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АНГЛИЙСКИЙ ЯЗЫК

*Методические указания и контрольные работы
по курсу «деловой иностранный язык»
для студентов заочного отделения
экономических специальностей*

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ВВЕДЕНИЕ

Основной целью обучения деловому иностранному, как языку специальности, в системе заочного обучения является развитие у студентов навыков и умений читать и понимать литературу по специальности широкого профиля и использовать речевые модели для подготовленных монологических сообщений на профессиональные темы.

Первостепенным средством контроля понимания прочитанного, способа передачи полученной при чтении информации, а также и средством обучения является перевод.

Задачи курса делового иностранного языка включают в себя расширение запаса активной лексики по специальности, развитие навыков поиска информации и формирование речевых умений в сфере профессионального общения, осуществление адекватного перевода профессиональных текстов и выполнение заданий профессионального характера, суть которых заключается в подготовке устных монологических высказываний на материале текстов профессионального характера.

Для достижения поставленных целей при заочной форме обучения используются различные приемы самостоятельной работы, направленные, прежде всего, на развитие практических навыков и умений владения всеми видами чтения.

Учебный материал и система упражнений предназначены для того, чтобы научить студентов извлекать полезную информацию через чтение на иностранном языке научно-популярной литературы и периодики по специальности и направлены на развитие навыков перевода и чтения с охватом общего содержания прочитанного и с выходом на устное реферирование текстов по широкому профилю экономических специальностей. Текстовый материал подобран из оригинальной литературы и учебных изданий с учетом интересов специальностей, по которым обучаются студенты, и уровня сложности текстов и заданий.

Особенностью заочного обучения является то, что объём самостоятельной работы студента по выработке речевых навыков и умений значительно превышает объём практических аудиторных занятий с преподавателем, поэтому для того, чтобы добиться успеха, необходимы систематические самостоятельные занятия.

В соответствии с учебным планом студент должен выполнить в каждом семестре по одной контрольной работе (письменно). Контрольная работа составлена в 8 вариантах.

Каждая контрольная работа включает текст для изучающего чтения, сопровождаемый словарём, лексическими комментариями, упражнениями, заданиями, способствующими пониманию текста, и речевыми заданиями, а также, текст для просмотрового чтения, отражающий реалии современной экономической жизни стран изучаемого языка. Тексты взяты из новейших экономических источников, изложены ясным лаконичным языком и посвящены важным проблемам экономической жизни на современном этапе развития общества. Целью заданий является расширение запаса активной лексики по специальности, развитие навыков поиска информации и формирование речевых умений в сфере профессионального общения.

Номер варианта определяется по первой букве фамилии студента (см. таблицу):

Первая буква фамилии студента	Номер варианта
А, Б, В	1
Г, Д, Е	2
Ж, И, З, К	3
Л, М, Н	4
О, П, Р, С	5
Т, У, Ф, Х	6
Ц, Ч, Ш, Щ	7
Э, Ю, Я	8

Письменные контрольные работы выполняются в отдельной тетради. На тетради должны быть написаны: фамилия, инициалы, факультет, группа, а также номер контрольной работы. При проверке работ преподаватель не только выявляет ошибки, но и пишет указания к дальнейшей проработке отдельных тем.

Выполненные контрольные задания направляются в установленные сроки для проверки и рецензирования. Разрешается досрочное выполнение контрольной работы. Если контрольная работа выполнена не в соответствии с указаниями или не полностью, она возвращается студенту без проверки.

После получения проверенной рецензентом контрольной работы студент должен внимательно прочитать рецензию, ознакомиться с замечаниями рецензента и проанализировать отмеченные в работе ошибки.

Руководствуясь указаниями рецензента, студент повторяет материал, т.е. перечитывает тексты, повторяет правила, исправляет ошибки в переводе и упражнениях и переписывает их в конце контрольной работы.

Отрецензированные и исправленные контрольные работы на зачетах и экзаменах студенту необходимо иметь при себе для защиты и сдачи зачета.

К защите контрольной работы допускаются студенты, вовремя сдавшие работу на проверку и проработавшие все ошибки и замечания рецензента.

В ходе защиты контрольной работы студент должен уметь объяснить все ошибки, исправленные в ходе переработки замечаний рецензента и уметь:

- устно переводить тексты контрольной работы;
- уметь перевести на русский язык и пояснить на иностранном языке значение отдельных экономических терминов контрольной работы;
- сделать монологическое высказывание по материалам прочитанного в контрольной работе.

К зачету допускаются студенты, изучившие материал, включенный в контрольную работу, выполнившие все устные и письменные задания работы и успешно защитившие работу.

Зачет состоит из 2 вопросов:

– Изучающее чтение со словарем оригинального текста по специальности. Объем 1 тыс. печатных знаков. Время выполнения работы – 45 минут. Форма проверки: полный письменный перевод на русский язык.

– Индивидуальный опрос по пройденному материалу. Проверяет речевые умения студента в рамках пройденной тематики: умение сделать подготовленное монологическое высказывание на иностранном языке по вопросам контрольной работы.

Данное пособие включает тренировочный материал для практических занятий, контрольные работы для самостоятельной работы студентов и зачетную контрольную работу.

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ЗАДАНИЯ ПРАКТИЧЕСКИХ ЗАНЯТИЙ

THE ECONOMIC PROBLEM

1. Прочтите и переведите следующие слова и выражения.

Economics, sensible, essentially, true, equally, survival, conscious, however, continuity, prosperous, fortunate, extremely, sustain, peasant, inhabitant, observe, totally, directly, a vast subject, precise definitions, the basic question, the material aspects, an underlying problem, advanced countries, struggle for existence, standard of living, a large percentage, self-sufficient communities, economic independence, industrialised societies.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

advanced countries	бедность
apply	борьба за выживание
completely	главным образом
degree	далекий, не имеющий прямого отношения
depend on	житель
directly	зависеть
effort	крайне
equally	независимый в экономическом отношении
essentially	обеспечивать, снабжать
examine	обширный
extremely	однако
however	передовые страны
inhabitant	поддерживать жизнь
means	полностью
opposite	полностью
percentage	применять, использовать
pose a question	противоположный
poverty	процент, процентное отношение
provide	прямо, непосредственно
remote	путь, способ
satisfy wants	равным образом
self-sufficient	рассматривать, исследовать
solve a problem	решать проблему
skill	средство
standard of living	ставить вопрос
struggle for survival	степень
sustain life	удовлетворять потребности
totally	умение, мастерство, квалификация
vast	уровень жизни
way	усилие

3. Внимательно прочитайте текст № 1, переведите его устно.

The Individual and Society

Most introductory textbooks on Economics begin by posing the question, 'What is Economics about? Although Economics is a vast subject and precise definitions are usually very complex, it is not a difficult matter to give a simple and sensible answer to the basic question. Economics is essentially a study of the ways in which people apply their knowledge, skills, and efforts to the gifts of nature in order to satisfy their material wants.

Economics limits itself to the study of the material aspects of life, and while it is true that man cannot live by bread alone, it is equally true that he cannot live without it. An underlying problem in economics is that of survival and we must examine how people have solved or are trying to solve this problem. In the more advanced countries this may seem a very remote problem — few people, if any, are conscious of a life or death struggle for existence. In many other countries, however, the continuity of

human existence is by no means assured — starvation is a very real prospect for millions of human beings.

Even in the prosperous, economically advanced countries there is an aspect of survival which attracts little or no attention from those of us fortunate enough to live in these areas. This is our relative helplessness as 'economic' individuals. The Indian peasants have an extremely low standard of living, yet, left completely to their own devices, they can survive. Such people have the abilities to sustain life without outside assistance. A large percentage of the human race still lives in very small self-sufficient peasant communities. These people experience great poverty, but they can provide on an individual basis, for their own survival. They have a degree of economic independence.

If we now turn to the inhabitants of New York, London, or any other great metropolitan area we must observe the opposite situation — a high standard of living together with an extreme economic dependence. The inhabitants of cities are totally incapable of providing for themselves, directly, the means of their survival. They could not feed themselves, or build their own houses. Such people depend, each and every day of their lives, on the efforts and cooperation of many thousands of specialist workers. In industrialised societies a high standard of living is possible only if the organized cooperation of large numbers of people can be guaranteed. In the economically developed countries we are rich, not as individuals, but only as members of a complex economic organisation.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Inhabitants, precise, prospect, vast, standard, percentage, means, human

1. Economics is a ... subject and ... definitions are very complex. 2. Starvation is a very real... for millions of... beings. 3. The Indian peasants have an extremely low... of living. 4. A large ... of the human race still lives in small self-sufficient peasant communities. 5. The ... of cities are totally incapable of providing for themselves the ... of their survival.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Study, precise, complex, subject, essentially, use, exact, matter, basically, mainly, apply, developed, examine, advanced, completely, help, community, totally, assistance, society, build, gift, construct, present.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Begin, difficult, high, poor, inside, wealth, finish, easy, low, prosperous, outside, poverty, capable, dependence, incapable, directly, large, independence, indirectly small.

8. Переведите словосочетания на английский язык письменно.

Точное определение, простой ответ, основной вопрос, изучение материальных сторон жизни, развитые страны, борьба за существование, уровень жизни, относительная беспомощность, без посторонней помощи, испытывать крайнюю бедность, степень экономической независимости, наблюдать противоположную ситуацию, жители городов, члены сложной экономической организации.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. limits, of, economics, to, study, the, of, aspects, the, material, itself, life. 2. problem, an, is, underlying, economics, in, that, survival, of. 3. seem, may, a problem, very, this, remote, very. 4. very, starvation, a, prospect, millions, for, real, human, beings, is, of. 5. peasants, an, Indian, have, living, of, the, low, extremely, standard. 6. people, great, experience, poverty, these. 7. degree, they, a, have, economic, of, independence.

10. Запишите предложения, заполнив пропуски предлогами. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. Most textbooks ... Economics begin ... posing the question, 'What is Economics ...?'
2. Economics is essentially a study... the ways... which people apply their knowledge... the gifts... nature

... order to satisfy their needs. 2. ... the more advanced countries few people are conscious ... a life or death struggle... existence. 3. Even ... the economically advanced countries there is an aspect... survival. 4. Such people have the abilities to sustain life... outside assistance. 5. If we now turn ... the inhabitants of New York we must observe the opposite situation — a high standard ... living together ... an extreme economic dependence. 6. The inhabitants... cities are totally incapable ... providing ... themselves the means ... their survival. 7. Such people depend ... the efforts... many thousands ... specialist workers. 8. ... industrialized societies a high standard ... living is possible only if the organized cooperation ... large numbers ... people can be guaranteed. 9. ... the economically developed countries we are rich, not as individuals, but only as members ... a complex economic organisation.

11. Поставьте и запишите вопросы к выделенным словам.

1. *Precise* definitions are usually *very complex*. 2. *Economics* limits itself to the study of *the material life*. 3. The *Indian* peasants have an extremely *low* standard of living. 4. A large percentage of the human race still lives in *very small peasant communities*. 5. These *people* experience *great poverty*. 6. The inhabitants of *big cities* depend on *the efforts of specialized workers*.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Although Economics... a vast subject and precise definitions ... usually very complex, it... not a difficult matter to give a simple answer to the basic question (to be). 2. Economics ... itself to the study of the material aspects of life (to limit). 3. We must examine how people have solved or ... to solve this problem (to try). 4. It... little attention from those of us fortunate enough to live in these areas (to attract). 5. A large percentage of human race still... in small self-sufficient communities (to live).

13. Письменно ответьте на вопросы к тексту.

1. What do most introductory books on Economics begin by? 2. What does Economics study? 3. What does it limit itself to? 4. What is an underlying problem of Economics? 5. What categories of people can survive without outside assistance? 6. Why do they have a very low standard of living? 7. Why aren't the inhabitants of big cities economically independent? 8. Why is a high standard of living impossible without a cooperation of large numbers of people?

14. Внимательно прочитайте текст № 2, переведите его устно.

Three Basic Problems

People have limited means to satisfy unlimited wants so they are forced to choose. The problems of choice are essentially problems of allocation. People must decide how to allocate resources to different uses and then how to allocate the goods and services produced to the individual members of society. There are three fundamental choices to be made:

1. Which goods shall be produced and in what quantities? This problem concerns the composition of total output. The community must decide which goods it is going to produce and hence which goods it is not going to produce. Having decided the range of goods to be produced, the community must then decide how much of each good should be produced. In reality the choices before a community are rarely of 'all or nothing' variety. They usually take the form: more of one thing and less of another. The first and major function of any economic system is to determine in some way the actual quantities and varieties of goods and services which will best meet the wants of its citizens.

2. How should the various goods and services be produced? Most goods can be produced by a variety of methods. Wheat can be grown by making use of much labour and little capital, or by using vast amounts of capital and very little labour. Electrical appliances can be made by using large and complex machines operated by relatively few semi- or unskilled workers. Alternatively they might be produced in hosts of small workshops by highly skilled technicians using relatively little machinery. Different methods of production can be distinguished from one another by the differences in the quantities of resources used in producing them. Economists use the term capital- intensive to describe the alternative methods just outlined. The total output of the community depends not only on the total supply of resources available but on the ways in which these resources are combined together. A community must make decisions on the methods of production to be adopted.

3. How should the goods and services be distributed? This is the third function which an economic system has to perform. The total output has to be shared out among the members of the community. The economic system has to determine the relative sizes of the shares going to each household. Should everyone be given an equal share? Should the output be shared out in accordance with people's ability to pay the price, or should the shares be decided according to tradition and custom?

These basic problems are common to all societies no matter what level of economic development they have reached. The methods of solving them will be different from one society to another but the problems are common in all societies.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Люди ограничили средства, чтобы удовлетворить неограниченные желания, так они вынуждены выбрать. Проблемы выбора - по существу проблемы распределения. Люди должны решить, как разместить ресурсы по различным использованиям и затем как разместить товары и услуги, произведенные индивидуальными членами общества. Имеются три фундаментальных выбора, которые будут сделаны:

1. Которые товары должны быть произведены и в каком количестве? Эта проблема касается состава полной продукции. Общество должно решить, какие товары оно собирается производить и какие товары оно не собирается производить. После решения о диапазоне товаров, которые будут произведены, общество должно решить, сколько каждого товара должно быть произведено. В действительности выбор заключается в вопросе: 'все или ничего'. Обычно берут такую форму: большее количество одной вещи и меньшее количества другой. Первая и главная функция любой экономической системы должна определяться некоторым способом фактического количества и множества товаров и услуг, которые будут лучше всего продаваться гражданам.

КОНТРОЛЬНАЯ РАБОТА ВАРИАНТ 1 ECONOMIC SYSTEM

1. Прочтите и переведите следующие слова и выражения.

Distribution, appearance, variety, structure, category, society, harvesting, procedure, affront, ancestors, rigidity, ancient, path, similar, solution, familiar, economic society, a mechanism of survival, the tasks of production and distribution, fairly recent times, in the distant past, the accepted ways, a long process of trial and error, working procedures, the same skills and tools, in a similar manner, equal pay, legal sanction

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

according to	путь проб и ошибок
appearance	возникать
argue	выполнять, осуществлять
arise	деление, разделение
broad	довольно
carry out	доля, акция

custom	жесткость
determine	задача
develop	законный, юридический
devise	закрепленный, постоянный
distant	занятие, ремесло
distribution	знакомый
division	инструмент
exist	недавний
equal pay	несмотря на
fairly	обычай
familiar	определять
fixed	отдаленный
in spite of	подобный
legal	получать
market	посредством чего
obtain	появление
present	представлять
procedure	придумывать, изобретать
process of trial and error	равная оплата
recent	развивать, разрабатывать
regard	разнообразии
rigidity	распределение
share	распределять
share on	рынок
similar	согласно, в соответствии с
skill	спорить, оспаривать
task	существовать
tool	считаться
trade	технологический процесс, образ действия; процедура
variety	умение, мастерство
whereby	широкий, обширный

3. Внимательно прочитайте текст № 1, переведите его устно.

To an economist, economic society presents itself as a mechanism for survival — a means whereby people are able to carry out the tasks of production and distribution. If we look at the different political and social structures which exist in the world today, and the way in which those systems have developed over the years, we are tempted to say that people have made use of, and are making use of, a wry great varieties of economic systems. In fact, in spite of the appearance of great variety, it is possible to group these different economic structures into four broad categories. These basic types of economic organisation are usually described as Traditional economies, Market economies, Command economies and Mixed economies.

Traditional economies

The oldest and until fairly recent times by far the most common way of solving economic problem was that of tradition. In traditional societies, people use methods of production and distribution that were devised in the distant past and which have become the accepted ways of doing things by a long process of trial and error.

In these societies we find that the division of land among the families in the village or tribe, the methods and times of planting and harvesting, the selection of crops, and the way in which the produce is distributed among the different groups are all based upon tradition. Year by year, little is changed; indeed a change in working procedures may well be regarded as an affront to memory of one's ancestors or as an offence against the gods.

The basic economic problems do not arise as problems to be discussed and argued about. They have all been decided long ago. One follows the path that one was born to follow; a son follows in the footsteps of his father and uses the same skills and tools. A caste system provides a good example of the rigidity of a traditional society. The production problems (i. e. What? and How?) are solved by using land as it has always been used and the worker carrying out the traditional skills according to his or her fixed place in social structure. The distribution problem (i. e. For Whom?) is solved in a similar manner. There

will be time-honoured methods of sharing out the produce of the harvest and hunt. The elders, the heads of families, the women and the children will receive shares according to ancient custom.

Traditional solutions to the economic problems of production and distribution are encountered in primitive agricultural and pastoral communities. But, even in advanced countries, tradition still plays some part in determining how the economy works. We are familiar with industries in which it is customary, for the son to follow his father into a trade or profession, and in Britain equal pay for women did not obtain legal sanction until the 1970-s.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Land, long, path, presents, arise, solved, shares, similar, custom, distribution, tasks, used, as

1. Economic society ... itself a means whereby people are able to carry out the ... of production and 2. The basic economic problems do not... as problems to be discussed and argued about. 3. They have all been decided ... ago. 4. One follows the ... that one was born to follow. 5. The production problems are ... by using ... as it has always been.... 6. The distribution problem is ... in a ... manner. 7. The elders will receive ... according to ancient... .

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Receive, fixed, different, broad, common, fairly, selection, error, choice, constant, mistake, rather, basic, produce, wide, get, general, make, various.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Different, rigidity, broad, old, distant, long, receive, advanced, true, ancient, narrow, same, near, backward, false, lose, modern, young, short, flexibility.

8. Переведите словосочетания на английский язык письменно.

Механизм выживания, задачи производства и распределения, наиболее распространенный путь решения экономических проблем, в далеком прошлом, основные экономические проблемы, таким же путем, согласно древнему обычаю, в передовых странах, равная оплата труда женщин.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. these, possible, to, group, is, different, structures, three, into, categories, broad, it, economic. 2. way, economic, the, oldest, solving, tradition, that, was, problems, of, of. 3. have, been, all, they, ago, decided, long. 4. in, son, footsteps, his, of, a, father, follows, the. 5. is, distribution, solved, problem, manner, in, similar, the, a.

10. Запишите предложения, заполнив пропуски предлогами. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1.... fact, ... spite ... the appearance... great variety, it is possible to group these structures ... four broad categories. 2. These types ... economic organisation are usually described ... Traditional economies, Market economies, Command economies and Mixed economies. 3. The oldest and until fairly recent times... far the most common way in solving economic problems was that ... tradition. 4.... traditional societies, people use methods... production and distribution that were devised... the distant past. 5.... these societies we find that the division... land... the families ... the village or tribe, the methods and times ... planting and harvesting all based ... tradition. 6. Year... year, little is changed. 7. The basic economic problems do not arise ... problems to be discussed and argued 8. There will be time-honoured methods ... sharing ... the produce ... the harvest and hunt. 9. ... Britain equal pay ... women did not obtain legal sanction... the 1970s.

11. Поставьте и запишите вопросы к выделенным словам.

1. In *traditional* societies, people use methods of production that were devised in the distant past. 2. They have all been decided *long ago*. 3. A *son* follows in the footsteps of his father. 4. He uses *the same skills and tools*. 5. A *caste system* provides a good example of the rigidity of a traditional society. 6. The distribution problem is solved *in a similar manner*. 7. *The heads of families* will receive *shares*

according to ancient custom. 8. *In Britain equal pay for women* did not obtain legal sanction until the 1970s.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Economic society... itself as a means whereby people are able to carry out the tasks of production and distribution (to present). 2. If we look at the very different political and social structures and the way in which these systems ... (to develop) over the years, we are tempted to say that people ... (to make) use of and ... (to make) use of, a very great varieties of economic systems. 3. These basic types of economic organisation ... (to describe) as Traditional economies, Market economies, Command economies and Mixed economies. 4. In traditional societies, people ... (to use) methods of production and distribution that ... (to devise) in the distant past and which ... (to become) the accepted ways of doing things by a long process of trial and error. 5. A change in working procedures may well ... (to regard) as an affront to memory of one's ancestors. 6. The basic economic problems do not... (to arise) as problems ... (to discuss) and ... (to argue) about. 7. Traditional solutions to the economic problems .. (to encounter) in primitive agricultural and pastoral communities.

13. Письменно ответьте на вопросы к тексту.

1. What does economic society present itself for an economist? 2. What broad categories can different economic systems be grouped into? 3. What methods of production and distribution do people in traditional societies use? 4. What example does a caste system provide? 5. How are the production problems (What? and How?) solved in traditional societies? 6. What part does tradition play in advanced countries? Give examples.

14. Внимательно прочитайте текст № 2, переведите его устно.

Mixed Economies

We have seen that there is some use of the market mechanism in planned economies. Likewise there is some measure of state control in free market economies. Here the term mixed economy is used; it describes most of the economies in the noncommunist world. These countries are basically market economies, but all contain elements of state enterprise and governments in all of them intervene to modify the operation of market forces. They are mixtures of command and market economies.

In these mixed economies private property is an important institution. Supporters of the mixed system hold the view that private property provides an important incentive for people to work, save and invest. They oppose the abolition of private property and argue that it is possible to prevent great inequalities of wealth from arising by the appropriate government measures (e. g. heavy taxation of income and wealth).

The mixed economy has come into being as a result of increasing government intervention and control in capitalist countries. This development has been particularly extensive during the 20th century. There are many reasons for this increasing ability of governments.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Мы видели, что имеется некоторое использование рыночного механизма в запланированных экономиках. Аналогично имеется некоторая мера Госконтроля в свободных

рыночных экономиках. Здесь термин смешался, экономика используется и описывает большинство экономик в некоммунистическом мире. Эти страны - в основном рыночные экономики, но все содержат элементы государственного предприятия, и правительства во всех из них вмешиваются, чтобы изменить действие рыночных сил. Они - смеси команды и рыночных экономик.

В этих смешанных экономиках частная собственность - важное учреждение. Сторонники смешанной системы имеют представление, что частная собственность обеспечивает важный стимул для людей, чтобы работать, экономить и вложить капитал. Они выступают против отмены частной собственности и доказывают, что возможно представить большие неравенства богатства от возникновения соответствующими правительственными мерами (например, тяжелое налогообложение дохода и богатства).

Смешанная экономика возникла в результате увеличения правительственного вмешательства и контроля в капиталистических странах. Это развитие было особенно обширно в течение 20-ого столетия. Имеется много причин для этой увеличивающейся способности правительств.

КОНТРОЛЬНАЯ РАБОТА ВАРИАНТ 2 THE FACTORS OF PRODUCTION

1. Прочтите и переведите следующие слова и выражения.

Reason, consumer, incentive, efficiency, available, measure, average, feature, obviously, employment, eligible, equal, decline, relationship, quantity, apparent, relatively, therefore, human effort, goods and services, a factor of production, in terms of efficiency, additional considerations, the average number of hours, the size of the total population, full-time employment, legally controlled, an important determinant of the supply of labour, the gradual reduction, an extension of the annual holiday period, for the time being.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

accompany	сопровождать
additional	дополнительный
amount	количество
annual	ежегодный
apparent	очевидный
assume	утверждать
available	имеющийся в распоряжении; доступный
average	средний
composition	состав
consideration	рассмотрение
consumer	потребитель
cost	себестоимость; стоимость
define	определять
demand	спрос
determinant	решающий, определяющий фактор
direct	направлять, управлять
efficiency	производительность, продуктивность, эффективность
eligible	годный, подходящий
embrace	охватывать
engage in	быть занятым в
extension	увеличение
fall	падение
firm	фирма
full-time employment	полная занятость
goods	товары
gradual	постепенный
hence	следовательно
human	человеческий

incentive	побуждение, стимул; намерение
income	доход, заработок
important	важный
labour	рабочая сила, труд
leisure	свободное время, досуг
mean	означать
measure	мера
mental	умственный
number	ряд, число
obviously	очевидно
offer	предложение
output	выпуск (продукции)
own	владеть
point	точка
population	население
price	цена
quantity	количество
raise	поднимать
range	диапазон
rate	ставка
reason	причина
reduction	сокращение
relationship	связь
relatively	относительно
remuneration	оплата труда
rise	повышать
service	услуга
size	размер
solely	исключительно
subject to	подвергать
supply	предложение
take into account	принимать во внимание
take part	принимать участие
term	термин, язык
treat	трактовать
wages	зарплата

3. Внимательно прочитайте текст № 1, переведите его устно.

Labour

Labour is human effort — physical and mental — which is directed to the production of goods and services. But labour is not only a factor of production, it is also the reason why economic activity takes place. The people who take part in production are also consumers, the sum of whose individual demands provides the business person with the incentive to undertake production. For this reason when we are considering real-world economic problems it is necessary to treat labour somewhat differently from the other factors. There are social and political problems which have to be taken into account. For example, the question of how many hours per day a machine should be operated will be judged solely in terms of efficiency, output, and costs. The same question applied to labour would raise additional considerations of individual freedom and human rights.

It must be borne in mind that it is the *services of labour* which are bought and sold, and not labour itself. The firm cannot buy and own labour in the same way that capital and land can be bought and owned.

The supply of labour

The supply of labour available to an economy is not the same thing as the number of people in that community. The labour supply is a measure of the number of hours of work which is offered at given wages over some given period of time. It is determined, therefore, by the number of workers and the

average number of hours each worker is prepared to offer. Both of these features are subject to change and, at any moment of time, they will depend upon a number of things.

1. The size of the total population. This is obviously very important because the size of the total population sets an upper limit to the supply of labour.

2. The age composition of the population. The age composition of a population takes account of the proportions in the different age groups. Two countries might have the same total populations, but very different age compositions and hence very different numbers in the working age groups.

3. The working population. In many countries the minimum age at which a person may engage in full-time employment is legally controlled. In the UK this is now 16 years and the normal age for retirement is 65 years (60 in the case of women). The age range 16 to 65 years (or 60 years) covers the working age groups, but this does not mean that the total working population embraces all the people in these age groups.

The working population may be defined as the number of people who are eligible for work and offer themselves for employment.

4. The working week and holidays. The number of people who work (or are available for work) is an important determinant of the supply of labour, but so is the average number of hours each person works. The supply of labour provided by 20 people working for 40 hours is the same as that provided by 40 people working for 20 hours. Other things being equal, the shorter the working week, the smaller the supply of labour.

The gradual reduction in the working week has been accompanied by an extension of the annual holiday period. Again this amounts to a reduction in the supply of labour.

It must not be assumed, however, that a fall in the supply of labour implies a reduction in the output of goods and services. In spite of the decline in the average number of hours worked by each person, output per worker has continued to rise because of improved technology.

5. Remuneration. The relationship between quantity supplied and price is discussed at length later in this book, but for the time being it should be apparent that there will be a relationship between the amount of work offered and the price paid for that work. Generally speaking, when wage rates are relatively low, increases in wages will tend to lead to an increase in the supply of labour, but there comes a point when higher incomes make leisure more attractive. When incomes are relatively high, therefore high wage rates may reduce the amount of labour offered by the individual worker.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Incomes, price, directed, determinant, take part, reduction, output, subject, labour, rates, relationship, supply, treat, account, number, increase, services.

1. Labour is ... to the production of goods and 2. The people who ... in production are also consumers. 3. It is necessary to ... labour somewhat differently from the other factors. 4. There are social and political problems which have to be taken into.... 5. Both of these features are ... to change. 6. The ... of people who work is an important... of the ... of labour. 7. A fall in the supply of labour implies a ... in the ... of goods and services. 8. There is a... between the amount of work offered and the ... paid for this work. 9. When wages ... are relatively low, increases in wages will tend to lead to an ... in the supply of.... 10. Higher... make leisure more attractive.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Labour, apparent, factor, obvious, work, to consider, supplementary, cost, freedom, amount, to offer, quantity, to change, different, determinant, price, additional, to take into account, liberty, to transform, various, to suggest.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Employment, fall, leisure, late, same, low, short, high, different, work, small, early, large, unemployment, rise, long.

8. Переведите словосочетания на английский язык письменно.

Производство товаров и услуг, производственный фактор, экономическая деятельность, социально-политические проблемы, права человека, таким же путем, в любой момент, ряд вещей,

различные возрастные группы, полная занятость, среднее число часов, постепенное сокращение рабочей недели, увеличение ежегодного отпуска.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. is, labour, services, directed, the, to, of, production, and, goods. 2. who, the, are, people, take part, also, in, consumers, production, the. 3. of, both, features, are, these, to, subject, change. 4. things, they, will, a, depend, of, upon, number. 5. make, incomes, attractive, higher, more, leisure.

10. Запишите предложения, заполнив пропуски предложениями. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. The sum... these individual demands provides the business person... the incentive to undertake production. 2.... this reason it is necessary to treat labour somewhat differently ... the other factors. 3. The question ... how many hours ... day a machine should be operated will be judged solely ... terms ... efficiency, output, and price. 4. It must be borne... mind that it is the services... labour which are bought and sold, and not labour itself. 5. The supply ... labour available ... an economist is not the same thing as the number... people ... that community. 6.... any moment of time, they will depend... a number ... things. 7. The size ... total population set an upper limit... the supply... labour. 8. The age competition ... a population takes account ... the proportions ... the different age groups. 9.... the UK the normal age ... retirement is 65 years. 10. The gradual reduction... the working week has been accompanied ... an extension ... the annual holiday period.

11. Поставьте и запишите вопросы к выделенным словам.

1. The same question raise *additional considerations*. 2. They will depend upon *a number of things*. 3. The age composition of a population takes account of *the proportions in the different age groups*. 4. The normal age of retirement in the UK is *65 years*. 5. This amounts to *a reduction in the supply of labour*. 6. *Higher incomes* make leisure more attractive. 7. *High wage rates* may reduce the amount of labour.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Labour... to the production of goods and services (to direct). 2. It is also the reason why economic activity ... (to take place). 3. The people who ... in production are also consumers (to take part). 4. The sum of those individual demands ... the business – person to undertake production (to provide). 5. It is necessary ... labour somewhat differently from the other factors (to treat). 6. There are social and political problems which have ... into account (to take). 7. The question of how many hours per day a machine should be ... will be judged solely in terms of efficiency (to operate). 8. Both of these factors are subject... (to change). 9. Two countries might... the same total population (to have). 10. The age range 16 to 65 years ... the working age groups (to cover).

13. Письменно ответьте на вопросы к тексту.

1. What does the term 'labour' involve? 2. Why is it necessary to treat labour somewhat differently from the other factors of production? 3. Why cannot a firm buy and own labour in the same way that capital and land can be bought and owned? 4. What is labour supply? 5. How is the supply of labour influenced by the size of the total population? 6. What is the average age for retirement in the UK? 7. How may the working population be defined? 8. What amounts to a reduction in the supply of labour? 9. Why doesn't a fall in the supply of labour imply a reduction in the output of goods and services? 10. What kind of relationship exists between the amount of work offered and the price paid for that work?

14. Внимательно прочитайте текст № 2, переведите его устно.

Capital

Capital is a man-made resource. Any product of labour and land which is reserved for use in the further production is capital.

Capital was created when people began to make simple tools and implements to assist them in the production of food, the hunting of animals, and in the transportation of their possessions.

It might be helpful at this stage to deal with the confusion which commonly arises over the meanings of three important terms: capital, money, and wealth.

Capital, as already indicated, means any produced means of production.

Wealth is quite simply the stock of all those goods which have a money value. Capital, therefore, is an important part of the community's wealth.

Money is a claim to wealth. From the standpoint of the community as a whole, money is not wealth, since we can not count both the value of real assets and the value of the money claims to those assets. From the point of view of the individual citizen, however, money represents a part of his personal wealth since he sees it as a claim on assets held by other people. To the individual business person, therefore, any money he possesses he regards as capital since it gives him a claim on resources now possessed by others. We must be quite clear, however, that money is not part of the national wealth.

Capital is usually divided into two types: that which is used up in the course of production and that which is not.

Working capital consists of the stocks of raw materials, partly finished goods held by producers. These stocks are just as important to efficient production as are the machines and buildings. Stocks are held so that production can proceed smoothly when deliveries are interrupted and so that unexpected additional orders for finished goods can be met without changing production schedules. This kind of capital is sometimes called circulating capital because it keeps moving and changing. Materials are changed into finished goods which are then exchanged for money and this in turn is used to buy more materials.

Fixed capital consists of the equipment used in production — buildings, machinery, railways and so on. This type of capital does not change its form in the course of production and move from one stage to the next — it is 'fixed'.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Капитал - искусственный ресурс. Любое изделие труда и земли, которое сохранено для использования в дальнейшем производстве - капитал.

Капитал был создан, когда люди начали делать простые инструменты и орудия, чтобы помочь им в производстве продовольствия, охоте на животных, и в транспортировании их имущества.

Это могло бы быть полезно в этой стадии, чтобы иметь дело с беспорядком, который обычно возникает по значениям трех важных терминов: капитал, деньги, и богатство.

Капитал, как уже обозначено, означает любые произведенные средства производства.

Богатство - просто запас всех тех товаров, которые имеют ценность. Капитал, поэтому, является важной частью богатства общества.

Деньги - требование богатства. С точки зрения общества в целом, деньги - не богатство, так как мы не можем считать, что ценность реальных активов, и ценность денег требуется к этим активам. С точки зрения индивидуального гражданина, однако, деньги представляют часть его персонального богатства, так как он видит это как требование на активах, произведенных другими людьми. Индивидуальный деловой человек, поэтому, любые деньги, которыми он обладает, расценивает как капитал, так как это дает ему ресурсы, которыми обладают другие. Мы должны быть весьма четки, однако, что деньги - не часть национального богатства.

Капитал обычно разделяется на два типа: то, что исчерпано в ходе производства и то, что нет.

**КОНТРОЛЬНАЯ РАБОТА
ВАРИАНТ 3
THE DIVISION OF LABOUR**

1. Прочтите и переведите следующие слова и выражения.

Complete, labour, remarkable, relatively, specialization, peculiar, important, employee, advantage, performance, dexterity, description, quickly, separate, undoubtedly, opportunity, judgement, initiative, whilst, responsibility, frustrating, adaptable, obsolete, argument, interdependence, enormous, nevertheless, particularly, variety, the most striking feature, hundreds of separate operations, extremely proficient, the reasons for the improved performance, some particular aptitude, power-driven lathes, a marked decline in the degree of craftsmanship, especially liable to unemployment, a low-cost method of production, extremely vulnerable.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

aptitude	разительный
constant	выполнение
devise	выпрямлять
dexterity	задача, задание
division of labour	заметный, значительный
employee	изобретать
feature	искусный, опытный
lead to	набор
necessity	необходимость
performance	особенность, отличительная черта
proficient	относительно
relatively	постоянный
remarkable	приводить к
sense	пригодность, склонность
set	разделение труда
straighten	служащий
striking	смысл
task	сноровка
waste	терять

3. Внимательно прочитайте текст № 1, переведите его устно.

The Division of Labour

By far the most striking feature of production in a developed country is the fact that the worker almost never makes a complete product. Labour is divided in the sense that the production process is split into a very large number of individual operations and each operation is the special task of one worker. The principle of the division of labour is now carried to remarkable lengths and the production of relatively simple things may be broken down into hundreds of separate operations.

Adam Smith, writing in the latter part of the eighteenth century, provided what has now become the most celebrated account of specialisation. On a visit to a factory engaged in making pins he observed: 'One man draws out the wire, another straightens it, a third cuts it, a fourth points it, a fifth grinds the top to receive the head; to make the head requires two or three distinct operations; to put it on is a peculiar business; to whiten it is another; it is even a trade in itself to put them into paper. The important business of making pins is, in this manner, divided into about 18 distinct operations'.

He estimated that production per day in this factory was about 5000 pins per person employed. If the whole operation had been carried out from start to finish by each employee. Smith estimated that he would have been able to make only a few dozens each day.

Advantages of the division of labour

Why should specialisation lead to such great increases in productivity? Smith followed up his description by an analysis which attempted to discover the reasons for the improved performance.

1. A person who spends his or her time performing one relatively simple task becomes extremely proficient at that particular operation. Constant repetition leads to great dexterity, or, as most people would say, 'practice makes perfect'.

2. No time is wasted in moving from one job to another. The necessity of moving from station to station, putting down one set of tools and picking up another is eliminated.

3. There is a saving of time in the training of operatives. A man or woman can be trained very quickly for the performance of a single operation.

4. There is a saving of skill. Specialisation means that many different occupations are created, each one of which calls for some particular aptitude. It is possible, therefore, for each worker to specialise in the job for which he or she is best suited.

5. One of the most important advantages of the division of labour is that it makes possible a much greater use of machinery. When a complex process has been broken down into a series of separate, simple processes it is possible to devise machinery to carry out each individual operation. It would be extremely difficult, for example, to construct a machine which would carry out the whole business of making a chair, but once this has been reduced to series of separate operations, it becomes possible, to use electric saws, planning machines, power-driven lathes, etc.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Single, specialisation, saving, process, split, means, task, productivity, occupations, performance.

1. The production ... is ... into a very large number of individual operations. 2. Each operation is a special... of one worker. 3. There is a ... of time in the training of operatives. 4. Specialisation ... that many different... are created. 5. A man or woman can be trained very quickly for the ... of a ... operation. 6.... leads to a great increases in ...

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Waste, train, construct, complete, split, require, perform, constant, full, need, carry out, divide, permanent, lose, teach, build.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Easy, improve, quick, create, reduce, difficult, slow, break, worsen, increase.

8. Переведите словосочетания на английский язык письменно.

Большое число отдельных операций, принцип разделения труда, постоянное повторение, экономия времени, одно из самых важных преимуществ.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. almost, a, the, worker, makes, never, product, complete. 2. process, split, is, a, very, into, number, large, of, production, the, operations, individual. 3. special, one, of, the, each, worker, operation, task, is. 4. leads, great, constant, to, repetition, dexterity. 5. means, many, that, specialisation, are, occupations, different, created. 6. labour, machinery, use, greater, the, of, division, much, a, possible, makes.

10. Запишите предложения, заполнив пропуски предлогами. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. The principle ... the division ... labour is now carried ... remarkable lengths and the production... relatively things may be broken down... hundreds ...separate operations. 2. Adam Smith, writing ... the latter part ... the eighteenth century, provided what has now become the most celebrated account... specialisation. 3. If the whole operation had been carried... from start ... finish... one employee. Smith estimated that he would have been able to make only a few dozens each day. 4. A person who spends his or her time performing one relatively simple task becomes extremely proficient ... that particular operation. 5. No time is wasted ... moving... one job ... another. 6. It is possible ... each worker to specialise ... the job... which he or she is best suited. 7. It would be extremely difficult to construct a

machine which would carry... the whole business... making a chair. 8. Once this has been reduced... series... separate operations, it becomes possible to use electric saws, power-driven lathes, etc.

11. Поставьте и запишите вопросы к выделенным словам.

1. The production process is split into *a very large number of individual operations*. 2. Production per day in this factory was *about 5000 pins per person employed*. 3. Constant repetition leads to *great dexterity*. 4. Specialisation means that *many different occupations are created*. 5. A worker can be trained very quickly for the performance of a simple operation.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. The worker almost never (to make) a complete product. 2. Each operation... (to be) a specific task of one worker. 3. The production of relatively simple things may ... (to break) into hundred separate operations. 4. Adam Smith... (to provide) what... (to have) now... (to become) the most celebrated account of specialisation. 5. If the whole operation ... (to carry out) from start to finish by one employee, he would ... (to be able to) make only a few dozens each day. 6. Why should specialisation ... (to lead) to such great increases in productivity? 7. No time ... (to waste) in moving from one job to another. 8. The division of labour ... (to make) possible a much greater use of machinery.

13. Письменно ответьте на вопросы к тексту.

1. What is the most striking feature of production in a developed country? 2. Why does specialisation lead to great increases in productivity?

14. Внимательно прочитайте текст № 2, переведите его устно.

The Disadvantages of the Division of Labour

A cycle of simple movements which is repeated every few minutes is all that is demanded of large number of workers in factories. This undoubtedly makes for monotony and boredom; there is no opportunity for the worker to exercise initiative, judgement, manual skills, or responsibility. Whilst there are operatives who may prefer to have daily tasks which make very limited calls upon them and who do not wish to have a job which carries any great responsibility, it must be the case that large numbers of workers do find such jobs rather frustrating.

The extension of specialisation has been accompanied by a great increase in the use of machinery which, in turn, has tended to become more and more automatic. Basic skills have been transferred from the hands of the worker to the machine. All this has led to a marked decline in the degree of craftsmanship required of the average industrial worker. The satisfaction to be derived from 'making something' — the pride in creation — is denied to the machine minder.

Specialisation means that workers do not have the wide industrial training which would make them adaptable to changes in the techniques of production. Their specialisation functions can become obsolete when new machines are invented, and their particular skills will be useless elsewhere. Such workers, it is held, are especially liable to unemployment in a rapidly changing world.

In answer to this argument, it has been pointed out that the division of labour, by simplifying tasks, makes job in one industry very similar to those in another. Since the operation is easy to learn, retraining is easily and quickly accomplished and workers can, without great difficulty, move from one job to another.

A specialised system of production increases the extent to which different sectors of the economy depend upon one another. It is not simply a question of workers specialising; factories, firms, and even whole industries specialise. Many modern industries consist of a large number of firms each concentrating on the production of one, or very few, components which are brought together in what is in effect a large assembly plant. This is a very efficient, low-cost method of production, but it is extremely vulnerable to a breakdown in any one of the large number of links in the chain. Delays in the supply of any one component may cause massive holds-up throughout the industry.

Modern technology allied to the extensive use of the division of labour has made possible enormous increases in the output of goods and services. It has transformed the living standards of millions of people, removed much of the back-breaking toil from people's daily labour, made possible a

great reduction in working hours, and, by providing for more leisure, has given people the opportunity to lead fuller and richer lives.

Nevertheless the loss of job satisfaction, particularly in manufacturing industries, is raising some serious social problems. In many industrial countries, managers are seriously considering various projects aimed at 'job enrichment'. These are attempts to reverse recent trends by enlarging the role and responsibility of workers. Several factories have tried to abolish the assembly line by reorganizing production so that teams of workers are responsible for assembling the entire product (or a major component of it). Each team is free to decide how the various tasks, will be allocated and the speed with which the job is carried out. Within each team the jobs may be rotated so as to increase the element of variety in the work.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Цикл простых движений, который повторяется каждые несколько минут, - все, что требует большого количества рабочих в фабриках. Это, несомненно, делает для монотонности и скуки; не имеется никакой возможности для рабочего, чтобы применить инициативу, суждение, навыки, или ответственность, пока имеются оперативные работники, кто могут предпочитать иметь ежедневные задачи, которые являются очень ограниченными, кто не желают иметь работу, которая несет большую ответственность, и большое количество рабочих считают такие рабочие места, довольно плохими.

Расширение специализации сопровождалось большим увеличением в использовании машин, которые, в свою очередь, имели тенденцию стать все более автоматическими. Основные навыки были переданы от рабочего на машину. Все это вело к отмеченному снижению в степени мастерства, требуемого от среднего индустриального рабочего. Удовлетворение, которое будет получено от 'создания чего-либо' - гордость созданием – переданы машине.

Специализация означает, что рабочие не имеют широкого индустриального обучения, которое делало бы их приспособляемыми к изменениям в методах производства. Их функции могут стать устаревшими, когда новые машины будут изобретены, и их специфические навыки будут бесполезны в другом месте. Такие рабочие, это проведено, особенно подлежат безработице в быстро изменяющемся мире.

КОНТРОЛЬНАЯ РАБОТА ВАРИАНТ 4 TYPES OF BUSINESS ORGANISATION

1. Прочтите и переведите следующие слова и выражения.

Enterprise, responsible, alternatively, numerous, efficiency, ownership, incentive, disadvantage, liability, possession, involvement, since, entrepreneur, resources, security, prevalent, retailing, debts, sole proprietor, joint stock company, cooperative society, public corporation, one-person business, decision-taker, extremely flexible, easy adjustment, market conditions, repair and maintenance work, personal services.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

ability	акционерная компания
acquire	гибкий
adjustment	долг
borrow	доход
bear	единоличный собственник
capable	занимать
debt	захватывать
decision	нести
entrepreneur	неудача
enterprise	обладать
event	ограничивать
failure	ответственность
flexible	ответственный
Joint Stock Company	относиться; ссылаться
liability	поскольку; с
loss	поэтому
maintenance	предприниматель
ownership	предприятие
partnership	приобретать
possess	приспособление
profit	ремонт
refer to	решение
repair	розничный
responsible	сильная сторона; сила
restrict	случай, событие
retail	собственность
seize	способность
sole proprietor	способность
since	способный
strength	товарищество
success	убыток, потеря
therefore	успех
value	эксплуатация

3. Внимательно прочитайте текст № 1, переведите его устно.

The different types of business organisation to be found in the UK and most other capitalist countries may be classified under five headings: the sole proprietor, the partnership, the joint stock company, the cooperative society, and the public corporation.

The sole proprietor

This is the simplest and the oldest form of business enterprise and often referred to as the one-person business. A single person provides the capital, takes the decisions, and assumes the risks. He or she is solely responsible for the success or failure of the business and has, therefore, the sole rights to such profits as may be made, or, alternatively, bears the sole responsibility for such losses as may accrue. The one-person business is still far more numerous than any other types of business organisation, but in terms of total output employment, value of capital employed, or value of total output, it is relatively unimportant compared with the joint stock company.

The strength of this type of firm lies in the direct personal interest of the proprietor in the efficiency of his enterprise. Ownership and control are vested in one person who enjoys all the fruits of success and hence has a great incentive to run the firm efficiently. Since the proprietor is the sole decision-taker and has no need to consult colleagues when changes of policy are required we should expect this type of organisation to be extremely flexible and capable of quick and easy adjustment to changes in market conditions.

The great disadvantage of the sole proprietor from an enterprise lies in the fact that the owner is personally liable for the debts incurred by his firm and his liability is unlimited. All his personal possessions are at risk and may be seized to meet creditors demands in the event of the business becoming insolvent. Another disadvantage of this type of firm is the strict limitation of its ability to acquire capital for expansion. Finance is restricted to the amounts which the entrepreneur is able to provide from his own resources and whatever sums he can borrow on his own security.

We find the one-person business prevalent in farming, retailing, building, repair and maintenance work, and personal services such as hairdressing.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Possessions, adjustment, proprietor, failure, headings, enterprise, efficiency, ownership, conditions, flexible, failure, liability, debts, decisions, responsible.

1. The different types of business organisation may be classified under five.... 2. This is the simplest and the oldest form of business.... 3. A single person is solely ... for the success or... of the business. 4. His ... is unlimited. 5.... and control are vested in one person. 6. This type of organisation is extremely ... and capable of quick ... to changes in market.... 7. The owner is personally liable for the ... incurred by his firm. 8. All his ... are at risk. 9. A single person provides the capital, takes the ..., and assumes the risks.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Enterprise, decision, acquire, business, obtain, need, event, proprietor, case, owner, responsible, solution, liable, require.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Strength, profit, success, security, weakness, amount, failure, quantity, danger, loss.

8. Переведите словосочетания на английский язык письменно.

Эффективно руководить фирмой, единственный человек, принимающий решение, консультироваться с коллегами, необычайно гибкий, изменение рыночных условий, огромный недостаток, лично ответственный за, неограниченная ответственность, удовлетворить требования кредиторов.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. are, control, and, in, ownership, person, one, vested. 2. organisation, of, is, this, flexible, type, extremely. 3. risk, all, at, possessions, Ms, personal, are. 4. as, the, often, referred, is, business, it, to, one-person. 5. relatively, joint stock company, is, compared, unimportant, it, the, with.

10. Запишите предложения, заполнив пропуски предлогами. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. The different types ... business organisation to be found ... the UK may be classified ... five headings. 2. This is the simplest form ... business enterprise and is often referred ... as the one-person business. 3. He is solely responsible ... the success... the business. 4. The strength... this type ... firm lies... the direct personal interest... the proprietor in the efficiency ... his business. 5. The owner is personally liable... the debts incurred ... his firm. 6. All his personal possessions are ... risk. 7. Another disadvantage ... the type of firm is the strict limitation ... its ability to acquire capital ... expansion. 8. Finance is restricted ... the amounts which the entrepreneur is able to provide ... his own resources and whatever sums he can borrow ... his own security.

11. Поставьте и запишите вопросы к выделенным словам.

1. The different types of business organisation may be classified *under five* headings. 2. The owner is personally liable for *the debts incurred by his firm*. 3. The one-person business is prevalent in *farming, retailing, repair and maintenance work*. 4. A single person *provides the capital, takes the deci-*

sions, and assumes the risks. 5. The oldest form of business enterprise is often referred to as the *one-person business*.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. The different types of business organisation ... (to find) in the UK may ... (to classify) under five headings. 2. He ... (to have) the sole rights to such profits as may ... (to accrue) or, alternatively, ... (to bear) the sole responsibility for such losses. 3. The one-person business ... (to be) still far more numerous than any other type of business organisation. 4. Ownership and control... (to vest) in one person who ... (to enjoy) all the fruits of success. 5. He ... (to have) no need ... (to consult) colleagues when changes of policy ... (to require). 6. We should ... (to expect) this type of organisation ... (to be) extremely flexible. 7. All his personal possessions may ... (to seize) ... (to meet) creditors' demand. 8. Finance ... (to restrict) to the amounts which the entrepreneur is able ... (to provide), from his own resources and whatever sums he can ... (to borrow) on his own security.

13. Письменно ответьте на вопросы к тексту.

1. What are the types of business organisation to be found in the UK? 2. What is the simplest and oldest form of business enterprise? 3. What is the strength of the one-person business? 4. What are the disadvantages of this form of business organisation? 5. Why is the one-person business less important compared with the joint stock company? 6. Where is the one-person business prevalent?

14. Внимательно прочитайте текст № 2, переведите его устно.

The Partnership

Partnerships are voluntary combinations of from 2 to 20 persons formed for the purpose of carrying on business with a view of profit. This type of organisation represents a logical development from the one-person business since the obvious method by which such a firm may acquire further capital is to form a partnership. The motive, however, may not be financial and partnerships are often formed in order to bring new ability and enterprise into the business.

The partners usually share in the task of running the business, but a partner need not play an active role. A person who joins a partnership, supplying capital and sharing in the profits, but taking no part in the management is known as a dormant or sleeping partner. Partnerships are a common form of business organisation in such professions as law, accountancy, surveying, and medicine.

The advantages of this type of firm are similar to those of the one-person business. It is a flexible organisation which allows a greater degree of specialisation than the one-person business. Partners usually specialise in one or more aspects of the business; one may be responsible for buying, one for selling, one for production, and so on. Since it has greater access to capital, it can achieve greater size than the sole proprietor.

The great disadvantage, like that of the one-person business, is the fact that the liability of the partners is unlimited and they are all fully liable for the acts of the other partners. There are, however, some limited partnerships which have to be registered with the Registrar of Companies. In such firms some partners (e.g. dormant partners) may have their liability limited to some specified sum, but at least one of the partners must have unlimited liability.

The survival of a partnership depends upon the continued harmonious relationship between a number of people in situations which often give much cause for disagreement. Thus, where trading risks are very great, the partnership is not a very stable type of organisation.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Товарищества - добровольные общества от 2 до 20 людей, сформированные с целью выполнения дела для прибыли. Этот тип организации представляет логическое развитие от бизнеса с одним человеком так как очевидный факт, что такая фирма может приобретать дальнейший капитал, который должен формировать товарищество. Повод, однако, может быть не финансовый, и товарищества часто формируются, чтобы принести новую деятельность и предприятие в бизнес.

Партнеры обычно разделяются в задаче управления бизнесом, но партнер может не играет активную роль. Человек, который присоединяется к товариществу, снабжая капитал и разделяя прибыль, но не играя никакую роль в управлении, известен как бездействующий или спящий партнер. Товарищества - обычная форма деловой организации в таких профессиях как закон, бухгалтерия, рассмотрение, и медицина.

Преимущества этого типа фирмы подобны бизнесу с одним человеком. Это - гибкая организация, которая позволяет большую степень специализации чем бизнес с одним человеком. Партнеры обычно специализируются в одном или нескольких аспектах бизнеса; можно быть ответственным за закупку, за продажи, за производство, и так далее. Так как это ведет к большему доступу к капиталу, это может достигать большего размера чем единоличный владелец.

**КОНТРОЛЬНАЯ РАБОТА
ВАРИАНТ 5
PRICES AND MARKETS**

1. Прочтите и переведите следующие слова и выражения.

Determinant, valuable, commodity, subjective, worth, transaction, reveal, nowadays, kind, arise, necessarily, familiar, meaning, arrangement, requirement, efficiently, foreign, participants, commodity, countrywide, world-wide, foodstuff's, the same thing, the basic determinants of price, subjective value, the economic worth of value, market transactions, exchange of goods and services, a much wider meaning, the small ad. columns, on a countrywide basis, under market conditions.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

ad.	вид
buyer	забота; интерес; дело; отношение; касательство
commodity	заклучать в себе, значить; подразумевать
concern	значение
consumer goods	легкость
dealing	особенно
ease	отдельный
imply	покупатель
kind	потребительские товары
meaning	предложение
participant	представлять, означать
particularly	продавец
represent	раскрывать
reveal	рекламный
seller	сделка
separate	сделка, операция
supply	товар
transaction	участник

3. Внимательно прочитайте текст № 1, переведите его устно.

Price and Value

In this chapter we discuss the basic determinants of price. *Price* is not the same thing as *value*. Things are 'valuable' because people think they are, and for no other reason. The 'value' which an individual places on a commodity can not be measured; its value will be different for different people. This kind of subjective value is not the concern of the economist who is interested only in 'value in exchange'. The economic worth of value of a good can only be measured in some kind of market transaction which reveals the value of the good in terms of what is offered in exchange for it. If 5 Ib of potatoes will exchange for 5 Ib of sugar, then the 'price' of 1 Ib of sugar is 5 Ib of potatoes. Nowadays practically all exchanges represent an exchange of goods and services for money, and prices in terms of money are the market value of the things they buy.

Markets

Prices arise in exchange transactions and this implies some kind of market. This need not, necessarily, be a fixed location — a building, or a market place. We are all familiar with the open and covered markets in the centres of our towns, but in the modern world the word 'market' has a much wider meaning. Any effective arrangement for bringing buyers and sellers into contact with one another is denoted as a market. The small ad. columns of the local newspaper provide a very efficient market for second-hand cars. Face to face contact between buyers and sellers is not a requirement for a market to be able to operate efficiently. In the foreign exchange market, buyers and sellers are separated by thousands of miles, but the knowledge of what is happening in the market is just as complete, and the ease of dealing is just as effective as if the participants were in the same room.

For some commodities, notably fresh fruit and vegetables, the traditional market is still the normal arrangement, but for most goods the market is a national one. Most consumer goods, in developed countries, are bought, and sold on a countrywide basis. For other commodities the market is world-wide. This is particularly true of the more important primary products such as rubber, tin, copper, and oil, and of the basic foodstuffs such as meat, wheat, sugar, tea, and coffee. Most of the products of advanced technology also have world markets, for example, computers, aeroplanes, ships, and motor cars.

The price of any economic good, under market conditions such as we find in the capitalist world, is determined by the forces of supply acting through the sellers and the forces of demand acting through the buyers, determine the market price.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Supply, transaction, determinants, concern, arise, advanced, value, meaning, markets, conditions, worth, demand.

1. In this chapter we discuss the basic ... of price. 2. Price is not the same thing as.... 3. This kind of subjective value is not the ... of the economist. 4. The economic ... of value of a good can only be measured in some kind of market.... 5. Prices ... in exchange transactions. 6. In the modern world the word 'market' has a much wider.... 7. Most of the products of ... technologies also have world... 8. The price of any economic good under market... is determined by the forces of... and

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Transaction, price, especially, developed, cost, advanced, basic, take place, purchaser, particularly, buyer, happen, commodity, kind, good, sort, reveal, discover, main, dealing.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Same, false, ignorance, domestic, true, new, different, wide, second-hand, foreign, narrow, knowledge.

8. Переведите словосочетания на английский язык письменно.

Определяющий фактор, то же самое, по другой причине, обмен товаров, рыночная стоимость, покупатели и продавцы, рекламные колонки, большинство потребительских товаров, в развитых странах, особенно верно, основные продукты питания, в условиях рынка.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. thing, is, as, value, price, not, same, the. 2. will, its, different, different, for, be, people, value. 3. arise, exchange, transactions, prices, in. 4. word, this, a, has, meaning, wider, much. 5. commodities, some, for, market, the, normal, traditional, still, is, arrangement, the. 6. is, for, worldwide, other, market, the, commodities.

10. Запишите предложения, заполнив пропуски предложениями. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. The economic worth ... value ... a good can only be measured ... some kind ... market transaction. 2. Nowadays practically all exchanges represent and exchange ... goods and services ... money, and prices ... terms ... money are the market value ... the things they buy. 3 We are all familiar... the open and covered markets... the centres ... our towns. 4 Any effective arrangement... bringing buyers and sellers ... contact... one another is defined as a market. 5. Face ... face contact between buyers and sellers is not a requirement... a market to be able to operate efficiently. 6.... the foreign exchange market, buyers and sellers are separated ... thousands... miles.

11. Поставьте и запишите вопросы к выделенным словам.

1. This implies *some kind of market*. 2. The small ad. columns provide *a very efficient market* for second-hand cars. 3. *Buyers and sellers* are separated by several miles. 4. Most consumer goods are bought and sold on *a countrywide* basis. 5. *Most of the products of advanced technologies* also have world markets.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Things are 'valuable' because people think they ... (to be). 2. The economic worth of value of a good can only be ... (to measure) in some kind of market transaction which... (to reveal) the value of the goods in terms of what is ... (to offer) in exchange for it. 3. If 5 lb of potatoes ... (to exchange) for 1 lb of sugar, then the 'price' of 1 lb of sugar is 5 lb of potatoes. 4. Nowadays practically all exchange ... (to represent) an exchange of goods and services for money. 5. Any effective arrangement for bringing buyers and sellers into contact with one another ... (define) as a market. 6. The price of any economic good, under market conditions ... (to determine) by the forces of supply acting through the sellers and the forces of demand acting through the buyers,... (to determine) the market price.

13. Письменно ответьте на вопросы к тексту.

1. What is the difference between 'price' and 'value'? 2. Where do prices arise? 3. What kind of goods are usually sold in fixed locations? 4. What kind of goods are primarily sold and bought on a countrywide basis? 5. For what products is the market world-wide? 6. What is the price of economic goods determined by in the capitalist world?

14. Внимательно прочитайте текст № 2, переведите его устно.

Demand

The first thing to understand is that demand is not the same thing as desire, or need, or want. We are looking for the forces which determine price, and the strength of the desire for something will not, in itself, have any influence on the price. Only when desire is supported by the ability and willingness to pay the price does it become an effective demand and has an influence in the market. Demand, in economics, means effective demand, and may be defined as 'the quantity of the commodity which will be demanded at any given price over some given period of time'.

Consider the following statements:

1. The demand for commodity X is 1 000 units.
2. The demand for commodity X, at a price of 6 p per unit, is 1 000 units.
3. The demand for commodity X, at a price of 6p per unit, is 1 000 units per week.

Note that only the third statement is meaningful. The first statement is incomplete because the quantity demanded will be different at different price. The second statement tells us the quantity

demanded at given price, but it does not tell us how long it will take to sell 1 000 units. Any definition of demand must say something about the quantity, the price, and the time period.

For the great majority of goods and services, experience show that the quantity demanded will increase as the price falls. This particular characteristic of demand may be illustrated by a table described as a demand schedule, or, as is more usual, by a demand curve, which is a graphical representation of the data in the demand schedule.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Первая вещь для понимания - спрос - не та же самая вещь, что желание, или потребность. Мы ищем силы, которые определяют цену, и сила желания чего-либо не будет, сама по себе, иметь никакого влияния на цену. Только, когда желание поддержано способностью, и готовность оплачивать цену делает эффективным спросом и имеет влияние на рынке. Спрос в экономике означает эффективное требование, и может быть определен как 'количество товара, который будет требоваться по любой данной цене в течение некоторого данного периода времени'.

Рассмотрим следующие утверждения:

1. Спрос на товар X 1 000 единиц.
2. Спрос на товар X, по цене б р в единицу, является 1 000 единиц.
3. Спрос на товар X, по цене бр в единицу, является 1 000 единиц в неделю.

Обратим внимание, что только третье утверждение имеет значение. Первое утверждение неполно, потому что требуемое количество будет различно по различной цене. Второе утверждение сообщает нам количество, требуемое по данной цене, но не сообщает нам, как долго потребуются, чтобы продать 1 000 единиц. Любое определение спроса должно говорить относительно количества, цены и периода времени.

КОНТРОЛЬНАЯ РАБОТА ВАРИАНТ 6 MONEY

1. Прочтите и переведите следующие слова и выражения.

Society, civilisation, adequately, frustrating, surplus, cumbersome, coincidence, merely, disposal, similar, triangular, major, acceptable, medium, amazing, valuation, immediately, wealth, deteriorate, purchase, spread, pattern, installment, an essential tool of civilisation, the direct exchange of goods and services, the great disadvantage of barter, a laborious system of exchange, an amazing variety of goods and services, a piece of furniture, the value of one commodity, a means of making deferred payments, in the case of hire purchase contracts.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

acceptable	адекватно
adequately	аренда с опционом покупки
arrangement	бесполезный
article	гарантировать, страховать
coincidence	громоздкий, обременительный

consider	держать
cumbersome	добавка
deferred payment	доставка
delivery	запас
deteriorate	затрудненный
devote	изделие, товар
exchange rate	изобретение
face	искать
frustrating	обещание
hire purchase	обменный курс
hold	отсроченный платеж
invention	платеж
installment	подобный, похожий
insure	полагаться на
laborious	портиться
medium	посвящать
merely	посредством чего-то
need	потребность, нужда
payment	приемлемый
promise	распределять, распространять
rely upon	рассматривать
remove	рассрочка
seek out	совпадение с
similar	средство, способ
spread	сталкиваться с чем-то
stock	только, просто
store	торговый
surplus	удалять
trading	устройство
whereby	хранить, запасть

3. Внимательно прочитайте текст № 1, переведите его устно.

Money

Money is one of man's greatest inventions and the fact that all but the least developed of human societies use money indicates that it is an essential tool of civilisation. In the absence of some form of money, exchange may take the form of barter which is the direct exchange of goods and services for goods and services. Barter will serve man's requirements quite adequately when he provides most of his needs directly and relies upon market exchanges for very few of the things he wants. As the extent of specialisation increases, the barter system proves very inefficient and frustrating. In the simplest societies each family will provide by its own efforts most of its needs and perhaps some small surpluses. A farmer will exchange any small surplus of food, wool or hides for the surpluses of other producers. But this system of exchange becomes very cumbersome as economic activities become more specialised. A specialist metal worker must seek out a large number of other specialists in order to obtain, by barter, the variety of goods he needs to satisfy his daily wants.

The great disadvantage of barter is the fact that it depends upon a 'double coincidence of wants'. A hunter who wants to exchange his skins for corn must find, not merely a person who wants skins, but someone who wants skin and has a surplus of corn for disposal. The alternative is to exchange his skins for some other article and they carry out a series of similar exchanges until he finally gets his corn. Time and energy which could be devoted to production is spent on a laborious system of exchange.

Quite early in his history man discovered a much more convenient arrangement. The use of some commodity as a medium of exchange makes exchange triangular and removes the major difficulty of the barter system. If a commodity is generally acceptable in exchange for goods and services, it is money. A producer now exchanges his goods for money and the money can be exchanged for whatever goods and services he requires.

The functions of money

1. A medium of exchange.

As we have already explained, the use of money as a medium of exchange makes possible a great extenuation of the principle of specialisation. In an advanced society the use of money allows us to exchange hours of labour for an amazing variety of goods and services. We can exchange, for example, two weeks' labour for a holiday abroad just as easily as we can exchange it for a piece of furniture or a year's rent on a television set. Such exchanges are taken for granted yet they would be inconvenient without the use of money.

2. A measure of value.

The first step in the use of money was probably the adoption of some commodity as a unit of account or measure of value. Money, most likely, came into use within the barter system as a means whereby the values of different goods could be compared. The direct exchange of goods for goods would raise all sorts of problems regarding valuation. For example 'How many bushels of corn are equal in value to one sheep, if twenty sheep exchange for three cows and one cow exchanges for ten bushels of corn?' The problem of exchange rates is easily solved when all other commodities are valued in terms of a single commodity which then acts as a standard of value. Money now serves as such a standard and when all economic goods are given money values (i.e. prices), we know, immediately, the value of one commodity in terms of any other commodity.

3. A store of value.

Once a commodity becomes universally acceptable in exchange for goods and services, it is possible to store wealth by holding a stock of this commodity. It is a great convenience to hold wealth in the form of money. Consider the problems of holding wealth in the form of some other commodity, say wheat. It may deteriorate, it is costly to store, may be insured, and there will be significant handling costs in accumulating and distributing it. In addition, its money value may fall when it is being stored. The great disadvantage of holding wealth in the form of money has become very apparent in recent years — during periods of inflation its exchange value falls.

4. A means of making deferred payments. An important function of money in the modern world, where so much business is conducted on the basis of credit, is to serve as a means of deferred payment. When goods are supplied on credit, the buyer has immediate use of them but does not have to make an immediate payment. The goods can be paid for three, or perhaps six, months after delivery. In the case of hire purchase contracts, the buyer takes immediate delivery but pays by means of installments spread over one, two, or three years.

A complex trading organisation based upon a system of credit can only operate in a monetary economy. Sellers would be most unlikely to accept promises to pay in the future which were expressed in terms of commodities other than money. They would have no idea how much of the commodities they would need in the future, and if they do not want them, they face the trouble and risks involved in selling them. Sellers will accept promises to pay expressed in terms of money because, whatever the pattern of their future wants, they can be satisfied by using money.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Granted, convenience, monetary, commodity, money, direct, inventions, barter, valuation.

1. Money is one of man's greatest.... 2. In the absence of some form of money, exchange may take the form of.... 3. If a... is generally acceptable in exchanging for goods and services, it is.... 4. Such exchanges are taken for.... 5. The ... of goods for goods would raise all sorts of problems regarding.... 6. It is a great... to hold wealth in the form of money. 7. A complex trading organisation based upon a system of credit can only operate in a ... economy.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Means, form, tool, frustrating, obtain, useless, need, instrument, shape, get, medium, commodity, general, require, labour, store, common, article, work, stock, deteriorate, significant, spoil, essential, apparent, conduct, purchase, evident, carry out, buy.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Absence, increase, major, spread, presence, same, reduce, minor, accumulate, different.

8. Переведите словосочетания на английский язык письменно.

Прямой обмен товарами и услугами, с ростом специализации, ряд подобных обменов, гораздо более удобное средство, основная сложность бартерной системы, в развитом обществе, предмет мебели, без использования денег, первый шаг, проблема обменных курсов, запас товаров, большое удобство, огромный недостаток, в период инфляции.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. one, money, is, man's, inventions, greatest, of. 2. is, it, tool, essential, of, an, civilisation. 3. take, the, exchange, of, may, barter, form. 4. will, barter, requirements, quite, man's, adequately, serve. 5. barter, the, system, very, and, inefficient, proves, frustrating. 6. system, very, becomes, exchange, of, cumbersome, this. 7. upon, a, depends, it, coincidence, wants, of, double. 8. discovered, a, arrangement, man, more, much, convenient. 9. removes, the, it, of, the, barter, major, system, difficulty. 10. exchanges, are, such, for, granted, taken. 11. would, be, they, without, inconvenient, use, of, the, money. 12. is, problem, exchange, the, rates, solved, of, easily. 13. is, to, deferred, it, serve, payment, means, a, as, of.

10. Запишите предложения, заполнив пропуски предложениями. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. Monetary policy is concerned with the cost... money. 2. Bank-notes and coins are not the most important form ... money ... developed economies. 3. Cheques didn't come ... general use ... the second half of the seventeenth century. 4. A payment from one person ... another merely requires that the banker reduces the amount... one deposit and increases it... another. 5. The transmission ... payments ... means ... cheques creates problems when the person making the payment has an account... a different bank... the person receiving the payment. 6. Most countries have a central bank, which is responsible ... the operation ... the banking system. 7. Several merchant banks date back ... the nineteenth century. 8. ... recent years there has been a considerable extension ... the range ... financial services offered... building societies.

11. Поставьте и запишите вопросы к выделенным словам.

1. *In the absence of some form of money*, exchange may take the form of barter. 2. *As the extent of specialisation increases*, the barter system proves very inefficient. 3. A specialist metal worker must seek out *a large number of other specialists* in order to obtain, by barter, the variety of goods he needs. 4. The alternative is *to change his skins for some other article*. 5. *The use of money* makes possible a great extension of the principle of specialisation. 6. The use of money allows us *to exchange hours of labour for an amazing variety of goods and services*. 7. The direct exchange of goods for goods would raise *all sorts of problems regarding valuation*. 8. The problem of exchange rates is easily solved *when all other commodities are valued in terms of a single commodity*. 9. It is a great convenience to hold wealth *in the form of money*. 10. The money value of wealth may fall *when it is being stored*.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Exchange may ... (to take) the form of barter, which ... (to be) to direct exchange of goods and services for goods and services. 2. Barter ... (to serve) man's requirements quite adequately when he ... (to provide) most of the needs directly and ... (to rely upon) market exchanges for very few of the things he ... (to want). 3. As the extent of specialisation ... (to increase) the barter system ... (to prove) inefficient. 4. In the simplest societies each family ... (to provide) by its own efforts most of its needs. 5. This system of exchange ... (to become) very cumbersome as economic activities ... (to become) more specialised. 6. A specialist metal worker must... (to seek out) a large number of other specialists in order... (to obtain), by barter, the variety of goods he needs... (to satisfy) his daily wants. 7. The great disadvantage of barter ... (to be) the fact that it... (to depend upon) a 'double coincidence of wants'. 8. A hunter who ... (to want) ... (to exchange) his skins for corn must... (to find), not merely a person who ... (to want) skins, but someone who ... (to want) skins and ... (to have) a surplus of corn for disposal.

13. Письменно ответьте на вопросы к тексту.

1. What is barter? 2. When may exchange take the form of barter? 3. When is barter inefficient and frustrating? 4. What are the main functions of money? 5. Why has it become unprofitable to hold

wealth in the form of money in recent years? 6. Why is money a perfect means of deferred payments? 7. How does a complex trading organisation operate in a monetary economy?

14. Внимательно прочитайте текст № 2, переведите его устно.

Bank-notes and coins are not the most important form of money in developed economies. In the UK about 90%, by value, of all transactions are settled by means of cheques. But cheques themselves are not money, they are merely orders to bankers to transfer money from one person to another. The money so transferred consists of bank deposits. If there is no money in the form of a bank deposit then any cheques drawn on that account will be worthless.

Cheques were used as early as the second half of the seventeenth century, but they did not come into general use until the second half of the nineteenth century. The Bank Charter Act of 1844 put strict limitations on the note issue at a time when the output of goods and services was expanding rapidly. The need for an expansion of the money supply to keep pace with increasing output greatly stimulated the use of bank deposits.

This most developed form of money (i.e. bank deposit) consists of entries in the banks' ledgers, or more likely nowadays, of records on computer tapes. The greater part, in value terms, of the payments made each day are carried out by adjustment made to the totals in different bank deposits. A payment from one person to another merely requires that the banker reduces the amount in one deposit and increases it in another. Transferring money, therefore, has become little more than a kind of bookkeeping exercise, the money itself does not consist of some physical tangible commodity.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Банкноты и монеты - не наиболее важная форма денег в развитых экономиках. В Великобритании приблизительно 90 % всех сделок улаживается посредством чеков. Но сами чеки - не деньги, они - просто распоряжения банкирам, передать деньги от одного человека к другому. Деньги, так переданные состоят из депозитов банка. Если не имеется никаких денег в форме депозита банка, тогда любые чеки, которые продвигаются, что счет не будет ничего стоить.

Чеки использовались уже со второй половины семнадцатого столетия, но они не входили в общее использование до второй половины девятнадцатого столетия. Акт Чартера Банка 1844 года помещает строгие ограничения на проблему выпуска, пока выпуск товаров и услуг расширялся быстро. Потребность в расширении поставки денег, чтобы держать темп с увеличивающейся продукцией, очень стимулировала использование депозитов банка.

Это наиболее развитая форма денег (то есть депозит банка) состоит из внесений в бухгалтерских книгах банков, или более вероятно в настоящее время, отчетов на лентах компьютера. Большая часть, в терминах ценности платежей, сделанных каждый день, выполнены регулированием, сделанным к общим количествам в различных депозитах банка. Оплата от одного человека к другому просто требует, чтобы банкир уменьшил количество в одном депозите и увеличил в другом. Передача денег, поэтому, стала немного больше чем своего рода бухгалтерское упражнение, сами деньги не состоят из некоторого физического материального товара.

**КОНТРОЛЬНАЯ РАБОТА
ВАРИАНТ 7
INFLATION**

1. Прочтите и переведите следующие слова и выражения.

Persistently, upwards, hyperinflation, confidence, currency, withdraw, queue, inevitably, aggregate, resources, available, eventually, expenditure, rationing, a steady increase, an extreme form of inflation, aggregate demand, at current prices, little or no effect, a full employment situation, no further increases, deficiency of home supply, the excess purchasing power, the additional government spending, an upward movement of prices.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

aggregate demand	в конечном счете, со временем
attempt	валюта, деньги
confidence	гиперинфляция
creeping inflation	гиперинфляция
currency	доверие
current	заменять
eventually	изымать
expenditure	испытывать
experience	налогообложение
hyperinflation	неизбежно
inevitably	нормирование
persistently	очередь
private	перемещать, переводить
queue	ползучая инфляция
rate	попытка
rationing	постоянно, настойчиво
replace	расходы
run-away inflation	сбережение, накопление
saving	совокупный спрос
since	так как
taxation	текущий
transfer	уровень, темп
withdraw	частный

3. Внимательно прочитайте текст № 1, переведите его устно.

Types of Inflation

There are several ways of defining inflation. In some contexts it refers to a steady increase in the supply of money. In others it is seen as a situation where demand persistently exceeds supply. It seems best, however, to define inflation in terms of its basic symptom-rising prices. Inflation is a situation in which the general price level is persistently moving upwards.

In the extreme form of inflation, prices rise at a phenomenal rate and terms such as hyperinflation, runaway inflation, or galloping inflation have been used to explain the situation. Germany experienced this kind of inflation in 1923 and by the end of that year prices were one million times greater than their pre-war level. Towards the end of 1923, paper money was losing half or more of its value one hour, and wages were fixed and paid daily.

Under conditions of hyperinflation people lose confidence in the currency's ability to carry out its functions. It becomes unacceptable as a medium of exchange and other commodities, such as cigarettes, are used as money. When things have become as bad as this the only possible course of action is to withdraw the currency and issue new monetary units. So great was the loss of confidence in Hungary that the new currency had to be given a new name, the Forint replacing the Pengo.

Another type of inflation is described as suppressed inflation. This refers to a situation where demand exceeds supply, but the effect on prices is minimised by the use of such devices as price controls and rationing. We should note that price controls do not deal with the causes of inflation, they merely

attempt to suppress the symptoms. The excess demand still exist and it will tend to show itself in the form of waiting lists, queues, and almost inevitably, in the form of black markets.

The most common type of inflation is that experienced since the war in Britain and other developed countries. This is creeping inflation where the general price level rises at an annual rate between 1 and 6 percent.

The causes of inflation are usually classified as demand-pull or cost-push.

Demand inflation

Demand inflation may be defined as a situation where aggregate demand persistently exceeds aggregate supply at current prices so that prices are being 'pulled' upwards. This type of inflation is usually associated with conditions of full employment. If there are unemployed resources available, an increase in demand can be not by bringing these resources into employment.

Supply will increase and the increase in demand will have little or no effect on the general price level. If the total demand for goods and services continues to increase, however, a full employment situation will eventually be reached and no further increases in output are possible (i.e. in the short run). Once the nation's resources are fully employed, an increase in demand must lead to an upward movement of prices.

A situation of excess demand may arise when a country is trying to achieve an export surplus, in order, perhaps, to pay off some overseas debt. Exports are inflationary because they generate income at home but reduce home supplies. Imports, of course, can make good this deficiency of home supply, but if exports are greater than imports there will be excess demand in the home market unless taxes and savings are increased to absorb the excess purchasing power.

Demand inflation might develop when, with full employment, a country tries to increase its rate of economic growth. In order to increase the rate of capital accumulation, resources will have to be transferred from the production of consumer goods to the production of capital goods. Incomes will not fall since the factors of production are still fully employed, but the supply of the things on which these incomes may be sent will fall. Unless taxation and/or savings increase there will be excess demand and rising prices.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Employment, conditions, level, deal, defining, confidence^ functions, withdraw, upwards, causes, income.

1. There are several ways of... inflation. 2. Inflation is a situation in which the general price ... is persistently moving.... 3. Under ... of hyperinflation people lose ... in the currency's ability to carry out its 4. The only possible cause of action was to ... currency. 5. Price controls do not... with the ... of inflation. 6. This time of inflation is usually associated with the conditions of full.... 7. Exports generate... at home but reduce home supplies.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Type, steady, level, runaway, rise, standard, expense, medium, cause, confidence, replace, attempt, rate, constant, kind, galloping, means, reason, trust, change, try, total, increase, lead to, aggregate, achieve, result in, generate, reach, produce, reduce, tempo, decrease, expenditure.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Rise, lose, fixed, excess, growth, private, income, fall, find, decline, flexible, deficiency, expenditure, public.

8. Переведите словосочетания на английский язык письменно.

Постоянный рост, общий уровень цен, с феноменальной скоростью, довоенный уровень, в условиях гиперинфляции, выполнять свои функции, единственно возможный способ действий, потеря доверия, причина инфляции, в виде черных рынков, ползучая инфляция, национальные ресурсы, темп капиталонакопления, частные сбережения, внутренний рынок, уровень инфляции.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. are, ways, several, there, of, inflation, defining. 2. controls, deal, not, price, do, the, with, causes, of, inflation. 3. inflationary, they, because, exports, are, home, reduce, supplies. 4. steady, to, a, inflation, refers, increase, of, money, the, supply, in. 5. an, extreme, inflation, of, form, in, at, rate, prices, a, phenomenal, rise. 6. in, this, Germany, 1923, kind, experienced, inflation, of.

10. Запишите предложения, заполнив пропуски предложениями. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. It seems best, however, to define inflation ... terms ... its basic symptoms-rising prices. 2. Inflation is a situation ... which the general price is persistently moving upwards. 3. Towards the end... 1923, paper money was losing half or more ... its value ... one hour. 4. ... conditions of hyperinflation people lose confidence ... the currency's ability to carry ... its functions. 5. This is creeping inflation where the general price level rises... at an annual rate ... 1 and 6 percent.

11. Поставьте и запишите вопросы к выделенным словам.

1. In some contexts inflation refers to *a steady increase in the supply of money*. 2. *In an extreme form of inflation*, prices rise at a phenomenal rate. 3. *Germany* experienced this kind of inflation *in 1923*. 4. *By the end of that year* prices were *one million times greater than* their pre-war level. 5. *Towards the end of 1923*, wages were paid *daily*.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. Other commodities, such as cigarettes,... (to use) as money. 2. So great... (to be) the loss of confidence in Hungary that the new currency had ... (to give) a new name. 3. Another type of inflation ... (to describe) as suppressed inflation. 4. The effect on prices ... (to minimise) by the use of such devices as price controls and rationing. 5. The most common type of inflation is that ... (to experience) since the war in Britain. 6. The causes of inflation may ... (to classify) as demand-pull or cost-push. 7. Demand inflation may ... (to define) as a situation where aggregate demand persistently ... (to exceed) aggregate supply at current prices so that the prices... (to pull) upwards. 8. This type of inflation... (to associate) with conditions of full employment. 9. If there are unemployed resources available, an increase in demand can ... (to meet) by bringing these resources into employment. 10. If the total demand for goods and services continues ... (to increase), a full employment situation ... (to reach). 11. In order... (to increase) the rate of capital accumulation, resources will have ... (to transfer) from the production of consumer goods to the production of capital goods. 12. Even when the additional government spending ... (to finance) from the taxation the effect may still... (to be) inflationary.

13. Письменно ответьте на вопросы к тексту.

1. How can inflation be defined? 2. What is hyperinflation? 3. What happens under conditions of hyperinflation? 4. What is the only possible course of action when money becomes unacceptable as a medium of exchange? 5. What is suppressed inflation? 6. How can you characterise creeping inflation? 7. How are the causes of inflation usually classified? 8. How may demand inflation be defined? 9. What is demand inflation usually associated with? 10. When may a situation of excess demand arise? 11. Why are exports inflationary? 12. When may demand inflation develop?

14. Внимательно прочитайте текст № 2, переведите его устно.

The Effects of Inflation

Inflation is regarded as undesirable because it produces some serious economic and social problems. Inflation leads to an arbitrary redistribution of real income. Although a rise in the general price level produces a corresponding rise in money incomes, all prices do not rise to the same extent and different income groups will be affected in different ways. There will be some 'gainers' and some 'losers'.

The losers are those whose incomes are fixed, or relatively fixed, in money terms. This group will include people whose income is derived from fixed interest securities, controlled rents, or some private pension schemes. Income recipients in this category will experience a fall in their real incomes.

When incomes are directly related to prices, real income will remain relatively unchanged. The incomes of sales people, and professional groups such as architects, surveyors, and estate agents whose fees are expressed as a percentage of the value of the work undertaken, fall into this category. A large number of wage earners also come into this group since many workers have agreements which link their money wages to the Retail Price Index.

The effects on incomes derived from profits depend largely upon the kind of inflation being experienced. During demand-pull inflation, profits tend to rise. The prices of final goods and services tend to be more flexible in an upwards direction than many factor prices, some of which are fixed on fairly long-term contracts. The margins between the two price levels tend to widen because of this time lag. When there is cost-push inflation, profits may be squeezed. Since there is no excess demand some firms may find it rather difficult to pass on the full effects of rising cost in the form of higher prices.

Wage earners generally more than hold their own when the price level is rising. In the UK and most other industrial countries wages in most years have risen faster than prices, but as already mentioned, there tends to be some redistribution effect as those with superior bargaining power gain at the expense of the weaker groups.

Inflation tends to encourage borrowing and discourage lending because debtors 'gain' and creditors 'lose'. Debtors repay in monetary units which have less purchasing power than those which they borrowed. If a person borrows a sum of money for 2 years during which time inflation is running at 10 percent per annum, the same sum repayable at the end of the term will be worth about 17 percent less in real purchasing power than the sum of money borrowed. It is for this reason that lenders demand higher rates of interest during periods of inflation.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Инфляция считается нежелательной, потому что производит к некоторым серьезным экономическим и социальным проблемам. Инфляция ведет к произвольному перераспределению реального дохода. Хотя повышение общего ценового уровня производит соответствующее повышение доходов денег, все цены не повышаются в той же самой степени, и на различные группы доходов будут воздействовать различными способами. Будут иметься некоторые, получившие выгоду (акции с повышающимся курсом), и некоторые проигравшие.

Проигравшие - те, чьи доходы установлены, или относительно установлены, в терминах денег. Эта группа будет включать людей, чей доход получен из установленных ценных бумаг, взиматели арендных плат, или некоторые частные программы пенсионного обеспечения. Получатели дохода в этой категории испытают падение в их реальных доходах.

Когда доходы непосредственно связаны с ценами, реальный доход останется относительно неизменным. Доходы коммерческих людей и профессиональных групп типа архитекторов, инспекторов, и агентов состояния, чьи платы выражены как процент от ценности предпринятой работы, в эту категорию попадает также большое количество получателей заработной платы, так как много рабочих имеют соглашения, которые связывают их заработную плату с розничным ценовым индексом.

**КОНТРОЛЬНАЯ РАБОТА
ВАРИАНТ 8
ECONOMIC POLICY**

1. Прочтите и переведите следующие слова и выражения.

Overall, macro-economics, micro-economics, analysis, whereas, emphasis, incompatible, eradicating, priorities, judgements, pursuit, immediate, appropriate, variables, purchasers, equilibrium, household, leakage, fortunately, a major responsibility, the wages of miners, the balance of payments, particular economic objectives, a matter of political decision, an equitable distribution, scale of priorities, appropriate measures, a fairly simple model, the circular flow, an offsetting expenditure.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

add	арендная плата
adapt	в то время как
agreement	вопрос, дело
aim	выбор
appropriate	денежные поступления, получение
assume	дефицит
attain	довольно, достаточно
balance of payment	доля, часть
deficit	домашнее хозяйство
branch	достаточный
choice	достигнуть, добиться
circular	жертвовать
deal with	задача
equilibrium	иметь дело с
equitable	к счастью
eradicate	компенсировать, возмещать
establish	круговой
fairly	масштаб, размер
fortunately	накопление
fraction	несовместимый
household	ограничивать
incompatible	оставлять, прибавлять
interest	отрасль
leakage	переменная (величина)
link	платежного баланса
loan	поиски
matter	покупатель
objective	полный, общий, всеохватывающий
offset	предполагать
overall	представлять
profit	прибыль
purchaser	принимать
purpose	продажа
pursuit	проценты (на капитал)
receipt	равновесие
rent	связь
represent	соглашение
restrict	соответствующий, подходящий
sacrifice	справедливый
sale	ссуда, кредит
satisfy	торговля
saving	удовлетворять
scale	уничтожать, искоренять
sufficient	устанавливать

task	утечка
trade	цель
variable	цель
whereas	цель, намерение

3. Внимательно прочитайте текст № 1, переведите его устно.

Economic Policy

The overall performance of the economy is now generally accepted as a major responsibility of the government. That branch of economics which deals with the economy as a whole is known as macro-economics, while the study of the 'parts' of the economy is known as micro-economics. Thus, the examination of the forces which determine the price of beef, or the wages of miners, or the size of the firm, would be an example of micro-economic analysis, whereas a study of the forces determining the general price level, or the general level of wages, or the balance of payments would be classified as macro-economic analysis.

Economic analysis is concerned with the means of achieving particular economic objectives. The choice of the objective — how people want economic resources to be used in order to satisfy their wants — is a matter of political decision. While governments will differ in the emphasis they give to particular objectives and in the ways in which they try to achieve them, there seems to be broad general agreement on many aims. They are:

1. A high and stable level of employment.
2. Price stability.
3. A satisfactory balance of payments position.
4. An acceptable rate of economic growth.

5. An equitable distribution of income and wealth. It is important to note that governments have found that some of these objectives may be incompatible. In order to achieve one goal governments have often been obliged to sacrifice another. Policies designed to bring about full employment have sometimes generated unacceptable levels of inflation; policies aimed at eradicating a balance of payments deficit have restricted the rate of economic growth, and so on. Policymakers, therefore, are obliged to establish some priorities. If the choice is, or seems to be, between a higher rate of inflation or a higher rate of unemployment, then the issue must be solved by the value judgements of the people concerned (i.e. through the political system).

The first task is to determine the objectives. The next task is to choose the instruments of policy to be used in pursuit of the objectives and these instruments are based upon some available range of measures. For example, the government might decide that its immediate objective is to reduce the level of unemployment. For this purpose it might choose to use the instruments of taxation and government spending. The particular measures adopted might be a reduction in income tax and an increase in public spending on housing and roads. But the essential link between the desired objective and the appropriate means of achieving it is economic analysis. The role of analysis is to provide some understanding of how the economic system works. We cannot choose the realistic objectives or design appropriate measures for attaining those objectives unless we have some knowledge of how the economy works.

A model of the economy

The circular flow of income

In order to understand how the measures of economic policy operate on the macro-economic variables (prices, output, employment, the balance of payments and so on), we have to make use of a fairly simple model of the economy. We begin with an economy in which there is no government and no foreign trade. There are only two sectors, firms and households. Firms are the producing units which hire services provided by the people from the households. For these services firms pay wages (for labour), rent (for land), interest and dividends (for the services of loan and risk capital). There is, therefore, a flow of income from firms to households.

But in this model, households are also the purchasers of the national output. There is a flow of spending from households to firms and a flow of goods and services from firms to households. The economy would remain in equilibrium since firms are selling their goods at prices which are made up of their various costs (including profits), and these costs represent the incomes paid to households. Thus, incomes received by households are always sufficient to buy the total output of firms. We are assuming that the economy has unemployed resources so that any change in planned spending leads to changes in output and employment.

Leakages and injections

The model as it stands is very unrealistic because even in the simplest economy all the income received by households is not spent — some of it is saved. Saving represents a leakage from the circular flow of income because it is part of the income paid out by firms which is not returned to them through the spending of households. When saving takes place, firms' expenses will be greater than their receipts and some of their output will remain unsold. They will react by reducing output so that income and employment will fall. If we assume that households always save some fraction of their income and there are no other expenditures to offset this leakage, income must eventually fall to zero.

Fortunately there is an offsetting expenditure in the form of investment. Our first model of the economy assumed that firms only produced consumer goods and services which were in turn bought by households. In fact, some firms produce capital goods for sale to other firms. This expenditure on capital goods adds to the circular flow of income; it has the opposite effect to a leakage and causes output and income to expand. We can say, therefore, that investment is an injection.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Matter, branch, objectives, priorities, income, circular, responsibility, appropriate, saving

1. The overall performance of the economy is now accepted as a major ... of the government. 2. This ... of economy is known as macro-economics. 3. Economic analysis is concerned with the means of achieving particular economic 4. Policy-makers are obliged to establish some scale of.... 5. The choice of the objectives is a... of political decision. 6. We cannot design ... measures unless we have some knowledge of how the economy works. 7. Even in the simplest economy all the ... received by household is not spent. 8.... represents a leakage from the ... flow of income.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Broad, overall, task, appropriate, attain, operate, purchase, receipt, expenditures, wide, purpose, total, corresponding, achieve, work, buy, revenue, expenses.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Always, save, opposite, general, high, widen, loss, leakage, simple, same, never, particular, spend, low, reduce, sophisticated, profit, injection.

8. Переведите словосочетания на английский язык письменно.

Основная обязанность правительства, зарплата шахтеров, размер фирмы, общий уровень цен, платежный баланс, выбор целей, чтобы удовлетворить свои потребности, темпы экономического роста, справедливое распределение доходов, неприемлемый уровень инфляции, снизить уровень безработицы, с этой целью, довольно простая модель.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. several, of, expenditure, consists, total, elements. 2. in, was, this, governments, policy, adopted, the, period, by, postwar, most. 3. leakage, because, are, taxes, from, the, system, power, purchasing, they, remove. 4. injection, flow, the, are, exports, an, into, circular. 5. spending, forms, several, takes, government. 6. transfer, payments, directly, do, not, output, generate, income, and.

10. Запишите предложения, заполнив пропуски предлогами. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. The economy ... a country is affected ... political changes both at home and abroad. 2. Changes ... taste and fashion can influence the demands ... many consumer goods. 3. Such workers are especially liable ... to unemployment ... a rapidly changing world. 4. The loss ...job satisfaction, particularly... manufacturing industries, is rising some serious social problems. 5. Most ... the larger firms offer training ... new entrants. 6. It is held ... many people that the existing class structure is responsible ... some restrictions on the occupational mobility... labour. 7. A certain amount ... capital is required ... order to enter some occupations. 8. The length ... the training period itself may prove a deterrent... some people.

11. Поставьте и запишите вопросы к выделенным словам.

1. For these services *firms* pay *wages, rent, interest and dividends*. 2. Any changes in planned spending leads to *changes in output and employment*. 3. *Saving* represents a *leakage* from the circular flow of income. 4. Some firms *produce* capital goods *for sale to other firms*.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. In the UK, public expenditure ... (to define) as that expenditure which has ... (to finance) from taxation, national insurance contributions, and government borrowings. 2. In 1987—88 about 72 per cent of total public spending... (to carry out) by the central government. 3. Public expenditure ... (to consist) of two distinct types of outlay: spending on goods and services and transfer payments. 4. The main categories of public expenditure ... (to show) in Fig. 79 which ... (to give) details of the percentages of the total devoted to each category. 5. Public expenditure ... (to finance) in various ways. 6. The 'debt interest' item ... (to represent) the annual interest payments on the debts of the public sector. 7. Public goods must... (to supply) by the state. 8. It ... (to accept) that the social benefits from education and health services are much greater than the private benefits.

13. Письменно ответьте на вопросы к тексту.

1. How is the performance of the economy accepted? 2. What is the difference between micro- and macro-economics? 3. What does the choice of the economic policy depend on? 4. Why are some of the objectives incompatible? 5. why does any change in planned spending lead to input and employment changes?

14. Внимательно прочитайте текст № 2, переведите его устно.

For countries like the UK, which are heavily dependent on foreign trade (about 30 percent of UK output is exported directly or indirectly), the foreign balance is a critical matter. While short-term deficits might be covered by the use of official reserves and overseas borrowing, in the longer run a country must pay its way in the world. But a satisfactory balance of payments position is not simply one in which income equals expenditure on foreign account. Equilibrium should not be achieved at the expense of the other objectives of economic policy.

When countries are operating fixed exchange rates, national economies are closely linked and economic changes in one country will transmit their effects fairly quickly to other countries. Thus, a country experiencing a higher rate of inflation than its competitors will find its balance of payments position deteriorating because imports are becoming more competitive on the home market and exports less competitive in world markets. With a fixed exchange rate the immediate effect of any deficit falls on the official reserves of gold and foreign currency. When there is a persistent deficit, these reserves (plus borrowing facilities) will soon be exhausted so that, if the exchange rate is to be held, the government must take steps to eliminate the deficit.

Expenditure — reducing measures are those which aim to reduce aggregate demand, and we are now familiar with the manner in which fiscal and monetary policies are used for this purpose. A fall in total planned spending must lead to a fall in the expenditures on foreign goods and services. It might also lead to an increase in exports as domestic firms find it more difficult to sell in the home market and make greater efforts to sell in overseas market.

There might, however, be an unfavourable 'feed-back' effect from abroad, because a cut-back in the country's imports reduces other countries' exports and, hence, other countries' income. The country carrying out the expenditure — reducing policy, therefore, might find that, although it has favourable effects on its imports, it also has unfavourable effects on its exports. The other major problem with these measures is that they tend to increase unemployment. If the deficit is a substantial one, expenditure — reducing measures would be very unpopular because it would require a relatively large reduction in aggregate demand in order to achieve the required cut in import expenditures. In other words, the 'cost' in terms of unemployment would be politically unacceptable.

Expenditure-switching measures attempt to direct spending from foreign goods to home-produced goods. In order to deal with a deficit, steps might be taken to make imports relatively dearer in the home market and exports relatively cheaper in foreign markets. Devaluation would be the appropriate instrument for this purpose. Alternatively, such measures might take the form of direct controls on

imports. Tariffs, quotas, and exchange control can all be used to limit imports and divert demand to home-produced goods. An incomes policy might also be regarded as an expenditure-switching policy. If it succeeds in holding down a country's rate of inflation below the rates being experienced in other countries, the prices of its products will be falling (i.e. rising more slowly) relative to those of its competitors' goods. Expenditure-switching measures will not be very effective where there is a high propensity to import and the demand for imports is very inelastic. In such circumstances the use of tariffs or devaluation could lead to cost-push inflation.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Для стран подобно Великобритании, которые зависят от внешней торговли (приблизительно 30 процентов от продукции Великобритании экспортируется непосредственно или косвенно), иностранный баланс - критический вопрос. В то время как краткосрочные дефициты могли бы быть закрыты при помощи официальных запасов и заграничных заимствований, в более длинном управлении, страна должна оплатить ее путь в мире. Но удовлетворительный баланс платежей не просто тот, в котором доход равняется расходу на иностранный счет. Равновесие не должно быть достигнуто за счет других целей экономической политики.

Когда страны используют установленные обменные нормы, национальные экономики близко связаны, и экономические изменения в одной стране передадут эффекты довольно быстро другим странам. Таким образом, страна, испытывающая более высокую норму инфляции чем ее конкуренты найдет баланс ухудшения положения платежей потому, что импорт становится более конкурентоспособным на домашнем рынке, и экспортирует менее конкурентоспособный на мировых рынках. С установленным обменный оценивают непосредственный эффект любых падений дефицита на официальных запасах золотой и иностранной валюты. Когда имеется постоянный дефицит, эти запасы (плюс заимствование средств обслуживания) будут скоро истощены так, чтобы, если обменная норма была проведена, правительство должно предпринять шаги, чтобы устранить дефицит.

Расход - сокращающие меры - те, которые стремятся уменьшать совокупное требование, и мы теперь знакомы с манерой, в которой финансовая и валютная политика используется для этой цели. Падение всего запланированного расхода должно вести к падению в расходах на иностранные товары и услуги. Это могло бы также вести к увеличению в экспорте, поскольку внутренние фирмы находят более трудным продавать на домашнем рынке и делают большие усилия, чтобы продать на внешнем рынке.

ЗАЧЕТНАЯ КОНТРОЛЬНАЯ РАБОТА ECONOMIC GROWTH

1. Прочтите и переведите следующие слова и выражения.

Environment, disproportionately, nevertheless, welfare, therefore, desirability, furthermore, revenues, cumulative, obvious, incentive, attainable, affluent societies, gross national product, excess capacity, utilization of resources, deplorable living conditions, a low expectancy of life, proportionate share of increment, in general usage, any valid comparisons, corresponding changes.

2. К каждому термину из левой колонки подберите русский перевод. Запишите получившиеся пары и выучите слова и выражения.

achieve	благосостояние
affluent	богатый
attainable	быстрый
back-breaking toil	валовой национальный продукт
calculation (и.)	достигать
comparison	достижимый
concept	доход
consumption	избавление
corresponding	изнурительный труд
cumulative	использование
damage	ключ
deplorable	кроме того
environment	настойчивый
escape	несмотря на, однако
favour	обманчивый, вводящий в заблуждение
furthermore	обоснованный, действительный, имеющий силу
Gross National	окружающая среда
increment	очевидный
insistent	очка зрения
key	плачевный
leisure	помогать, поддерживать
misleading	понятие
nevertheless	постоянно
obvious	потребление
point of view	прибегать (к чему-либо), обращаться за помощью
rapid	прирост
resort	расчет, вычисление
revenue	расширять
steadily	свободное время, досуг
utilization	совокупленный, накопленный, кумулятивный
valid	соответствующий
welfare	сравнение
widen	ущерб

3. Внимательно прочитайте текст № 1, переведите его устно.

Economic Growth

Insistent demands for higher standards of living have put great pressures on governments to achieve faster rates of economic growth. In the more affluent societies there has been some reaction against the pressures for more rapid growth. Opponents of growth maintain that the costs of growth in terms of damage to the environment and the 'quality of life' are disproportionately high. Nevertheless, the demands for more consumption and more leisure are strong enough to make growth a major objective of economic policy.

The meaning of economic growth

In general usage, economic growth is taken to mean any increase in the Gross National Product, but for several reasons this is a rather misleading use of the term. First of all, GNP is measured in terms of money values so that inflation will increase the figure from one year to another. If we are to use the concept of growth to indicate changes in real income, the annual GNP figures must be corrected for price changes before any valid comparisons can be made. Secondly, changes in real GNP do not necessarily indicate corresponding changes in economic welfare. These are more accurately indicated by changes in real income per head so that changes in GNP should be related to changes in population. We should also take account of the composition of total output when relating growth to living standards. A massive increase in defence spending would show up as a large increase in GNP, but it would be misleading to use this as an indication of an improvement in material living standards.

There is one further distinction to be made. When an economy is functioning with excess capacity, GNP may be increased by putting the unemployed resources to work. Economists do not usually describe an increase in GNP which arises from a fall in unemployment as economic growth because the extra output is a one-and-for-all gain. The problem of economic growth is how to increase output when all resources are fully employed; it refers, therefore, to an increase in the country's productive potential. This means that economic growth can only be measured between periods when the utilization of resources, or rates of unemployment, were very similar.

The desirability of economic growth

Growth is an important objective of economic policy because it is the key to higher standards of living. It is economical growth which has made it possible for millions of people to escape from the misery of long hours of a back-breaking toil, deplorable living conditions, a low expectancy of life and other features of low income societies. Furthermore, people have come to expect economic growth — we expect our children to have a better life (in the material sense) than we have had.

From the government's point of view, economic growth is desirable because it brings in increasing revenues from a given structure of tax rates. It means that more and better schools, hospitals, and other social services can be provided without resorting to the politically unpopular measure of raising the rates of taxation. Economic growth also makes it easier (politically) to carry out policies of income distribution which favour the less well off. If real income per head is increasing, a more than proportionate share of the increment can be allocated to lower income groups and a less than proportionate share to the higher income groups. No one need be worse off.

Of great importance is the cumulative nature of economic growth. We must use compound interest calculations to work out the longer term effects of particular growth rates. For example, a country which maintains a growth rate of 3 percent per annum will achieve a doubling of real income in 24 years. It is this aspect of growth which explains why relatively small differences in national growth rates can, in a matter of 10 or 15 years, lead to large absolute differences in living standards. It also explains why the differences in real income between a rich country and a poor country can widen even when they are both experiencing the same rate of growth... A 3 percent increase on pound m. is a much greater increase in absolute terms than 3 percent on 1000 pounds.

The causes of growth

Economists have identified several factors which determine the rate of growth, but there is a lot of disagreement on the relative importance of these factors. It is obvious that, on the supply side, economic growth will depend upon the increase in the quantity and quality of the factors of production and the efficiency with which they are combined. But the demand side is also important. The incentives to increase capacity and output will clearly depend upon the level of aggregate demand. The object of demand management is not merely to bring planned spending up to a certain level and hold it there, it must be steadily raised to take account of the desired or attainable rate of growth.

4. Найдите в тексте слова из задания № 2. Выпишите предложения с ними и переведите их письменно на русский язык.

5. Запишите предложения, заполнив пропуски данными словами. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

Incentives, output, objective, usage, values, increase, rates, resources, revenues.

1. In general... economic growth is taken to mean any ... in the Gross National Product. 2. GNP is measured in terms of money 3. The problem of economic growth is how to increase ... when all... are fully employed. 4. Growth is an important... of economic policy. 5. Economic growth brings in increasing... from a given structure of tax.... 6. The ... to increase capacity and output will clearly depend upon the level of aggregate demand.

6. Выберите из слов, данных ниже, синонимы и запишите их парами.

Attain, desire, revenue, widen, merely, steadily, obvious, fast, affluent, damage, relate, deplorable, furthermore, rapid harm, connect, poor, rich, besides, wish, income, increase, only, constantly, achieve, evident.

7. Выберите из слов, данных ниже, антонимы и запишите их парами.

Opponent, growth, better, easy, less, wide, supporter, decline, worse, difficult, more, narrow.

8. Переведите словосочетания на английский язык письменно.

Более высокий уровень жизни, более высокие темпы экономического роста, ведущая цель экономической политики, в денежном выражении, обоснованное сравнение, соответствующие изменения, показатель повышения уровня жизни, использование ресурсов, изнурительный труд, не прибегая к непопулярным мерам, удвоение реальных доходов, относительно небольшая разница, уровень совокупного спроса.

9. Составьте и запишите предложения из слов, данных вразбивку. Переведите письменно получившиеся предложения.

1. personal, is, held, in, wealth, forms, many. 2. distributed, reasons, for, is, wealth, unequally, many. 3. people, generally, older, hold, younger, than, wealth, people, more, people. 4. now, part-time, make up, workers, a, quarter, almost, the, total, of, labour, employed, force. 5. investment, is, education, often, as, described, people, in. 6. growth, demands, expenditures, research, on, economic, large. 7. are, an, exports, injection, circular, the, into, flow. 8. imports, leakage, are, circular, the, flow, a, from.

10. Запишите предложения, заполнив пропуски предложениями. Подчеркните вставленные предлоги и переведите предложения письменно на русский язык.

1. Much depends ... the type ... the investment being undertaken. 2. Increasing the amount... capital per worker is known as 'capital depending' and this process should lead ... increasing labour productivity. 3. The extent... which new capital is used efficiently is also an important consideration. 4. Changes ... output per head are very much influenced ... changes ... the distribution ... the labour force. 5. The lack ... these facilities provides a serious barrier ... more rapid economic progress ... the developing countries. 6. As economic development takes place, there is a tendency ... secondary production and later ... the service industries. 7. In Britain and the USA, ... the other hand, the service sector has tended to grow much farther than the other sectors.

11. Поставьте к каждому из предложений максимальное число вопросов.

1. Comprehensive details of the distribution of income and wealth in the UK become available for the first time in 1975. 2. Marketable wealth consists of those assets which can be bought and sold. 3. The income of a household depends to a large extent on the number of economically active people it contains.

12. Запишите предложения, заполнив пропуски нужной формой глаголов, данными в скобках. Подчеркните вставленные слова и переведите предложения письменно на русский язык.

1. The possession of wealth ... (to confer) certain social advantages. 2. In order... (to get) people... (to work) harder, it... (to be) usually necessary ... (to offer) higher rewards. 3. Unemployment which... (to arise) from immobilities in the labour force rather than a lack of demand for labour ... (to know) as frictional unemployment. 4. Private spending may... (to stimulate) by a relaxation of any existing hire purchase restrictions. 5. The natural rate of unemployment ... (to associate) with an equilibrium situation in the labour market. 6. The Enterprise Allowance Scheme ... (to help) unemployed people ... (to set up) in business for themselves.

13. Задайте к тексту 10 вопросов различного типа.

14. Внимательно прочитайте текст № 2, переведите его устно.

There are a variety of ways in which the benefits of economic growth may be enjoyed. By maintaining the same labour force working the same number of hours, the community may enjoy the gains from its increasing ability to produce in the form of higher levels of consumption. Alternatively, since any given output can now be produced with a small labour input, workers may decide to take part of their improved living standards in terms of increased leisure. It would also be possible to maintain consumption levels and reduce the proportion of the population at work by extending the provisions for full-time further education and/or reducing the age of retirement. Economic growth, as pointed out earlier, also makes it possible to devote more resources to the social services without having to cut private consumption.

Nevertheless, in whatever form society chooses to take the further benefits, economic growth imposes a sacrifice in terms of current living standards. In a fully employed economy a higher rate of investment can only be carried out by allocating more resources to the production of capital goods,

therefore, will be less than it might otherwise be. It is true that a much greater annual output of consumer goods will be forthcoming in the future, but it may be many years before there is any net gain. Is it worth it?

Economic growth also gives rise to a variety of social costs. Rising incomes make it possible for more people to own cars, but this could lead to problems of pollution and traffic congestion. Huge modern steel plants, chemical works, oil refineries, and generating stations may be very efficient on the basis of purely commercial assessments, but they could impose costs on society by destroying natural beauty and other amenities. Modern methods of agriculture may greatly increase yields per acre, but they could have damaging effect on wild life. On the other hand we must remember that it is economic growth which makes it possible to devote more resources to the search for safer and cleaner methods of production.

Perhaps the most disturbing social costs are those associated with a rapid pace of economic change. The technical progress which makes machines and production methods obsolete also makes people redundant. Labour will have to learn new skills, adopt new methods of working and accept more frequent changes of occupation. While programmes of retraining with adequate financial 'grants can deal with the problem to extent, there still remains the social cost in terms of the disruption of a career and the unpleasant breaks in the partners of a person's working life. The benefits of economic growth may not be evenly spread; instead of everyone reducing his working week by a small fraction, it is more likely that some individuals may find themselves completely redundant.

15. Составьте и напишите пересказ текста №2, используя данные ниже клише. Будьте готовы передать основное содержание текста на английском языке на основе составленного пересказа устно.

The headline of this text is ... It deals with ...

The author starts by telling the reader that ... According to the text ... The text also includes ... Further the author states that ... The text goes on to say that ... In conclusion ...

I think the text is addressed to ... It will be particularly useful for those who ...

16. Составьте и напишите аннотацию к тексту №2, используя данные ниже клише.

The article is concerned with ... It is shown that ... The concepts of ... are considered. It should be noted that ... The fact that ... is stressed. There is no doubt that ...

17. Отредактируйте компьютерный перевод отрывка текста: найдите ошибки переводчика и исправьте их. Запишите получившийся перевод и подчеркните исправленные вами места.

Имеется много путей наслаждаться выгодами экономического роста. Поддерживая ту же самую рабочую силу, работающую то же самое число часов, общество может наслаждаться прибылью от увеличивающейся способности произвести в форме более высоких уровней потребления. Альтернативно, так как любая продукция может теперь быть произведена с маленьким трудовым входом, рабочие могут принимать участие их улучшенного жизненного уровня в терминах увеличенного досуга. Было бы также возможно поддержать уровни потребления и уменьшать пропорцию населения на работе, расширяя условия в течение полной рабочей недели дальнейшего образования и сокращая возраст отставки. Экономический рост, как указано ранее, также делает возможным посвятить большее количество ресурсов социальному обеспечению без того, чтобы иметь необходимость сокращать частное потребление.

Однако, в любом обществе формы хочет брать дальнейшие выгоды, экономический рост налагает жертву в терминах текущего жизненного уровня. В полностью нанятой экономике более высокая норма инвестиции может быть выполнена, размещая большее количество ресурсов к производству товаров капитала. Истинно, что намного большая ежегодная продукция товаров потребителя будет в будущем, но это может быть многими годами прежде имеется любая чистая выгода. Это стоит это?

Экономический рост также вызывает разнообразие социальных затрат. Повышение доходов делает возможным для большего количества людей иметь автомобили, но это могло вести к проблемам скопления движения и загрязнения. Огромные современные стальные заводы, химические работы, нефтяные очистительные заводы, и производящие станции могут быть очень эффективны на основе вполне коммерческих оценок, но они могли наложить затраты на общество, уничтожая естественную красоту и другие удобства. Современные методы сельского хозяйства

могут очень увеличивать урожаи, но они могли иметь разрушительный эффект на дикую жизнь. С другой стороны, мы должны помнить, что это - экономический рост, который делает возможным посвятить большее количество ресурсов поиску более безопасных и более чистых методов производства.

Возможно наиболее тревожащие социальные затраты связаны с быстрым темпом экономического изменения. Техническое продвижение, которое делает машины и методы производства, делает людей избыточными. Труд будет должен изучить новые навыки, принимать новые методы работы и принимать более частые изменения. В то время как программы переквалификации с адекватными финансовыми предоставлениями могут иметь дело с проблемой, все еще остается социальной стоимостью в терминах разрушения карьеры и неприятных перерывов в партнерах рабочей жизни человека. Выгоды от экономического роста не могут быть равномерно распространены; вместо каждого сокращающего его рабочую неделю маленькой фракцией, более вероятно, что некоторые индивидуумы могут находить себя полностью избыточными.

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