление |
| resurgence (n) | возрождение, восстановление |
| revenue (n) | 1) выручка, валовый доход  2) государственные доходы, доходные статьи бюджета |
| reverse (v) | отменять, аннулировать |
| reward (n) | поощрение, вознаграждение |
| rise (n) | 1) подъем, повышение, увеличение  2) продвижение по службе, прибавка (к заработной плате) |
| rise (v) | подниматься, повышаться, увеличиваться, продвигаться (по службе) |
| safety (n) | безопасность, сохранность |
| salary (n) | оклад, жалование |
| sale (n) | 1) продажа, сбыт, распродажа  2) торговля, торговая сделка  3) объем продаж, товарооборот |
| save (v) | экономить, сберегать, копить, накоплять |
| saving (n) | экономия, сбережение |
| savings (n) | сбережения, накопление |
| scarce (a) | недостаточный, скудный, дефицитный |
| scarcity (n) | недостаток, нехватка, дефицит |
| sector (n) | сектор (экономики), сфера, отрасль |
| security (n) | 1) безопасность, надежность, охрана  2) гарантия, обеспечение, залог  3) страхование (от риска) |
| securities (n) | ценные бумаги, фонды |
| service (n) | 1) служба, работа, сфера деятельности  2) обслуживание, сервис, услуга, сфера услуг  3) срок службы, долговечность |
| share (n) | 1) доля, часть, участие, доля собственности, доля участия пай  2) акция |
| share (v) | делить, разделять, участвовать, быть пайщиком |
| skill (n) | практический опыт, квалификация, мастерство, умение |
| skillful (a) | опытный, квалифицированный |
| societal (a) | светский |
| software (n) | программное обеспечение, средства программирования |
| sovereignty (n) | суверенитет, полноправность |
| spending (n) | расходы, расходование, стоимость закупок |
| statement (n) | заявление, утверждение |
| subordinate (n) | подчиненный |
| subordinate (v) | подчинять(ся) |
| succumb (v) | поддаться, уступить |
| superior (a) | 1) высший, лучший, превосходный  2) высший, старший (по должности) |
| supervise (v) | наблюдать, контролировать, инспектировать |
| supervisor (n) | инспектор, контролер, лицо среднего руководящего персонала |
| supervisory (a) | наблюдательный, контролирующий |
| supply (n) | 1) снабжение, поставка  2) запасы, общее количество  3) предложение |
| supply (v) | снабжать, поставлять |
| surplus (a) | излишний, избыточный, добавочный |
| surplus (n) | излишек, избыток, превышение |
| tax (n) | налог, сбор, пошлина |
| taxation (n) | налогообложение, взимание налогов |
| taxpayer (n) | налогоплательщик |
| technique (n) | 1) техника, методика, метод, способ  2) технология |
| technology (n) | 1) техника, технические науки, техника и технология  2) производственный процесс |
| tend (v) | действовать в определенном направлении, иметь тенденцию |
| trade (n) | 1) торговля, отрасль торговли  2) промышленность, отрасль производства, отрасль промышленности |
| trade (v) | торговать |
| trading (n) | торговля, производственная деятельность |
| transaction (n) | дело, сделка, операция |
| treasure (n) | казначейство |
| treatise (n) | трактат, научный труд |
| uncertainty (n) | неопределенность, сомнительность, ненадежность |
| unemployment (n) | безработица, незанятость |
| uneven (a) | неравномерный, неровный, скачкообразный |
| unscrupulous (a) | недобросовестный, нечестный |
| use (v) | 1) употребление, применение  2) польза, выгода |
| user (n) | пользователь, потребитель |
| value (n) | ценность, стоимость, цена |
| valuable (a) | ценный |
| various (a) | разнообразный |
| vast (a) | обширный |
| vehicle (n) | автотранспорт, средства транспорта, автомобиль |
| wage (n) | заработная плата |
| want (n) | 1) нужда, необходимость, потребность  2) недостаток, нехватка, отсутствие |
| wealth (n) | 1) богатство, изобилие, благосостояние  2) материальный ценности, богатства |
| wealthy (a) | богатый, состоятельный, процветающий |
| welfare (n) | 1) благосостояние, благополучие  2) благотворительность |
| well-being (n) | благосостояние, благополучие, процветание |
| wood (n) | дерево, древесина |
| wool (n) | шерсть |
| workforce (n) | рабочая сила, трудовые ресурсы |
| worth (n) | ценность, цена, стоимость |
| worth (a) | имеющий ценность, стоящий |
| yard (n) | 1) ярд (мера длины)  2) верфь (судостроительная)  3) скотный двор, загон (для скота) |
| yearly (adv) | ежегодно, раз в год |
| yield (n) | 1) урожай, урожайность  2) добыча, выработка |

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