**КОНТРОЛЬНАЯ РАБОТА № 4 (IV cеместр)**

для студентов направления «Экономика»

Для успешного выполнения упражнений вам необходимо повторить словарь деловой лексики 1, 2 ,3, 4 семестров.

# Упражнение 1

**Прочитайте и переведите текст устно.**

**Income and Spending**

I People's incomes determine how many of the economy's goods and services they can purchase. Income is the money a person receives in exchange for work or property. It should be noted that any person engaged in business is not paid a fixed sum for his activities. There are five essential types of income:

1. Employee compensation is the income earned by working for others. It includes wages and fringe benefits such as health and accident insurance.

2. Proprietor compensation is the income that self-employed people earn.

3. Corporation profit is the income corporations have left after paying all the expenses.

4. Interest is the money received by people and corporations for depositing their money in savings account or lending it to others.

5. Rent is income from allowing others to use one's property temporarily.

The total income is the sum of employee and proprietor compensation, corpo­ration profit, interest and rent. In each category, people receive this income in re­turn for providing goods or services.

II One other type of income is a transfer payment - money one person or group gives to another, though the receiver has not provided a specific good or service. Gifts, inheritances, and aid to the poor are three examples of transfer payments.

During this century, the percentage of people who work for themselves has generally declined. Increasingly, people are employees and not self-employed.

By the type of work people do workers fall into one of four broad categories:

1. White-collar workers are people who do jobs in offices, such as secretaries, teachers, and insurance agents.

2. Blue-collar workers are people who do jobs in factories or outdoors. Arti­sans, such as carpenters and plumbers, are blue-collar workers.

3. Service workers provide services to other individuals or businesses. Janitors, barbers, and police are service workers.

4. Farm workers are people who work on their own farms or those of others.

III In the market system a person's income is determined by how the market values that person's resources and skills. Individuals, such as doctors, whose skills society values, receive high incomes. People who own valuable resources, such as capital to invest or land to develop, also receive high incomes.

Income is not the same as wealth. Wealth is any resource that can be used to produce income. An individual's possessions, such as a house, a car, or a stereo, are part of that person's wealth. Each of these could be sold to produce income. Savings accounts and corporation stocks are types of wealth that usually produce income. Labour skills are not counted because they are difficult to measure. In addition, an individual's debts are subtracted from personal wealth. A person with many valuable possessions but many debts may have no more wealth than a person with a few possessions but no debts.

IV People with similar incomes may have very different amounts of wealth. Consider two women who receive an income of $25,000 a year. One earns all of her income working at a bank. The other receives her $25,000 income from dividends on stock worth $250,000. Aside from the stock the second woman owns, the possessions and debts of the two are similar. The difference in stock ownership, though, is large. The second woman is much wealthier than the first woman.

When individuals receive any income, whether as allowance, pay cheque, or gift, most of that income is spent. Spending becomes income for someone else. The money each individual spends multiplies throughout the economy as others receive and spend parts of it. In addition, the choice you and others make can lead to investment spending. More things are made and more places are built. Thus spending results in changes throughout the economy.

**Упражнение 2**

**Переведите следующие слова из текста.**

Throughout, major source, employee, proprietor, transfer , determine, purchase, vary, transfer, inheritance, possession, measure, debt, allowance, reward, utilise, collar, proprietorship, colour.

**Упражнение 3**

**Найдите английским словосочетаниям русский перевод (1-17)**

|  |  |  |
| --- | --- | --- |
| 1. | transfer payments | A Снизить расходы на ч-л (обогрев) |
|  | to be self-employed | B Утилизировать ежедневные отходы |
| 3. | to buy into the firm | C Проценты по сбережениям |
| 4. | fringe benefits | D Предоставить ч-л за вознаграждение |
| 5. | to pay a fixed wage | E Заработать ч-л в качестве прибыли |
| 6. | interest on savings | F Деловые издержки |
| 7. | the month's rent and utilities | G Купить часть фирмы |
| 8. | to cut down on smth. (heat  waste) | H Владеть средствами, фондами, активами |
| 9. | subtract debts from personal  wealth | I Передаточные платежки |
| 10. | expenses of a business | J Владеть собственностью |
| 11. | health and accident  insurance | K Дополнительные выплаты, льготы |
| 12. | to utilise the refuse of daily  existance | L Платить фиксированную заработную плату |
| 13. | to provide smth. for a reward | M Страхование от болезней и несчастного случая |
| 14. | corporation stock | N Работать на себя, не по найму |
| 15. | employee and proprietor  compensation | O Кварплата и коммунальные платежи за месяц |
| 16. | to earn smth as return on  smth. | P Акционерный капитал корпорации/ корпоракивная акция |
| 17. | to own the property | Q Вычесть долги из личного капитала |

**Упражнение 4**

**Соедините слова из правой колонки со словами из левой колонки и получите словосочетания из текста.**

**Проверьте правильность соединения по тексту.**

1 – a fixed a. account

2 – the total b. wealth

3 - the market c. spending

4 - saving d. system

5 - provide e. compensation

6 - do f. jobs

7 – person’s g. income

8– investment h. profit

9 - corporation i. services

10 – proprietor j. sum

**Упражнение 5**

**Ответьте на следующие вопросы по тексту:**

**Напишите ответы на вопросы, начиная ответ с одной из приведенных ниже фраз:**

I suppose ...; The idea behind the expression ... is that...;

It is essential to ...; To sum up what has been mentioned...;

It's like this....; It is impossible to decide whether...;

1. What is the difference between employee and proprietor compensation?
2. How does a corporation determine the amount of its profit?
3. What is understood by interest income?

4. Why is rental income connected with ownership of a property?

5. How does a transfer payment differ from all other sources of income?

6. What is the difference between a blue-collar worker and a white-collar worker?

7. What are the basic sources of people's incomes?

8. What are the four types of work people do?

9. What determines how income is distributed in a market system?

10. What evidence shows that a gap exists between the rich and the poor?

11. What is the multiplier effect of spending?

12. What effect would an increase in demand for shoes have on total investment spending?

**Упражнение 6**

**Напишите правильные (Т) неправильные (F) следующие предложения из текста**

**Например:** 1. Employee compensation isn’t the income earned by working for others. (F)

2. Proprietor compensation isn’t the income that self-employed people earn.

3. Corporation profit is the income corporations have left after paying all the expenses.

4. Interest is the money received by people and corporations for depositing their money in savings account or lending it to others.

5. Rent is income from allowing others to use one's property temporarily.

6. The total income isn’t the sum of employee and proprietor compensation, corporation profit, interest and rent.

7. White-collar workers are people who do jobs in factories or outdoors. Artisans, such as carpenters and plumbers, are blue-collar workers.

8. Blue-collar workers are people who do jobs in offices, such as secretaries, teachers, and insurance agents.

9. Service workers provide services to other individuals or businesses. Barbers, and police are service workers.

10. Farm workers are people who work on their own farms or those of others.

**Упражнение 7**

**Замените выделенные выражения синонимами, данными в таблице.**

Nothing in the economy can change without causing changes throughout the entire economy. Think of what happens when workers receive a pay rise. As con­sumers, these individuals have more money to spend. As they increase their spending, corporations receive greater income.

There are five basic types of income in the USA: (1) the income earned by working for others; (2) income earned by people who work for themselves; (3) the income that a corporation has after paying all of its expenses; (4) motley paid or received for lending money; (5) income from fees charged to people for the privi­lege of using property temporarily. The distribution of income between the five

categories changes over time. During this century, the percentage of people who work for themselves has generally declined. Increasingly, people are employees and not employers.

One other type of income is money that one person or group gives to another even though the receiver has not provided a specific good or service. Gifts, inheri­tances, and aid to the poor are examples of this type of income.

interest, employee compensation, to be self-employed, transfer payment,

rent, wage, corporation profit (2), proprietor income

**Упражнение 8**

**Напишите сравнительную и превосходную степени следующих прилагательных из текста.**

|  |  |  |
| --- | --- | --- |
|  | Сравнительная | превосходная |
| 1 essential  2 specific  3 valuable  4 poor  5 good  6 difficult  7 personal  8 different |  |  |

**Упражнение 9**

**Прочитайте I абзац, выпишите фразы с глаголом «to be» и определите время и функцию глагола.**

**Например:** business is not paid – Pr Simple Passive, вспомогательный глагол.

**Упражнение10**

**Выпишите из I абзаца Participle II и переведите эти выражения.**

**Упражнение 11**

**Во II абзаце найдите придаточные предложения и подчеркните союзы при помощи которых они образованы.**

**Упражнение 12**

**Составьте 6 вопросов по тексту:**

a) General g-n (общий вопрос)

b) Special g-n (специальный вопрос)

c) Alternative g-n (альтернативный вопрос)

d) Disjunctive g-n (разделительный вопрос)

**Упражнение 13**

**Составьте свои предложения на английском языке, включая следующие слова и выражения из текста**

Goods and services, exchange for work, fringe benefits, compensation, white – collar workers, blue – collar workers, personal wealth, spending, income, ownership.