

Тема 1. Составление вопросов

Дополните вопрос: Was ... a first-year student 5 years ago?

we  
she  
they  
it

Дополните вопрос: Where ... our grandmother live?

is  
do  
does  
-

Дополните вопрос: Who ... English in your family?

study  
studies  
does study  
do study

Дополните вопрос: Is ... in good health?

I  
my friends  
her parents  
his grandfather

Дополните вопрос: Where ... you 20 minutes ago?

was  
are  
were  
did

Дополните вопрос: ... Victor the only child in the family?

Does  
Is  
Do  
Are

Дополните вопрос: My daughter was a housewife 3 years ago, ...

wasn't she?  
didn't she?  
wasn't he?  
was she?

Дополните вопрос: What Institute ... she submit an application for admission last year?

does

is

did

do

Дополните вопрос: Peter is in the third form, ... ?

is he

does he

doesn't he

isn't he

Дополните вопрос: ... you an office worker or a soldier?

Do

Does

Are

-

Дополните вопрос: At the age of seven she didn't begin to attend school, ...?

didn't she

did she

was she

doesn't she

Дополните вопрос: When did you ... short-time courses training book-keepers?

took

taken

takes

take

Дополните вопрос: Who ... in this room ten minutes ago?

is

were

was

did

Дополните вопрос: Does ... dream of becoming a book-keeper?

I

you

he

we

Дополните вопрос: Last year he became a first-year student of this Institute, ...?

didn't he

doesn't he  
did he  
wasn't he

Дополните вопрос: ... they on friendly terms with their cousins last summer?

Was  
Were  
Did  
Do

Дополните вопрос: ... your sister work?

Does  
Do  
Did  
Is

Дополните вопрос: ... his brother study at school or at the Institute?

Do  
Is  
Does  
-

Дополните вопрос: My nephew doesn't take a post-graduate course, ...?

does he  
doesn't he  
does she  
don't he

Дополните вопрос: My sister isn't two years my junior, ...?

doesn't she  
does she  
isn't she  
is she

Дополните вопрос: What ... happened?

has  
did  
were  
was

Дополните вопрос:..... they going to visit grandmother today?

Are  
Who  
Do  
Have

Дополните вопрос: Could you tell me ....?

what the time is  
what is the time  
what time

Дополните вопрос: Do you know ... ?

where the Barkley's Bank is  
where is Barkley's Bank  
where Barkley's Bank

Дополните вопрос: Do you know ... at the next session?

who is the speaker  
who the speaker is  
the speaker

Дополните вопрос:..... does it cost?

How much  
What  
Who

Дополните вопрос:..... is the Vice President's name?

What  
Where  
Who

Дополните вопрос: ... do you take a holiday? – Once a year

How often  
Where  
Why

Дополните вопрос:.... first stepped on the moon?

Who  
What  
When

Дополните вопрос:.... bag are you carrying? – Judy's

Whose  
Who  
What

Тема 2. Модальные глаголы

Вставьте пропущенный модальный глагол: One of the advantages of the credit card system is that you ... carry cash

cannot  
don't have to  
shouldn't

Вставьте пропущенный модальный глагол: When the prime rate is small, you ... borrow money from the bank on the easiest terms

- must
- may
- ought to

Вставьте пропущенный модальный глагол: The credit card system is rather new for this country. Some twenty years ago you ... have any credit card

- can not
- may not
- could not

Вставьте пропущенный модальный глагол: When he was young, he ... run a mile in less than five minutes

- can
- may
- was able to

Вставьте пропущенный модальный глагол: We ... meet him at the station at six o'clock, but he didn't come

- had to
- could
- were to

Вставьте пропущенный модальный глагол: You ... get a Higher Education Diploma if you don't undertake a project

- can
- can't
- may

Вставьте пропущенный модальный глагол: You failed your test in English. You ... have studied better

- should
- must
- were to

Вставьте пропущенный модальный глагол: You ... go to the library. I have many books at home, so you're welcome

- must not
- need not
- cannot

Вставьте пропущенный модальный глагол: According to the law, everybody ... pay taxes

- has to
- must

should

Дополните предложение. You ... wear shoes if you enter a mosque

must not

don't have to

should not

Дополните предложение. You ... drive carefully on a busy road

should

shouldn't

may

Дополните предложение. You ... change your money before you go to America, because there are a lot of 24 hour banks there

should

have to

don't have to

Вставьте пропущенный модальный глагол. You .... put your money into deposit account or keep it at home

can

must

ought to

Вставьте пропущенный модальный глагол. You .... pay interest for using the credit card

may

ought

must

Вставьте пропущенный модальный глагол. This bank is far from here. You...take a bus

must

are to

should

Вставьте пропущенный модальный глагол. .... I help you?

Can

Must

Ought

Вставьте пропущенный модальный глагол. Before you set up your own business, you .... accumulate working experience and business contacts

have to

may

should

### Тема 3. Местоимения some, any, no и их производные

Заполните пропуск подходящим местоимением: He never puts ... sugar in his coffee

- any
- no
- some

Заполните пропуск подходящим местоимением: These flowers are dying. There has been ... rain for several days

- any
- no
- some

Заполните пропуск подходящим местоимением: Give me ... sugar, please, there is none in my tea

- any
- no
- some

Заполните пропуск подходящим местоимением: Have you read ... articles about financial resources of our country?

- any
- no
- some

Заполните пропуск подходящим местоимением: Are there ... illustrations in that book?

- any
- no
- some

Заполните пропуск подходящим местоимением: Have you got ... money on your account?

- any
- no
- some

Заполните пропуск подходящим местоимением: For breakfast Ann has a cup of tea and ... sandwiches

- any
- no
- some

Заполните пропуск подходящим местоимением: I haven't a credit card with me, so I cannot buy ...

- nothing

anything  
something

Заполните пропуск подходящим местоимением: If ... calls while I am out,  
ask him to wait

anybody  
everyone  
something

Заполните пропуск подходящим местоимением: I cannot find the newspaper

...  
somewhere  
anywhere  
nowhere

Заполните пропуск подходящим местоимением: They are so lazy. ... wants  
to wash dishes

Nobody  
Everybody  
Somebody

Заполните пропуск подходящим местоимением: There is ... at the door. May  
be it is a postman?

nobody  
anybody  
somebody

Заполните пропуск подходящим местоимением: The institute is still the  
same. ... has changed

Nothing  
Everything  
Anything

Заполните пропуск подходящим местоимением: He took ... money and went  
to the cinema

any  
no  
some

Заполните пропуск подходящим местоимением: Don't take ... books from  
here, please

any  
no  
some

Заполните пропуск подходящим местоимением: In the evening I often go ...  
with my friends



anywhere  
nowhere  
somewhere

Заполните пропуск подходящим местоимением: I cannot speak ... foreign languages

any  
no  
some

Заполните пропуск подходящим местоимением: If ... wants to set up a corporation, he should apply for a corporate charter

everybody  
anybody  
any

Заполните пропуск подходящим местоимением: Give me the newspaper, please. I've got ... time to read

no  
any  
some

Заполните пропуск подходящим местоимением: If you have a credit card, you don't have to carry ... cash

any  
no  
some

Выберите единственно правильный вариант перевода: Please take any magazine you like

Возьми любой понравившийся тебе журнал

Возьми все понравившиеся тебе журналы

Возьми несколько понравившихся тебе журналов

Выберите единственно правильный вариант перевода: Bring me some water, please

Принеси мне воды, пожалуйста

Принеси мне побольше воды, пожалуйста

Принеси мне чего-нибудь попить, пожалуйста

Выберите единственно правильный вариант перевода: Has anybody got any questions?

У кого-нибудь есть какие-нибудь вопросы?

У всех есть вопросы?

Ни у кого нет вопросов?

Выберите единственно правильный вариант перевода: Did anybody come here, when I was at the institute?

Кто-нибудь приходил сюда, когда я был в институте?

Никто не приходил, пока я был в институте?

Все приходили, когда я был в институте?

Выберите единственно правильный вариант перевода: Have you spoken with anyone about anything?

Вы со всеми о чем-нибудь говорили?

Вы ни с кем не говорили о чем-либо?

Вы говорили с кем-нибудь о чем-либо?

Выберите единственно правильный вариант перевода: None of us is going there today

Кто-то из нас сегодня туда пойдет

Никто из нас не пойдет туда сегодня

Никто туда сегодня не идет

Выберите единственно правильный вариант перевода: Nobody was at home, when I returned

Никого не было дома, когда я вернулся

Все были дома, когда я вернулся

Кто-то был дома, когда я вернулся

Выберите единственно правильный вариант перевода: Somebody forgot to do the bed

Все забыли заправить постель

Никто не забыл заправить постель

Кто-то забыл заправить постель

Выберите единственно правильный вариант перевода: Don't tell anybody anything

Никому не говори этого

Никому ничего не говори

Никто ничего не говорит

Выберите единственно правильный вариант перевода: Nobody knows their address

Никто не знает их адреса

Любой знает их адрес

Невозможно узнать их адрес

Выберите единственно правильный вариант перевода: No one wants to prepare home assignment

Никто не хочет готовить домашнее задание

Никого не заставишь готовить домашнее задание

Все всегда готовят домашнее задание

Выберите единственно правильный вариант перевода: Where is my checkbook? I've left it somewhere

Где моя чековая книжка? Я где-то ее оставил

Где моя чековая книжка? Я всегда где-нибудь ее оставляю

Где моя чековая книжка? Я нигде ее не оставлял

Выберите единственно правильный вариант перевода: We didn't meet anybody in the refectory

Мы встретили кого-то в столовой

Мы никого не встретили в столовой

Мы встретили всех в столовой

Тема 4. Степени сравнения прилагательных

Выберите правильный вариант ответа: The prices for travelling tickets in winter are getting ...

low

lower

the lowest

Выберите правильный вариант ответа: One of ... advantages of credit cards is that you don't have to carry cash, even a checkbook

big

bigger

the biggest

Выберите правильный вариант ответа: New computers can store more information and ...

fast

faster

the fastest

Выберите правильный вариант ответа: Prices have gone up. Things are not as ... as they used to be

cheap

cheaper

the cheapest

Выберите правильный вариант ответа: Investments to the building companies are three and a half times ... than during the previous years

great

greater

the greatest

Выберите правильный вариант ответа: In the USA it's ... to keep the money in the banks, than in Russia

profitable  
more profitable  
the most profitable

Выберите правильный вариант ответа: The old method was ... effective than the new one  
little  
less  
the least

Выберите правильный вариант ответа: African oil is much ... than Middle Eastern oil  
light  
lighter  
the lightest

Выберите правильный вариант ответа: Everybody is interested in ... possible economic development  
good  
better  
the best

Выберите правильный вариант ответа: Чем быстрее мы закончим нашу работу, тем скорее мы пойдем домой  
As soon as we finish our work, we'll go home  
The quicker we finish our work, the sooner we'll go home  
If we finish our work earlier, we'll go home

Выберите правильный вариант ответа: На следующий урок вы должны выучить как можно больше слов  
For the next lesson you must learn as many words as possible  
For the next lesson you must learn many English words  
For the next lesson you must learn many English words if possible

Выберите правильный вариант ответа: Бензин стал в 2 раза дороже, чем он был в прошлом году  
Petrol is twice more expensive than it was last year  
Petrol is not so expensive as it was last year  
Petrol is twice as expensive as it was last year

Выберите правильный вариант ответа: В этой стране самый высокий уровень занятости  
This country has the highest possible level of employment  
This country has higher level of employment  
The employment in this country is very high

Выберите правильный вариант перевода: Фильм не такой интересный, как книга

The film is more interesting than the book

The book is less interesting than the film

The film is not as interesting as the book

Тема 5. Настоящее время

Выберите правильный вариант ответа: The Board of Directors ... once a month to discuss current affairs

is meeting

meets

has been meeting

Выберите правильный вариант ответа: The company ... in oil for many years

has been trading

trades

is trading

Выберите правильный вариант ответа: The Vice President ... an important position within the corporation

occupies

is occupying

has been occupying

Выберите правильный вариант ответа: We ... our share of the world's cosmetics markets at the moment

increase

are increasing

have been increasing

Выберите правильный вариант ответа: Economically, the country ... steadily these past ten years

improves

is improving

has been improving

Выберите правильный вариант ответа: Every Christmas a company ... its customers gifts

gives

is giving

has been giving

Выберите правильный вариант ответа: Many governments ... expenditure on defense at present

reduce

are reducing  
have been reducing

Выберите правильный вариант ответа: Our company regularly ... 20% of its turnover in research and development  
invests  
is investing  
has been investing

Выберите правильный вариант ответа: Capitalism ... the free exchange of goods and services in the world market  
is based upon  
is being based upon  
are based upon

Выберите правильный вариант ответа: How long ... for the manager?  
are you waiting  
do you wait  
have you been waiting

Выберите правильный вариант ответа: Companies ... annual reports to inform the public about the previous years activities  
publish  
are publishing  
have been publishing

Выберите правильный вариант ответа: Internal promotions ... usually on the notice board  
are posted  
are being posted  
is posted

Выберите правильный вариант ответа: During the last few years the plant ... hard to increase its industrial output  
works  
has been working  
is working

Выберите правильный вариант ответа:  
- What are you doing here?  
- I ... some cheques  
am cashing  
cash  
cashes

Выберите правильный вариант ответа: The company presently ... new ways of expanding its market

looks for  
is looking for  
has been looking for

Выберите правильный вариант ответа: There ... huge price reductions in many shops during the summer sales  
is  
are  
have been

Выберите правильный вариант ответа, чтобы дополнить предложение: As a rule, government ... certain deductions of taxes to stimulate business activity  
introduces  
is introducing  
has been introducing

Выберите правильный вариант ответа: The Director currently ... talks in the USA  
has been having  
has  
is having

Вставьте глагол в соответствующей форме. Mike's plane ... at night  
has been arriving  
is arriving  
arrives

Вставьте глагол в соответствующей форме. The local office of this international company ... at 9 o'clock  
opens  
is opening  
have opened

Вставьте глагол в соответствующей форме. We ... English for 2 years  
are learning  
have been learning  
learn

Вставьте глагол в соответствующей форме. It often ... in autumn  
rains  
is raining  
has been raining

Вставьте глагол в соответствующей форме. He ... home at 9 every day  
is leaving  
has left

leaves

Тема 6. Прошедшее время

Выберите правильный вариант: When ... these documents?

you signed

have you signed

did you sign

Выберите правильный вариант: Since 1990 both taxes and inflation ...

have increased

increased

has increased

Выберите правильный вариант: The company ... of business when he became the Managing Director

went out

has gone out

have gone out

Выберите правильный вариант: “ ... Robert at his job place lately? ”

Did you see

Have you seen

You have seen

Выберите правильный вариант: Last year the prime rate of the Federal Reserve Bank ... 5%

were

was

has been

Выберите правильный вариант: George never ... on business trips

went

have gone

has gone

Выберите правильный вариант: Yesterday the company ... its first fall in profits

announced

has announced

have announced

Выберите правильный вариант: Unemployment ... recently the 2 million mark

have reached

reached

has reached



Выберите правильный вариант: I ... ever ... anyone work so hard in my whole life  
didn't ... see  
haven't ... seen  
hasn't ... seen

Выберите правильный вариант: When he ... his job he ran into debt  
have lost  
lost  
has lost

Выберите правильный вариант: In 2000 Brazilian companies ... a lot of money into developing advanced technologies  
put  
have put  
has put

Выберите правильный вариант: When Mr. Smith was 30 he finally moved to Paris and ... his own business  
set up  
has set up  
have set up

Выберите правильный вариант: Two months ago the bank ... the house at \$100 000  
valued  
have valued  
has valued

Выберите правильный вариант: I ... just that we won the export award  
have heard  
heard  
has heard

Выберите правильный вариант: I ... already a lot about management at the courses  
learnt  
has learnt  
have learnt

Вставьте глагол в соответствующей форме. While we ... it, our main competitor dropped their prices  
were promoting  
had promoted  
promoted

Вставьте глагол в соответствующей форме. By Christmas I ... it was time to change my job  
had decided  
decided  
have been deciding

Вставьте глагол в соответствующей форме. The computer crashed when I ... the new software  
was loading up  
had loaded up  
loaded up

Вставьте глагол в соответствующей форме. After she ... a few notes, she started writing the introduction to the Annual Report  
had made  
made  
have made

Вставьте глагол в соответствующей форме. Before Thomas became personal assistant he ... already for the company for 2 years  
had worked  
worked  
have worked

Вставьте глагол в соответствующей форме. I ... on the project for 2 months before they decided to cancel it  
had been working  
worked  
have worked

Вставьте глагол в соответствующей форме. I ... about changing my job for some time before I finally decided  
had been thinking  
have been thinking  
thought

Вставьте глагол в соответствующей форме. George ... on business trip  
have never been going  
never went  
has gone

Вставьте глагол в соответствующей форме. I can't get Tessa on the phone. ... all afternoon  
I try  
I tried  
I've been trying

Вставьте глагол в соответствующей форме. There is a new road to the motorway. ... it yesterday

They'd opened

They opened

They've opened

Вставьте глагол в соответствующей форме. The bank told me last week there was no money in my credit card. ... it all

I had spent

I spent

I was spending

Вставьте глагол в соответствующей форме. I wanted to buy some jewellery, but I ... my credit card

had left

left

have left

Вставьте глагол в соответствующей форме. I felt terribly nervous. I ... about it all week

had been worrying

have been worrying

worried

Тема 7. Действия в будущем времени

Вставьте глагол в соответствующей форме: On Monday morning he ... to Berlin. Everything is arranged for his trip

will fly

is flying

is going to fly

Вставьте глагол в соответствующей форме: The plane ... at 18.05

leaves

is leaving

will leave

Вставьте глагол в соответствующей форме: When he arrives, he ... in Plaza Hotel

is staying

will stay

stays

Вставьте глагол в соответствующей форме: I hope the economy of that country ... soon

recovers

is recovering

will recover

Вставьте глагол в соответствующей форме: He ... money in some profitable business. But he still doesn't know what business to choose  
is going to invest  
will invest  
invests

Вставьте глагол в соответствующей форме: The annual meeting of shareholders ... next week  
will hold  
going to be held  
is being held

Вставьте глагол в соответствующей форме: He ... new job. That's why he buys so many newspapers  
is going to find  
finds  
will find

Вставьте глагол в соответствующей форме: I hope the credit system ... in our country soon  
will be introduced  
is introduced  
is introducing

Вставьте глагол в соответствующей форме: The bank ... a new branch next week. Everything has been arranged for that  
opens  
will open  
is opening

Вставьте глагол в соответствующей форме: The local office of this international company ... at 9 o'clock  
opens  
will open  
is opening

Вставьте глагол в соответствующей форме: They ... a joint venture, but the details haven't been discussed yet  
are setting up  
will set up  
are going to set up

Вставьте глагол в соответствующей форме: The Board of Directors ... tomorrow  
is meeting

will meet  
meets

Выберите правильный вариант ответа. Sam's plane ... at midnight  
will arrive  
is going to arrive  
arrives  
would arrive

Дополните вопрос. What time ... for Bristol?  
will the next bus leave  
does the next bus leave  
is the next bus going to leave

Выберите правильный вариант ответа. Jack ... 14 next year  
will be  
is going to be  
is  
is to be

Выберите правильный вариант ответа. The plane... on Monday  
will be flying off  
is flying off  
flies off  
will fly off

Тема 8. Страдательный залог «Passive Voice»

Заполните пропуск соответствующей формой пассивного залога: Jobs ...  
where society needs them  
have been created  
were created  
are created  
had been created

Заполните пропуск соответствующей формой пассивного залога: Certifi-  
cates of ownership of bonds ... from seller to buyer without any formalities  
was being transferred  
is transferred  
can be transferred  
has been transferred

Заполните пропуск соответствующей формой пассивного залога: In a few  
days possibilities ... for increasing the number of jobs  
are studied  
are being studied  
have been studied

will be studied

Заполните пропуск соответствующей формой пассивного залога: Two hours later we ... by other students of the group

have been joined

will be joined

were joined

Заполните пропуск соответствующей формой пассивного залога: When ... by your teacher last?

will you be asked

were you asked

are you being asked

are you asked

Заполните пропуск соответствующей формой пассивного залога: ... the last art exhibition ... by many people?

Is ... attended

Will ... be attended

Was ... attended

Заполните пропуск соответствующей формой пассивного залога: The work ... by us tomorrow

will be finished

is finished

has been finished

is being finished

Выберите точный вариант перевода предложения: Ann is often asked questions

Аня часто задает вопросы

Аня часто задавала вопросы

Ане часто задают вопросы

Ане часто задавали вопросы

Выберите точный вариант перевода предложения: A liar is believed by nobody

Лжец сам никому не верит

Лжецу никто не верит

Всякий верит лжецу

Лжецу никто не поверит

Выберите точный вариант перевода предложения: He was forgiven his absence

Ему простили его отсутствие

Он простил ему его отсутствие

Он попросил прощения за свое отсутствие

Ему не простили его отсутствие

Выберите точный вариант перевода предложения: Your mistakes must be paid attention to

Ты должен обратить внимание на свои ошибки

Надо обратить внимание на твои ошибки

Обрати внимание на свои ошибки

Выберите точный вариант перевода предложения: Weak students must be helped

Отстающие студенты нуждаются в помощи

Помогите отстающим студентам

Помощь надо было оказать отстающим студентам

Отстающим студентам надо помогать

Выберите точный вариант перевода предложения: The conference was preceded by comprehensive preparation work

Ведется всесторонняя подготовительная работа к конференции

Конференции предшествовала всесторонняя подготовительная работа

Конференция предшествовала всесторонней подготовительной работе

За всесторонней подготовительной работой последовала конференция

Выберите точный вариант перевода предложения: This financial aid was asked for by the Government

Правительство попросило о финансовой помощи

Правительство попросили о финансовой помощи

Финансовая помощь была оказана правительством

Правительству оказали финансовую помощь

Выберите точный вариант перевода предложения: His lectures are always listened to very attentively

Он всегда слушает лекции очень внимательно

Его лекции всегда нужно слушать очень внимательно

Нужно было внимательно слушать его лекции

Его лекции всегда слушают очень внимательно

Выберите точный вариант перевода предложения: Measures should be taken to ensure high reliability of equipment

В целях обеспечения высокой надежности оборудования были предприняты (определенные) меры

Для обеспечения высокой надежности оборудования, необходимо предпринять (определенные) меры

Высокая надежность оборудования обеспечивалась благодаря принятию (определенных) мер

При условии принятия (определенных) мер будет обеспечена высокая надежность оборудования

Заполните пропуск соответствующей формой пассивного залога. General subjects ... traditionally .... by the first and the second year students  
are ... studied  
is ... studied  
were... studied

Заполните пропуск соответствующей формой пассивного залога. Our yesterday's meeting .... by the dean  
was attended  
has been attended  
is attended

Заполните пропуск соответствующей формой пассивного залога. The new ads campaign ... last year  
has been launched  
was launched  
is launched

Выберите точный вариант перевода предложения. Clients of the bank are sent monthly statement  
Клиенты банка отправляют ежемесячный отчет  
Банк отправляет клиентам ежемесячный отчет  
Клиентам банка отправляется ежемесячный отчет

## Тема 9. Татарстан

Вставьте подходящее по смыслу слово: The republic is ... in the Middle Volga region  
situated  
established  
founded

Вставьте подходящее по смыслу слово: This country ... a lot of oil  
extracts  
expands  
exists

Вставьте подходящее по смыслу слово: For cattle breeding we need to grow ...  
grain crops  
fodder crops  
spring wheat

Вставьте подходящее по смыслу слово: This motor-car works ... heavy excavators  
manufactures  
works out



extracts

Вставьте подходящее по смыслу слово: ... sales we rank second in the industry

In terms of

In spite of

In the middle of

Вставьте подходящее по смыслу слово: Last year earnings were 6% less than this year. So we say that they rose ... 6%

from

to

by

Вставьте подходящий предлог: The territory of the republic is divided ... several economic regions

in

into

for

Вставьте подходящий предлог: The local plant which later developed ... a production association is among the largest in Tatarstan

into

for

in

Вставьте подходящий предлог: Our republic is very rich ... oil which made it well-known in the world as a major oil-producing republic

of

at

in

Вставьте подходящий предлог: More than 15% of economically active population are engaged ... the agricultural sector

in

at

on

Вставьте подходящий предлог: 4.5 mln. hectares of land are cultivated which is equal ... 67% of the Republic's territory

to

for

-

Вставьте подходящий предлог: ... the end of the year the company's profits rose by 10%

In

At

-

Вставьте подходящий предлог: Inflation began to level... in the third quarter of the year

-

off

of

Дополните предложение. It is a big city with population of 110000 people. The population is mostly ... in industry

situated

engaged

unemployed

Дополните предложение. The bank ... its interest rate. This made borrowing easier for individuals

reduced

declined

increased

Дополните предложение. Inflation levelled off for a 6 month period and then there was a price rise ... 10%

on

of

by

Из данных вариантов подберите синоним к словам: Average earnings grew steadily during this period

rose slightly

increased constantly

remained constant

Из данных вариантов подберите синоним к выделенному слову: Sales rose sharply last month

gradually

dramatically

slightly

Из данных вариантов подберите синоним к выделенному слову: "Kamaz" is a large capacity lorry

track

truck

cast

Из данных вариантов подберите синоним к выделенной фразе. Tatarstan is known as a major oil-producing republic

manufacturing  
cultivating  
extracting

Из данных вариантов подберите синоним к выделенному слову: The country has an overall area of 322 km<sup>2</sup>

whole  
major  
total

Тема 10. Кредиты

Вставьте соответствующий предлог: To penetrate ... system

on  
under  
into

Вставьте соответствующий предлог: Agreed upon ... advance

on  
in  
at

Вставьте соответствующий предлог: to be purchased ... credit

in  
on  
at

Вставьте соответствующий предлог: A report ... expenses

at  
on  
in

Вставьте соответствующий предлог: Payment ... installments

on  
with  
in

Вставьте соответствующий предлог: Depending ... your solvency

on  
in  
from

Выберите правильный перевод слова: Expenses

доходы  
расходы  
покупки

Выберите правильный перевод выражения: To allow credit  
предоставлять кредит  
получать кредит  
покупать в кредит

Выберите правильный перевод выражения: Credit card holders  
владельцы кредитных карт  
кредитная система  
покупатели кредитных карт

Выберите правильный перевод выражения: Purchases  
покупки  
доходы  
расходы

Выберите правильный перевод выражения: Lump sum  
большая часть суммы  
частями  
вся сумма сразу

Выберите правильный перевод выражения: Credit rate  
условия кредита  
кредитная ставка  
обязательства по кредиту

Выберите правильный перевод выражения: To issue smb. a credit card  
выдавать кому-либо кредитную карточку  
предоставлять кому-либо кредит  
оплачивать по кредитной карточке

Подберите синоним к слову: To exhaust  
to use up  
to spend  
to pay for

Подберите синоним к слову: To purchase  
to buy  
to sell  
to render

Подберите синоним к слову: To render  
to provide  
to indicate  
to accept

Вставьте соответствующий предлог: due ... such system  
for

to  
–

Вставьте соответствующий предлог: ... the basis of information  
on  
from  
at

Подберите синоним к слову: a store  
a shop  
a café  
a filling station

Подберите синоним к слову: latent  
open  
closed  
hidden

Подберите синоним к слову: a core  
a bottom  
a central part  
a top

Тема 11. Деньги, банки

Дополните предложение. If you get more money than you have invested, it means that you ...  
are after profit  
make a profit  
keep money in circulation

Дополните предложение: When the Federal Reserve Bank announces a change in the prime rate level businessmen have to ...  
regulate financial well-being of the country  
invest chiefly in real estate  
reassess profitability of their business operations

Дополните предложение. When a bank “buys” money, it ...  
borrows money from other banks  
lends money out to population  
attracts buyers

Дополните предложение. Any bank seeks to “sell” money ...  
cheaply  
chiefly  
dearly

Дополните предложение. Every bank is obliged to ...  
shift money of various costs from sphere to sphere of economy  
take out insurance  
cater to individual population centres

Дополните предложение. Prime rate is looked upon as a ... of the country's  
financial system  
so called annual rate  
vital component  
ramified network

Верно ли данное утверждение: Real estate trade is a quick-paying business  
верно  
неверно

Подберите синоним к слову: To reduce  
increase  
assess  
cut

Подберите синоним к слову: To promote  
stimulate  
compensate  
regulate

Подберите синоним к слову: To make up for  
stimulate  
circulate  
compensate

Подберите перевод к слову: In the final analysis  
в финале  
в конечном счете  
при завершающем анализе

Дополните предложение. The main purpose of a bank is to lend money out ...  
at a certain interest rate  
at a reduced lending rate  
on the easiest terms for the borrowers

Дополните предложение. Banks that usually borrow money from the Central  
bank at a prime rate are  
local banks  
leading banks  
lending banks

Тема 12. Предпринимательство

Дополните предложение: When the owner of a one-person firm fails, it means that he ...  
is fired  
gets into business  
goes out of business

Дополните предложение: For anyone who has some trade it is easier to ... en-  
trepreneur  
turn into  
turn down  
set up

Дополните предложение: When the government lowers taxes it ...  
respects flourishing business  
runs some promising business  
encourages business

Дополните предложение: He earns very little. So he can hardly ...  
afford to work  
work by himself  
make both ends meet

Дополните предложение: Jake wants to have a business of his own. He is go-  
ing ...  
to have some trade  
to work for someone else  
to set up a firm

Подберите наиболее точное соответствие данному выражению: Knowledge  
and skills which you acquire during all your life  
experience  
education  
school background

Вставьте подходящие предлоги: An entrepreneur takes ... responsibility ...  
other people  
for ... on  
on ... for  
on ... to

Дополните предложение: They offered her the job, but she ... an opportunity  
turned down  
set up  
turned into

Дополните предложение: The economy is booming and small businesses ...

are flourishing  
are going broke  
are making both ends meet

Дополните предложение: A 10p rise in cigarette prices is not enough ...  
smokers to stop  
to encourage  
to borrow  
to expand

Тема 13. Высшее образование в Великобритании

Дополните предложение подходящим словом или выражением: Overseas students ... on-campus accommodation  
are provided with  
are provided for  
is guaranteed

Дополните предложение подходящим словом или выражением: Usually four students ... a flat in the hostel  
live  
accommodate  
share

Дополните предложение подходящим словом или выражением: Part-time students ... for one day a week  
released from work  
are released from work  
get partial support

Дополните предложение подходящим словом или выражением: In their final year undergraduates are obliged to undertake ...  
pre-employment experience  
non-credit program  
post-graduate course

Дополните предложение подходящим словом или выражением: An American Style credit ... system will be soon introduced at our institute  
accommodation  
accumulation  
application

Дополните предложение подходящим словом или выражением: Working hard throughout the course of studies students ... knowledge and prepare themselves for their final exam  
assess  
apply



accumulate

Дополните предложение подходящим словом или выражением: Continuous assessment of knowledge ... students to work hard not only for their written exams

encourages

requires

supports

Заполните пропуск соответствующим предлогом: Full-time students in the UK get a grant and apply ... some loan

for

from

to

Заполните пропуск соответствующим предлогом: Passes ... 5 subjects in GCE are enough to get you to this University

for

in

on

Заполните пропуск соответствующим предлогом: What are the requirements for admission ... this institute?

for

in

to

Заполните пропуск соответствующим предлогом: Studies ... correspondence usually take longer

for

by

to

Заполните пропуск соответствующим предлогом: What does the amount of grant depend ... ?

for

from

on

Верно ли данное высказывание: Only first-year students are provided with on-campus accommodation in the UK

да

нет

Верно ли данное высказывание: Each flat in a hostel may accommodate only one student in the UK

да

нет

Верно ли данное высказывание: In the final year all students with unsatisfactory marks have to undertake pre-employment experience

да

нет

Верно ли данное высказывание: A student who completed the 3d course of the university in the UK is called a Bachelor

да

нет

Верно ли данное высказывание: The head of HEI in the UK is Rector

да

нет

#### Тема 14. Безработица

Дополните предложение. A person becomes unemployed when he ...  
is laid off

retires

looks for a job

Дополните предложение: Their services are free. It means that ...

they charge nothing for their services

they don't have to pay for their services

they don't require an advance payment

Дополните предложение. When you start your business you need to have your own clientele and establish ...

temporary enterprise

an operating firm

business connections

Дополните предложение. "A decline in business activity" means ...

unemployment

recession

expansion of production

Подберите наиболее точное соответствие выделенному слову (из предлагаемых вариантов). Some employment agencies require a deposit, and you have to pay up THE REMAINDER after you get the job

the advance payment

the deposit

the rest

Подберите наиболее точное соответствие выделенному слову (из предлагаемых вариантов). If you try to get a job via private employment agencies you have to pay them A FEE

- a deposit
- a charge
- in advance

Подберите наиболее точное соответствие выделенному слову (из предлагаемых вариантов). You may ACQUIRE experience in doing business while working for somebody else

- accumulate
- earn
- require

Подберите наиболее точное соответствие выделенному слову (из предлагаемых вариантов). If a person is at the RETIREMENT AGE it means that ...

- he works somewhere
- he has a vacation
- he doesn't work because of the age

Подберите наиболее точное соответствие выделенному слову (из предлагаемых вариантов). JOB-PLACEMENT - this is what employment agencies are busy doing

- job-hunting
- getting you a job
- looking for a job

Подберите наиболее точное соответствие ВЫДЕЛЕННОЙ фразе (из предлагаемых вариантов). If employees ARE LAID OFF «WHOLESALE» it means that

- ...
- they are fired in few number
- they are fired in great number
- they are not fired

Дополните предложение. Zoe does a bit of freelance photography as a .

- sideline
- business connection
- vacation

Дополните предложение. Few businesses ... in the present economic climate

- prosper
- require
- crave

Дополните предложение. The shoe factory is the largest ....in this area

- employer
- employee

employment

Подберите наиболее точное соответствие выделенному выражению. She PUTS AT LEAST \$30 A WEEK ASIDE for goods

she has to pay out \$30

she charges \$30 for goods

she saves up \$30

Подберите наиболее точное соответствие выделенному выражению. The car owners GIRD THEMSELVES FOR rise of petrol-price

prepare for

are laid off

look for a job

Тема 15. Реклама

Вставьте пропущенный предлог. Funds are spent ... manufacture of goods and this accelerates economic growth

on

of

to

Вставьте пропущенный предлог. ... time ... time you receive invitations to visit exhibitions

Between... and

From ... to

Either ... or

Вставьте пропущенный предлог. They suggest you to have a look ... their new model

at

for

through

Вставьте пропущенный предлог. Commercials are very expensive and not all companies can afford ... them

for

----

of

Вставьте пропущенный предлог. Sometimes producers pay ... ad

to

----

for

Подберите синоним к выделенному слову. Another way of advertising is distribution of GIFTS

presents  
purchases  
ads

Подберите синоним к выделенному слову. This does not mean that the goods sold at a discount are of INFERIOR quality

best  
good  
worse

Подберите синоним к выделенному слову. You got a call from a company with a SUGGESTION that you have a look at their new model

request  
saying  
proposal

Подберите синоним к выделенному слову. Your time to test drive a new car is COMPENSATED by a gift

paid  
served  
made up for

Подберите синоним к выделенному слову. COMMERCIALS are very expensive and not all companies can afford them

television ad  
billboard ad  
newspaper ad

Вставьте пропущенный предлог. The main task of advertisement is to get people into the shop and make them interested .... what you offer

in  
at  
with

Вставьте пропущенный предлог. The idea is to woo customers to the shop and wait ... them to buy goods at regular prices

for  
to  
–

Подберите синоним к выделенному слову. Advertising EXPENDITURES in the USA are comparable to the budgets of some countries

price  
costs  
goods

Подберите синоним к выделенному слову. Free-of-charge distribution is one type of ADVERTISING

- selling
- promotion
- producing

Подберите синоним к выделенному слову. To attract customers, some shops organize regular sales at DISCOUNT prices

- low
- high
- regular

Тема 16. One, ones, one's

Вставьте пропущенное слово: The only items remaining on the agenda were the ... listed in the Journal for 12 April

- one
- ones
- one's

Вставьте пропущенное слово: If one wants to encourage private and public investment in Europe ... has to apply for the stability package

- one
- ones
- one's

Вставьте пропущенное слово: Every country relies on ... own resources

- one
- ones
- one's

Вставьте пропущенное слово: Tokyo-Japan's most serious problem - and the ... that is least discussed - is overpopulation

- one
- ones
- one's

Вставьте пропущенное слово: That country cannot satisfy ... own requirements in fact

- one
- ones
- one's

Вставьте пропущенное слово: ... this book was famous but nobody reads it today

- Ones
- Once

Ot once

Вставьте пропущенное слово: Equity is the total value of a company, ... all liabilities have been paid

ones  
one's  
once

Вставьте пропущенное слово: Some businessmen think that older workers are more reliable than younger ..

one  
ones  
once

Вставьте пропущенное слово: It's necessary to replace this inefficient equipment with the new ..

one  
ones  
once

Вставьте пропущенное слово: These transactions are similar to the ... we are planning

ones  
one's  
once

Вставьте пропущенное слово: Modern computers are replacing the outdated .

ones  
one's  
once

Вставьте пропущенное слово: ... you have signed the contract, you are obliged to fulfil it

Ones  
One's  
Once

Вставьте пропущенное слово: Everyone must know ... duties

ones  
one's  
once

Вставьте пропущенное слово: For every job created, another ... somewhere else will be destroyed

one  
ones  
once

those

Вставьте пропущенное слово: The problem is still ... of managing the resources of a business – material, people and money

one

ones

once

those

Вставьте пропущенное слово: He buys German cars rather than British ...

one

ones

once

those

Вставьте пропущенное слово: The reasons are basically economic ...

one

ones

once

those

Вставьте пропущенное слово: At least two new factors are present in greater emphasis - ... is the element of time, another that of planning

one

ones

once

those

Вставьте пропущенное слово: For the US the priority remains ... of cutting the budget deficit

one

ones

once

those

Тема 17. Функции «it»

Выберите точный перевод выделенных фрагментов: It is said that their company is in fashion business

Известно, что

Говорят, что

Требуется

Выберите точный перевод выделенных фрагментов: It is known that the Earth is round

говорят, что

известно, что



было подсчитано

Выберите точный перевод выделенных фрагментов: It turns out that he is quite right in his predictions  
требуется  
известно, что  
кажется

Выберите точный перевод выделенных фрагментов: It seems that this agreement is profitable  
Говорят, что  
Бесполезно  
Похоже, что

Выберите точный перевод выделенных фрагментов: It's no use to produce these commodities, they don't satisfy customer needs  
Известно  
Оказывается  
Бесполезно

Выберите точный перевод выделенных фрагментов: It is planned to continue our negotiations  
Планируется  
Это запланировано  
Оценивается

Выберите точный перевод выделенных фрагментов: It is considered that this deal will bring a good profit  
Считается  
Планируется  
Бесполезно

Выберите точный перевод выделенных фрагментов: It should be said that in real life such situations don't occur very often  
следует сказать, что  
говорят, что  
нужно сказать, что

Выберите точный перевод выделенных фрагментов: It proved to be impossible to change the situation radically  
было невозможно  
доказано, что невозможно  
оказалось невозможно

Выберите точный перевод данного предложения: It is easy to imagine the consequences of this step  
Легко представить последствия этого шага

Трудно себе представить последствия этого шага  
Вы можете легко представить последствия этого шага

Выберите точный перевод данного предложения: I find it difficult to discuss this problem with you

Я нахожу трудным обсуждать эту проблему с вами  
Мне трудно обсуждать эту проблему с вами  
Мне так легко решать эту проблему с вами

Выберите точный перевод данного предложения: It is better to have a written agreement with a manufacturer

Лучше иметь письменное соглашение с производителем  
Вам бы лучше иметь письменное соглашение с производителем  
Письменное соглашение с производителем – вот, что вам необходимо иметь

Выберите точный перевод данного предложения: It is a sad story because people lost their jobs

Печально, что люди оказались без работы  
Это интересный случай, потому, что люди оказались без работы  
Это печальная история, потому, что люди остались без работы

Выберите точный перевод данного предложения: It is important to note that there is no other way out of this situation

Важно отметить, что нет другого выхода из этой ситуации  
Должно быть отмечено, что нет другого выхода из этой ситуации  
Тот факт, что нет другого выхода из этой ситуации, очень важен

Выберите точный перевод данного предложения: It is important that you know this rule

Это важно, чтобы вы знали это правило  
Важно знать это правило  
Важно, чтобы вы знали это правило

Выберите точный перевод данного предложения: It makes no difference what you will think

Мне не все равно, что ты подумаешь  
Это важно, что ты подумаешь  
Не важно, что ты подумаешь

Тема 18. Функции «that»

Какое слово заменено на “those” в следующем предложении. The functions of savings banks differ from those of commercial banks  
differ  
banks  
functions

Какое слово заменено на “that” в следующем предложении. The problem of setting up a new enterprise is much more difficult than that of expanding the existing firms  
problem  
enterprise  
firms

Какое слово заменено на “that” в следующем предложении. The yield of this crop is three times as great as that of wheat  
three times  
wheat  
yield

Какое слово заменено на “that” в следующем предложении. Our range of goods is wider than that of our competitors  
goods  
range of goods  
competitors

Какое слово заменено на “that” в следующем предложении. The most complex controllable factor is that of promotion  
complex  
factor  
promotion

Выберите точный перевод следующего предложения. It is on this square that sports events took place last year  
Именно на этой площади проходили спортивные соревнования в прошлом году  
Именно спортивные соревнования проходили на этой площади в прошлом году  
В прошлом году на этой площади проходили спортивные соревнования

Выберите точный перевод следующего предложения. It was last night that they discussed the problem  
Они обсуждали эту проблему прошлой ночью  
Именно эту проблему они обсуждали прошлой ночью  
Только прошлой ночью они обсуждали эту проблему

Выберите точный перевод следующего предложения. It was IBM that set the standard for the PC  
Стандарт для персональных компьютеров был установлен компанией IBM  
Именно компания IBM установила стандарт для персональных компьютеров  
Компания IBM установила именно стандарт для персональных компьютеров

Выберите точный перевод следующего предложения. It is advertisement that helps attract buyers

Реклама помогает привлечь потенциальных покупателей

Именно реклама помогает привлечь потенциальных покупателей

Потенциальные покупатели привлекаются рекламой

Выберите точный перевод следующего предложения. It is these conditions that he needs for testing the devices

Ему нужны как раз такие условия для проверки этих устройств

Именно ему нужны такие условия для проверки этих устройств

Ему нужны как раз эти приборы для проверки

Выберите точный перевод следующего предложения. It is this type of computers that is in high demand on the market nowadays

Именно сегодня компьютеры пользуются большим спросом

Сегодня компьютеры пользуются большим спросом

Как раз такие компьютеры пользуются большим спросом сейчас на рынке

Выберите точный перевод следующего предложения. It is the radical changes in the company's strategy that he was in favour of

Он выступал за радикальные изменения в стратегии компании

Именно он выступал за радикальные изменения в стратегии компании

Он выступал именно за радикальные изменения в стратегии компании

Выберите точный перевод следующего предложения. It is a current account that the customer gets interests on

Именно клиент получает проценты по текущему счету

Клиент получает проценты именно по текущему счету

Клиент получает лишь проценты по текущему счету

Выберите точный перевод следующего предложения. It is securities that are traded on the Stock Exchange

На фондовой бирже торгуют ценными бумагами

Именно на фондовой бирже торгуют ценными бумагами

На фондовой бирже торгуют именно ценными бумагами

Заполните пропуск подходящим словом или фразой. ... the market is very decentralized in America

That

The point is that

So much that

Заполните пропуск подходящим словом или фразой. Hundreds of thousands were unemployed, and wages of ... working were cut

those

that

this

Заполните пропуск подходящим словом или фразой. ... studying economics must know about the Law of Demand

–

Those

That

Заполните пропуск подходящим словом или фразой. ... all passengers survived in the crash is miraculous

What

Those

That

Тема 19.Функции «what» и «which»

Выберите точный перевод выделенного слова. At WHAT stage is the development of this enterprise?

что

то, что

на какой

Выберите точный перевод выделенного слова. The result of WHAT has been done by this month are very important.

чего

тоуј, что

какой

Выберите точный перевод выделенного слова. All products have WHAT is traditionally called “Product life cycle”

что

то, что

какой

Выберите точный перевод выделенного слова. Marketing research helps to determine WHAT customers need

в чем

какие

каковы

Выберите точный перевод выделенного слова. Competitiveness of domestic goods has increased, WHICH affected economic development of the country

который

какой

что

Выберите точный перевод выделенного слова. Board members are appointed by the President WHICH gives them independence from changes in sentiment in the Congress

который

какой

что

Выберите точный перевод выделенного слова. The report shows WHAT results have been achieved this month

которые

какие

что

Выберите точный перевод выделенного слова. The product must always perform the function for WHICH it is intended

для которой

для какой

для чего

Выберите точный перевод выделенного слова. Owners of a business need some accounting information in order that they may understand WHAT the accountant is telling them

какой

что

который

Заполните пропуск подходящим словом или фразой. One has to admit that ... we produced before isn't profitable now

that

what

this

Заполните пропуск подходящим словом или фразой. ... they produce is very profitable

Which

What

It

Заполните пропуск подходящим словом или фразой. It is important to know ... needs of consumers are

that

what

whose

Заполните пропуск подходящим словом или фразой. One should know ... forms of marketing communication promotion includes

that

what  
it

Заполните пропуск подходящим словом или фразой. Lots of plants were closed because of the economic crash, ... caused unemployment so that  
who  
which

Заполните пропуск подходящим словом или фразой. The decision was made to cardinaly change monetary policy that is the way to reach the ultimate goal ... means a steady growth of economy  
which  
what  
this

## Тема 20. Условные предложения

Дополните предложение, выбрав глагол в соответствующей форме. If the government ..... more than it receives through taxation, it can still avoid creating new money itself  
spends  
spent  
will spend

Дополните предложение, выбрав глагол в соответствующей форме. If we ..... together we would have saved more money  
worked  
had worked  
have worked

Дополните предложение, выбрав глагол в соответствующей форме. If the bank ..... the amount it spends to the amount it collects, then it would create no new money  
could match  
can match  
could have matched

Дополните предложение, выбрав глагол в соответствующей форме. If I ..... how difficult the job was, I wouldn't have taken it  
had known  
have know  
knew

Дополните предложение, выбрав глагол в соответствующей форме. If the government ..... some extra money would you be prepared to create a subsidiary in our country?

finds  
would find  
found

Дополните предложение, выбрав глагол в соответствующей форме. The economy can't develop if the finances ..... in a bad state  
would be  
are  
were

Выберите наиболее точный вариант ответа. If the ministers decided to hold an inquiry, we ..... it  
will welcome  
would have welcomed  
would welcome

Выберите наиболее точный вариант ответа. If the contract had been fulfilled in time, we ..... commodities long before  
would receive  
will receive  
would have received

Выберите наиболее точный вариант ответа. If the government spent more money on medicine, there ..... children's death  
won't be  
wouldn't be  
wouldn't have been

Выберите наиболее точный вариант ответа. The recession ..... avoided if the prices hadn't fallen  
could be  
can be  
could have been

Выберите наиболее точный вариант ответа. If I lost my job, I ..... back to university  
went  
would go  
will go

Выберите наиболее точный вариант перевода. If you had asked me I would have lent you my car

Если бы ты попросил меня, я бы одолжил тебе свою машину (в прошлом)

Если ты попросишь меня, я одолжу тебе свою машину

Если бы ты попросил меня, я бы одолжил тебе свою машину (в настоящем)



Выберите наиболее точный вариант перевода. If I go to university I'll get a better job

Если бы я пошел учиться в университете, я бы получил хорошую работу

Если бы я пошел учиться в университет, я бы получил хорошую работу (в прошлом)

Если я пойду учиться в университет, я получу хорошую работу

Выберите наиболее точный вариант перевода. If your company went bankrupt, what would you do?

Если ваша компания разорится, что вы будете делать?

Если бы ваша компания разорилась, что бы вы сделали?

Если бы ваша компания разорилась, что бы вы сделали? (в прошлом)

Выберите наиболее точный вариант перевода. If they keep to an agreement, I'll give them the money

Если бы они выполнили договор, я бы дал им денег (в настоящем)

Если бы они выполнили договор, я бы дал им денег (в прошлом)

Если они выполнят договор, я дам им денег

Выберите наиболее точный вариант перевода. You'll be alright if you take some travellers' cheques

У вас будет все хорошо, если вы возьмете с собой дорожные чеки

У вас бы было все хорошо, если бы вы взяли с собой дорожные чеки

У вас бы было все хорошо, если бы тогда взяли с собой дорожные чеки

Выберите наиболее точный вариант перевода: I would have taken them to court if they hadn't paid me what they owed

Я бы подал на них в суд, если бы они не заплатили мне то, что должны (в прошлом)

Я подам на них в суд, если они не заплатят мне то, что должны

Я бы сейчас подал бы на них в суд, если бы они не заплатили мне то, что должны

Выберите наиболее точный вариант перевода. If you had to live in another country, where would you go?

Если вам придется жить в другой стране, куда вы поедите?

Если вам придется жить в другой стране, куда бы вы поехали? (в настоящем)

Если бы вам пришлось бы жить в другой стране, куда бы вы поехали? (в прошлом)

Выберите наиболее точный вариант перевода. We might move to Moscow if Peter got the job

Мы можем переехать в Москву, если Питер получит работу

Мы могли бы переехать в Москву, если бы Питер получил работу (в настоящем)

Мы могли бы переехать в Москву, если бы Питер получил работу (в прошлом)

Выберите наиболее точный вариант перевода. If I knew the answer to that question, I would tell you

Если бы я знал ответ на этот вопрос, я бы тебе сказал (в прошлом)

Если я узнаю ответ на этот вопрос, я скажу тебе

Если бы я знал ответ на этот вопрос, я бы сказал тебе (в настоящем)

Дополните предложения, выбрав глагол в соответствующей форме. If we produced more goods we ... more profit

will make

would make

would have made

Дополните предложения, выбрав глагол в соответствующей форме. If we ... in product development we wouldn't have caught up with our competitors

hadn't been involved

were not involved

are not involved

Дополните предложения, выбрав глагол в соответствующей форме. The firm will deliver the goods in a week if you ... the contract now

would have signed

will sign

sign

Дополните предложения, выбрав глагол в соответствующей форме. We would provide some extra services for the car if you ... the car in our garage

bought

will buy

had bought

Выберите наиболее точный вариант перевода. You would have achieved your goal if you had worked harder

Если бы ты больше работал, ты бы достиг своей цели. (в прошлом)

Если бы ты больше работал, ты бы достиг своей цели. (в настоящем)

Ты достигнешь своей цели, если будешь больше работать

Выберите наиболее точный вариант перевода. If a firm carries out a market research it will have more information about prospective customers

Если фирма проводит исследование рынка, она имеет больше информации о потенциальных клиентах

Если фирма проведёт исследование рынка, она будет иметь больше информации о потенциальных клиентах

Если бы фирма провела исследование рынка, она бы имела больше информации о потенциальных клиентах

Выберите наиболее точный вариант перевода. If you borrowed some money from the bank you could buy a new car

Если бы ты взял деньги в банке, ты бы мог купить новую машину. (в настоящем)

Если ты возьмёшь деньги в банке, ты сможешь купить новую машину

Если бы ты взял деньги в банке, ты бы мог купить новую машину. (в прошлом)

## Тема 21. Функции инфинитива

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить глаголом в неопределенной форме вместе с союзом "чтобы"

To run a company effectively became the main objective

To raise funds for its needs an enterprise issues shares

To get the state subsidies means to raise additional resources

Проанализируйте предложения и выберите то, при переводе которого следует использовать слово "должен"

The company was to increase wages and salaries by the end of the year

Their duty is to provide the best conditions for the work of energy systems

The main task for the nearest future was to develop these vast territories

Проанализируйте предложения и выберите то, при переводе которого следует использовать слово "должен"

The ultimate goal of any business is to generate profit

Funds from the state budget are to be used to finance the construction of this project

The purpose of the new agreement was to accomplish the work in time

Подберите правильный перевод ВЫДЕЛЕННОЙ части предложения. The idea of sales is to attract customers to the shops offering a discount AND WAIT FOR THEM TO BUY GOODS at regular prices

... и ждать покупки товаров для них

... и ждать их для покупки товаров

... и ждать, что они купят товары

Подберите правильный перевод ВЫДЕЛЕННОЙ части предложения. There is NOT ENOUGH WORK FOR SPECIALISTS TO BE BUSY all day long

недостаточно работы, которой занимаются специалисты

недостаточно работы для занятия специалистов

недостаточно работы, чтобы специалисты были заняты

Подберите правильный перевод данного предложения. What does Russia have to do for this to happen?

Что должно случиться в России для этого?

Что необходимо сделать России, чтобы это случилось?

Что сделано Россией, чтобы это случилось?

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить используя слово «который»

We will buy the goods at a price to be fixed by special agreement

This technology is to be introduced next year

It was done to develop new technology

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “который”

Here is the exercise to be done by the students next time

He is to come in few minutes

The economy of our country has a long way to go to catch up the developed countries

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “чтобы”

To make profits they trade with foreign firms

The contract was to be signed next week

These are the shares to be sold

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить, используя слово “должен”

To be effective the company made its budget realistic

She is the best employee to report managers

This problem is to be solved by the end of the year

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “который”

We improve the quality of goods to be more competitive

The results of market research are to be taken into consideration immediately

It was the question to be answered by Sales Manager

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить, используя слово “должен”

This is the best idea to be discussed at the meeting

The method is to be used in the production

To achieve this goal the company established strategic priorities

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “который”

To reduce costs they use new technology

These are the key strategic decisions to make as soon as possible

The annual meeting of shareholders is to begin at 10 o'clock

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “чтобы”

My children need someone to go to school with

We are to purchase all the materials necessary for production

Funds from the state budget were used to finance the realization of this project

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. The manager is waiting for them to sign the agreement

... их, чтобы подписать соглашение

...чтобы они подписали соглашение

... что они подписали соглашение

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. For this problem to be solved you must hold a meeting

Чтобы эта проблема была решена...

Чтобы решить эту проблему

Для решения этой проблемы...

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. It's possible for our company to trade with foreign firms

... чтобы вести торговлю с нашей компанией

... для нашей компании вести торговлю

...что наша компания будет вести торговлю

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. The main question is for debts to be repaid as soon as possible

...чтобы долги были выплачены

...чтобы выплатить долги

для выплаты долгов

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. They developed a new product for everyone to buy

... чтобы всем купить

... для покупки каждому

... чтобы все купили

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. For the prices to be cut is out of the question

О том, чтобы снизить цены...

О том, чтобы цены были снижены...

Для снижения цен...

Подберите правильный перевод к ВЫДЕЛЕННОЙ части предложения. It is useless to think for people to save money in this bank

...что люди будут хранить деньги...

... что людям для хранения денег...

... для людей хранить деньги

Тема 22. Инфинитив сложном дополнении, в сложном сказуемом

Выберите наиболее точный вариант перевода. Do you want your product to be advertised in this journal?

Хотите ли вы, чтобы ваш товар рекламировался в этом журнале?

Вы хотите рекламировать ваш товар в этом журнале?

Выберите наиболее точный вариант перевода. We WOULD LIKE these documents to be attached to the registration form

Мы хотели бы, чтобы эти документы были приложены к регистрационному бланку

Мы хотели бы приложить эти документы к регистрационному бланку

Выберите наиболее точный вариант перевода. You ARE UNLIKELY to see fast rises in these share prices

Вам не понравится наблюдать за быстрым ростом цен на эти акции

Вряд ли вы увидите быстрый рост цен на эти акции

Дополните предложение. The director was expected ... present at the meeting

be

to be

have been

Дополните предложение. Do you want the work ... today?

to finish

finishing

to be finished

Дополните предложение. This internal reform is supposed ... the company back on its feet

to put

to be put

put

Дополните предложение. I consider these qualities ... the most important for a good manager

be

to be

were

Дополните предложение. What makes foreign businessmen ... about discrimination?

to speak

speak

speaking

Дополните предложение. They want their business ... much bigger  
to be  
was  
has been

Дополните предложение. I would like you ... at some interesting statistics  
look  
to look  
looked

Выберите наиболее точный вариант перевода. They want their goods to be sold  
Они хотят продавать свои товары  
Они хотят чтобы их товары были проданы

Выберите наиболее точный вариант перевода. You are likely to discuss the main strategic goal  
Вы наверняка обсудите главную стратегическую цель  
Вам понравится обсуждение главной стратегической цели

Выберите наиболее точный вариант перевода. The department is expected to keep all the records  
Ожидается, что отдел будет вести все записи  
Отдел ожидает, что записи будут вестись

Выберите наиболее точный вариант перевода. We wish the services to be paid by cash  
Мы хотим оплатить услуги наличными  
Мы хотим, чтобы услуги были оплачены наличными

Тема 23. Типы коммерческих предприятий

Подберите продолжение к данному предложению. The Chairman of the Board of Directors is ...  
responsible for recruitment and selection of personnel  
in overall control and may not be the head of any one department  
in charge of a department's day-to-day running

Подберите продолжение к данному предложению: The manager of a department is ...  
responsible for strategic planning and for making decisions  
in overall control of the company  
in charge of department's day-to-day running

Подберите продолжение к данному предложению: Marketing Department ... reports to Sales Manager

keeps a record of all payments made and received  
carries out market research

Подберите продолжение к данному предложению: Personnel Department is

...  
responsible for strategic planning and for making decisions  
responsible for recruitment and selection  
in charge of department's day-to-day running

Подберите продолжение к данному предложению: Accounting Department

...  
reports to Sales Manager  
advises on corporate regulations  
keeps a record of all payments made and received

Подберите синонимы к выделенному слову: If you go into business alone, it is called one-person business

limited involvement  
sole proprietorship  
leadership

Подберите синонимы к выделенному слову: Partnership is an association of two or more people to carry on business for profit

to run business  
to go into business  
to get down to business

Подберите синонимы к подчеркнутому слову: The owner's liability in the sole proprietorship is greater than in any other forms of ownership

interest  
responsibility  
profit

Подберите синонимы к подчеркнутому слову: The company's manager makes a lot of important decisions concerning hiring and firing employees, distributing duties among them, evaluating the company's activities

profits  
taxes  
responsibilities

Подберите синоним к подчеркнутому слову: Limited liability is sure to be one of the major advantages of any corporation

factors  
benefits  
needs

Подберите синонимы к выделенному слову: To run a business properly one



should hire a professional manager  
employ  
lay off  
control

Подберите синонимы к подчеркнутому слову: It is easy to set up a sole proprietorship, as one has only to purchase a license  
to fix  
to establish  
to introduce

Заполните пропуск подходящим по смыслу предлогом: Like sole proprietorship, partnership is easy to establish, and its profits are not subject ... federal corporation taxes  
to  
on  
for

Заполните пропуски подходящими по смыслу предложениями: In corporations investors can limit their personal liability ... the amount of money they have invested  
by  
for  
to

Заполните пропуски подходящими по смыслу предложениями: The major advantage ... corporate form of ownership ... sole proprietorship and partnership is limited liability of its owners  
of...over  
of...from  
for...over

Заполните пропуск подходящим по смыслу предлогом: Higher interest rates will force small firms go out ... business  
for  
from  
of

Заполните пропуск подходящим по смыслу предлогом: Corporations are jointly owned by different people who receive shares of stock in exchange ... an investment of money in the company  
of  
for  
by

Заполните пропуск подходящим по смыслу предлогом: To get down... business one needs to purchase a license

in  
for  
to

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The owner provides complete control over the business, its loans, capital and policies

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. Having bought a share in business, one risks to lose only the sum of money invested in it

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The officers supervise daily management, stockholders having the final authority

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. It needs at least two partners each of them providing the capital

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The owners of this business unit do not directly control its operations

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. It's a cheap form of business ownership, the purchase of license being the first step for starting it

sole proprietorship  
partnership  
corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. There is unlimited liability of each partner for the debts of the business, that is complete financial responsibility for losses

- sole proprietorship
- partnership
- corporation

Подберите продолжение к данному предложению. Research and Development department ...

- creates new products
- works with the factory unit
- brings the firm's goods and services to the attention of customers

Подберите продолжение к данному предложению. Legal department ...

- advises on corporate regulations
- organizes quality control
- orders all supplies needed by the firm

#### Тема 24. Совместное предприятие

Выберите наиболее точный вариант, чтобы дополнить предложение: Two or more companies agreed to work on a project. It means that they have set up .

- acquisition
- a joint venture
- a takeover

Выберите наиболее точный вариант, чтобы дополнить предложение: After the procedure of registration the joint venture can be named as .

- a juridical person
- legislative body
- an individual

Выберите наиболее точный вариант, чтобы дополнить предложение: ... is formed by way of annual deductions from the profits of a joint venture .

- Charitable fund
- Reserve fund
- Authorized fund

Выберите наиболее точный вариант, чтобы дополнить предложение: The Board of Directors of a joint venture .

- sets up the strategy of a company
- determines day-to-day management
- reports to all company departments

Выберите наиболее точный вариант, чтобы дополнить предложение: If the company pays out part of money it earns, such company is .

tax deductible  
exempt from tax  
subject to a tax

Выберите наиболее точный вариант, чтобы дополнить предложение: Some joint venture has broken up or ceased to exist. It means that it has been ... ..

dissolved  
established  
repatriated abroad

Выберите наиболее точный вариант, чтобы дополнить предложение: Joint venture may open a bank account and conclude agreements and contracts .

on its own name  
at its own name  
in its own name

Выберите наиболее точный вариант, чтобы дополнить предложение: One of the main features of interest to Russian participant is to ... foreign technol-

ogy  
attract  
reject  
create

Выберите наиболее точный вариант, чтобы дополнить предложение: The foundation documents and the Feasibility Study are needed for the ... procedure

retirement  
application  
producing

Выберите наиболее точный вариант, чтобы дополнить предложение: The authorized fund may be ... from the profits of a joint venture

established  
deducted  
supplemented

Выберите наиболее точный вариант, чтобы дополнить предложение: The company decided to ... to the third party court

appear  
appeal  
appoint

Выберите наиболее точный вариант, чтобы дополнить предложение: He earns about \$800 a month after tax and insurance .

deductions  
contributions

constructions

Выберите наиболее точный вариант, чтобы дополнить предложение: The ... fund is created to develop production

authorized

reserve

research and development

Выберите синоним к выделенному слову: Russian enterprises have the right to SET UP joint ventures with foreign firms on the territory of Russia

include

cover

establish

Выберите синоним к выделенному слову: Feasibility study covers the OBJECTIVES of a company

accounting records

goals

assets

Выберите синоним к выделенному слову: Joint-stock companies were established with the view to realizing export-import TRANSACTIONS

deals

deans

dealers

Выберите синоним к выделенному слову: Some Russian companies PARTICIPATE in the European projects

carry out

negotiate

take part

Выберите синоним к выделенному слову: There are several MAIN features of interest to Russian participants of a joint venture

principle

principal

political

Выберите синоним к выделенному слову: Our government is trying to improve the DOMESTIC market

national

overseas

foreign

Тема 25. Маркетинг

Закончите предложение. The four controllable factors in marketing are .

the consumers opinions and interests, hobbies, favourite sports  
introduction, growth, maturity and decline  
price, product, place and promotion

Закончите предложение. Industrial goods are .  
products bought by corporations or institutions  
products bought by individual consumers  
products bought by households

Закончите предложение. Demand analysis is .  
determining the needs of prospective customers  
developing techniques / methods for marketing research  
part of market segmentation

Закончите предложение. The stages of the product life cycle are .  
product, price, place and promotion  
introduction, production, growth and promotion  
introduction, growth, maturity and decline

Закончите предложение. "Distribution" means .  
the movement of goods and services from producers to consumers  
determining the needs of prospective customers  
the satisfaction of customer needs and profitability

Закончите предложение: An important role of marketing is .  
to manufacture something and make another person want it  
to find out what the needs of customers are and to undertake necessary ac-  
tions to satisfy those needs  
to be constantly engaged in product development

Закончите предложение. The ultimate objective of a business corporation is .  
to negotiate the sale and purchase  
to supply goods reliably  
to generate profits

Закончите предложение. In marketing it is customary to organize different  
marketing sectors into broad groups:  
product, price, place and promotion  
consumer goods, industrial goods and services  
soft drinks, detergents, pharmaceuticals, electric appliances

Закончите предложение: The product must always perform the function for  
which it is intended and .  
meet quality standards  
cover costs  
supply reliably

Закончите предложение. Promotion includes ... ..  
product planning, marketing research, pricing  
transporting , storing and selling goods  
advertising, direct mail, customer service, special events

Подберите синоним к слову: rival  
competitor  
supplier  
marketer

Подберите синоним к слову: rapid  
good  
fast  
quite

Подберите синоним к слову: wide range  
multiple choice  
supplies  
overheads

Подберите синоним к слову: items  
stages  
levels  
commodities

Подберите синоним к слову: advantage  
benefit  
drawback  
feature

Подберите синоним к слову: to be engaged in  
to diversify  
to choose  
to be involved in

Подберите синоним к слову: complex  
easy  
complicated  
main

Подберите синоним к слову: delivery  
supply  
development  
sale

Подберите синоним к слову: to promote  
to choose

to move  
to facilitate

Подберите синоним к слову: prospective (customer)  
potential  
constant  
necessary

Подберите синоним к слову: current  
present  
previous  
modern

Подберите синоним к слову: diversity  
demand  
variety  
delivery

Подберите синоним к слову: to determine (the price)  
to set  
to deliver  
to cost

Подберите синоним к слову: method  
supply  
technique  
analyses

Вставьте пропущенный предлог: In order to win the market the company should be constantly engaged ... product development  
in  
at  
on

Вставьте пропущенный предлог: If you want to succeed you should be guided ... four controllable factors  
from  
by  
for

Вставьте пропущенный предлог: Up-market goods are usually sold ... a very high price  
in  
on  
at



Вставьте пропущенный предлог: Prices ... industrial goods are usually decided by large companies

at  
for  
in

Вставьте пропущенный предлог: The length of the product life cycle depends on the extent ... which the product is an innovation or a modification

to  
in  
at

Вставьте пропущенный предлог: To be successful the newcomer must have a compelling offer to make the customer switch ... his product

for  
on  
to

## Тема 26. Менеджмент

Дополните предложение: Personnel manager ...

directs and controls people effectively  
deals mainly with human activities  
looks at the business objectively as a whole

Дополните предложение: Top management includes ...

top management, middle management, operating management  
president, vice-president, general manager  
directing, controlling, staffing, innovating

Дополните предложение. Management functions include ...

the ability to direct and control people effectively  
top management, middle management, operating management  
directing, controlling, staffing, innovating

Дополните предложение. Management levels include ...

top management, middle management, operating management  
president, vice-president, general manager  
directing, controlling, staffing, innovating

Дополните предложение. The process of finding the right person for each job is .

staffing  
organizing  
firing

Дополните предложение. A lack of ... leads to misunderstanding between managers and employees  
foreign language skill  
stamina  
communicative skill

Дополните предложение. Systematic decision making can be hard work, particularly if you're ... complicated situations  
dealing with  
planning  
innovating

Дополните предложение. The ability to generate new ideas and perspectives which lead to the success of the company is ..  
creativity  
adaptability  
leadership

Дополните предложение. To make people think that your way is right means to ... them  
persuade  
respect  
follow

Дополните предложение. When you simply can't do all tasks, you may pass some of them to the other people, in other words you .  
seek new way  
delegate responsibilities  
force your staff

Дополните предложение. The overall responsibility ... decision making contains some managerial functions  
of  
for  
to

Дополните предложение. One of the problems of any specialist is learning how to look ... the business objectively, as a whole  
at  
for  
out

Дополните предложение. You have to rely ... information given to you by local businesses and by your local reps  
for  
on  
with

Подберите синоним к выделенному слову. This report summarizes the results of a survey CARRIED OUT by the consumer magazine implemented  
started  
finished

Подберите синоним к выделенному слову: Companies should hire or APPOINT people especially for this kind of work  
fire  
select  
choose for a position

Подберите синоним к выделенному слову: This new job requires good management ABILITY  
skill  
effort  
task

Подберите синоним к выделенному слову: Who IS RESPONSIBLE for monitoring the activities of travel agents?  
is in charge of  
is engaged in  
is busy with

Подберите синоним к выделенному слову: Language AFFECTS negotiating strategy more than cultural considerations  
influences  
changes  
helps

Подберите синоним к выделенному слову: A good manager is someone who knows how TO HANDLE staff well  
to manage  
to control  
to accept

Дополните предложение: The oldest organizational structure is called...  
matrix structure  
line structure  
geographical structure

Дополните предложение: The management function, that refers to monitoring of results is...  
innovating  
staffing  
controlling

Дополните предложение: The management function, that refers to finding new approaches to work is...

innovating  
staffing  
controlling

Дополните предложение: The management function, that refers to organizing the process of implementing is called...

planning  
organizing  
innovating

Дополните предложение: The management function, that refers to motivation is called...

directing  
controlling  
staffing

Дополните предложение: The management function, that refers to setting goals is called...

organizing  
planning  
directing

Тема 27. Биржи

Подберите синоним к слову: Dealings

categories  
regulations  
transactions

Подберите синоним к слову: Short-fall

deficit  
abundance  
investment

Подберите синоним к слову: Variety

personality  
diversity  
security

Подберите синоним к слову: Overseas

domestic  
foreign  
incorporated

Подберите синоним к слову: To entitle  
to conduct  
to issue  
to give the right

Подберите синоним к слову: Commitment  
spending  
obligation  
opportunity

Заполните пропуск подходящим по смыслу словом. The process of taking part in a capital market begins with a corporation selling .  
goods  
wealth  
stocks

Заполните пропуск подходящими по смыслу словами. The market value of the ... is about \$ 120 billion  
share index  
borrowers  
securities

Заполните пропуск подходящими по смыслу словами. As a shareholder you are ... of the company  
an owner  
an intermediary  
an agent

Заполните пропуск подходящими по смыслу словами. ... earn a fixed income  
Ordinary shares  
Preference shares  
Equities

Заполните пропуск подходящими по смыслу словами. You can also buy ... which are a form of long-term borrowing  
goods  
bonds  
commitments

Заполните пропуск подходящими по смыслу словами. Generally a share price ... according to interest rate movements  
sets  
gets stability  
fluctuates

Заполните пропуск подходящими по смыслу словами. Some guilts are un-dated, with no fixed ..

exchange rate  
redemption date  
circulation date

Заполните пропуск соответствующим по смыслу словосочетанием. ... manage the combined assets of many investors, both large and small

Share holders  
Holding company  
Individual investors

Заполните пропуск подходящими по смыслу словами. Generally a share price ... according to interest rate movements

sets  
levels off  
fluctuates

Заполните пропуск соответствующим по смыслу словом. Two prices are always quoted: the ... price and the ... price

listed ... issued  
offer ... bid  
listed ... bid  
offered ... issued

Заполните пропуск соответствующим по смыслу словом. A broker on the NYSE trading floor executes the trade ... the customer

in the opinion of  
on behalf of  
due to  
for the sake of

Подберите соответствующее определение к выражению: to raise capital

to build a city  
to attract funds  
to invest money  
to fail in saving capital

Подберите соответствующее определение к выражению: bear market

stocks or shares not bearing fixed interest  
a market with a tendency to fall  
a part of the common stock  
a market with a tendency for rise

Подберите соответствующее определение к выражению: exchange member

a person or a security house which trade on an exchange  
specialist responsible for funds entrusted to them

shareholder

Подберите соответствующее определение выражению: bull market  
a market with a tendency for rise  
a public building or place where bull are sold  
a market with a tendency to fall  
a shadow market where illegal goods are sold

Подберите соответствующее определение к выражению: blue chips  
stocks or shares not bearing fixed interest  
shares of secure and successful companies  
ordinary shares  
securities issued by the government

Подберите соответствующее определение к выражению: share index  
last reported price at which a security was sold  
number indicating how prices of shares have fluctuated  
an offer for sale  
different kinds of investments

Соответствует ли содержание данного предложения действительности.  
Stockbroker is a person who only buys shares in companies for other people  
да  
нет

Соответствует ли содержание данного предложения действительности.  
Commodity exchange is the marketplace where listed securities can be traded  
efficiently  
да  
нет

Соответствует ли содержание данного предложения действительности.  
Market indexes are indicators used to measure and report value changes in  
representative stock groupings  
да  
нет

Соответствует ли содержание данного предложения действительности.  
Companies should apply for a place on the "Official list" to be admitted to the  
stock exchange  
да  
нет

Соответствует ли содержание данного предложения действительности.  
Stock exchange usually deals in raw materials and some items of produce  
да  
нет

Соответствует ли содержание данного предложения действительности.

The Exchange is a business corporation run by a Managing Director

да

нет

## Тема 28. Банки

Выберите подходящее по смыслу словосочетание, чтобы завершить предложение. If a person signs a standing order, the bank .

keeps enough money on his account

issues cheques regularly to him

sees that his regular bills are paid every month

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение. Bank customers who need capital are .

depositors

lenders

borrowers

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение. When you put money into a bank account, you .

accept money

deposit money

withdraw money

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение: British banks dealing mainly with businesses are .

savings banks

commercial banks

merchant banks

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. The value of the money of the country compared to that of another is shown by the ... rate

interest

growth

exchange

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. By using debit or purchases cards customers ... money directly from their bank account to the shop's account

withdraw

transfer

transform



Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Having a ... account, a bank customer can issue personal cheques  
credit  
current  
deposit

Выберите подходящее по смыслу слово, чтобы заполнить пропуск. Borrowers wish to ... capital  
allocate  
obtain  
provide

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Traveller's cheques are ... by shops in almost every country in the world  
arranged  
allocated  
accepted

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. To obtain cash from the bank at which one has an account means ... cash  
to transfer  
to carry  
to withdraw

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Interest rate determines the sum which ... pay to creditors for the use of their money  
lenders  
borrowers  
depositors

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. By ... borrowers more than they paid to depositors, bankers made a profit  
lending  
charging  
paying

Подберите соответствующий предлог. Credit card-holders can pay ... all their purchases with one cheque  
out  
-  
for

Подберите соответствующий предлог. You may ask a bank clerk about the interest you might get ... your money

on  
for  
from

Подберите соответствующий предлог. This bank's charges ... all services are rather high

on  
for  
in

Подберите соответствующий предлог. He would like to change roubles ... dollars

on  
for  
to

Подберите соответствующий предлог. This is a cheque for 100 dollars ... my name

on  
to  
in

Подберите соответствующий предлог. If you don't have a credit card with you, you may pay ... cash

in  
by  
out

Подберите соответствующий предлог. Travellers' cheque can be exchanged ... cash

to  
by  
for

Подберите соответствующий предлог. ... a current account a customer can issue cheques

For  
With  
To

Подберите соответствующий предлог. A lot of people have accounts ... banks

by  
for  
with

Подберите соответствующий предлог. Commercial banks receive money from savers ... current and deposit accounts  
from  
on  
to

Подберите синоним к выделенной фразе. One of the functions of a bank is to make loans  
to lend money  
to borrow money  
to deposit money

Подберите синоним к выделенной фразе. Any minute you can draw money out from your account  
take money from your account  
put money into your account  
deposit money in your account

Подберите синоним к выделенной фразе. If a customer wants to buy something he can issue a cheque  
cash a cheque  
accept a cheque  
make out a cheque

Подберите синоним к выделенной фразе. No interest is paid on current accounts  
checking accounts  
deposit accounts  
loan accounts

Подберите синоним к выделенной фразе. All I want to do is to make out a cheque  
to issue a cheque  
to withdraw a cheque  
to sing a cheque

Подберите синоним к выделенной фразе. It is easier to use cheques to pay for things than to move cash around  
to pay in cash  
to carry cash  
to be short of cash

Подберите синоним к выделенной фразе. If you run out of cash you can use a credit card  
are short of cash  
cash a cheque

carry cash

Подберите синоним к выделенной фразе. My friend made interest on savings deposits and set up a sole proprietorship  
took interest  
put interest  
earned interest

Тема 29. Бухгалтерский учет

Выберите верное определение предложенного термина: Cashflow  
Money from sales and money going out to meet costs  
Cash available to pay debts  
Payment of fixed costs, including salaries

Выберите верное определение предложенного термина. Liquid assets  
Wealth that can easily be changed into cash  
Property that cannot be easily changed into cash  
Stocks and shares in drinks companies

Выберите верное определение предложенного термина. To go into liquidation  
To have a lot of money, especially cash  
To go bankrupt and stop trading  
To be taken over by another company

Выберите верное определение предложенного термина. Capacity problem  
Workers are not able to meet production needs  
The company is already producing the maximum quantity possible, but there is demand for more  
Costs are at the maximum level the company can afford

Выберите верное определение предложенного термина: Liquid assets  
The total value of a company once all liabilities have been paid  
Pre-tax earnings  
Property and investments that can be easily converted into cash

Выберите верное определение предложенного термина. Depreciation  
The total amount borrowed from a bank  
The fall in value of equipment over time  
Regular costs and money owed

Выберите верное определение предложенного термина. Fixed assets  
Assets which can be used to make immediate payments  
Working capital  
Property, land and equipment which is not normally intended for immediate sale

Выберите наиболее точный вариант, чтобы закончить предложение. ... shows how a business might make profits. It is calculated from the relationship between profit and the capital invested in the company, and between profit and turnover

- Profitability
- Gross profit
- Net profit

Выберите наиболее точный вариант, чтобы закончить предложение. The ... is the profit the business makes before costs are considered

- income
- gross profit
- revenue

Выберите наиболее точный вариант, чтобы закончить предложение. The ... are the normal costs of a business, which do not change if production rises. They are also referred to as indirect costs or fixed costs

- overheads
- taxes
- investments

Выберите наиболее точный вариант, чтобы закончить предложение. The ... is a calculation of profit after deducting the costs of sales and overheads

- gross profit
- turnover
- net profit

Выберите наиболее точный вариант, чтобы закончить предложение. The ... are all costs directly concerned with getting customers to buy products and moving them to the consumer

- labour costs
- selling costs
- storage costs

Выберите наиболее точный вариант, чтобы закончить предложение. Most general term for money we receive for our work or investments is .

- income
- revenue
- earnings

Выберите наиболее точный вариант, чтобы закончить предложение: The total annual income of the state from taxes is called .

- earnings
- revenue
- receipts

Выберите наиболее точный вариант, чтобы закончить предложение. Increase in wealth is ...

returns  
revenue  
gains

Выберите наиболее верный термин к предложенному определению. What, in financial terms, a business hopes to make

profit  
margin  
interest

Выберите наиболее верный термин к предложенному определению. The name for all the property, equipment, investments and money, owned by a company

wealth  
assets  
income

Выберите наиболее верный термин к предложенному определению. The total amount of sales in a year

profit  
turnover  
cashflow

Выберите наиболее верный термин к предложенному определению. The name for everything that a company owes

debtors  
creditors  
liabilities

Выберите наиболее верный термин к предложенному определению. What a company has to prepare every year for presentation to its owners and to the relevant authorities

forecast profit  
net sales  
financial statements

Выберите наиболее верный термин к предложенному определению. A formal description of income and costs for a time period that has finished

profit and loss account  
letter of credit  
cash budget

Выберите наиболее верный термин к предложенному определению. A formal description of a company's financial position at specified moment

balance sheet

profit and loss account  
opening balance

Выберите наиболее верный термин к предложенному определению. A plan of cash income and spending for a specific period of time  
balance sheet  
cash flow statement  
forecast

Выберите наиболее верный термин к предложенному определению. Money owed to the government by any company  
sales costs  
capital costs  
taxes

Выберите верное определение предложенного термина: economic decision making  
The branch of accounting developed to meet the informational needs of internal decision makers  
Data that have been transformed so that they are useful in the decision making process  
The process of making decision involving money: it may take place in the course of business transactions

Выберите наиболее точный вариант, чтобы закончить предложение. The total amount the company has earned since its beginning, less any amounts distributed to the owners are called ...  
investments by owners  
retained earnings  
assets

Выберите наиболее точный вариант, чтобы закончить предложение: .....are individuals with a company who make decision for the company. They have access to much of the accounting information generated within the company  
External decision makers  
Internal decision makers  
Shareholders

Выберите наиболее точный вариант, чтобы закончить предложение: ... is the branch of accounting developed to meet the informational needs of internal decision makers  
Management accounting  
Financial accounting  
Tax accounting

Выберите наиболее точный вариант, чтобы закончить предложение. ... is the process of making decisions involving money. It may take place in the course of business transactions

External decision making

Economic decision making

Internal decision making

Выберите выражение, которое НЕ является синонимом к данному термину: statement of financial condition

statement of financial position

balance sheet

accounting equation

Тема 30. Международная торговля

Вставьте наиболее подходящее слово в предложение: An official paper giving permission to take items in or out of the country is known as an import or export .

certificate

licence

agreement

Вставьте наиболее подходящее слово в предложение. Customs ... are imposed on imported as well as exported goods

duties

fees

penalties

Вставьте наиболее подходящее слово в предложение. As soon as one's luggage is cleared through the ... special stamps are put on it

tax department

customs

export-import department

Вставьте наиболее подходящее слово в предложение. To declare a commodity means to name an item, stating its ... and other details

cost

value

price

Вставьте наиболее подходящее слово в предложение. Invoice, bill of lading and ... policy are the main documents necessary for carrying on any export-import transaction

security

insurance

safety



Какому слову наиболее точно соответствует данное определение. The people responsible for transporting cargo  
clearing and forwarding agents  
intermediaries  
stockists

Какому слову наиболее точно соответствует данное определение. A list of bills of lading covering all the cargo on the vessel  
a certificate  
a manifest  
a price-list

Какому слову наиболее точно соответствует данное определение. The form of international trade which is used for long-term contracts and supported with huge credits  
counterpurchase  
barter  
buyback

Какому слову наиболее точно соответствует данное определение. A supply of raw materials or finished goods kept for sale by a firm or a shop  
reserves  
sources  
stocks

Какому слову наиболее точно соответствует данное определение. A direct sale of goods in exchange for commodities, with little or no money used in the deal  
buyback  
barter  
counterpurchase

Какому слову наиболее точно соответствует данное определение. The government department responsible for collecting taxes on imported goods and making sure that illegal goods are not imported or exported  
tax ministry  
foreign agency firm  
customs authorities

Какому слову наиболее точно соответствует данное определение. A person or business that buys things in order to sell them to someone else or helps to arrange business deals for other people  
clearing agent  
middleman  
merchant

Вставьте подходящий предлог из предложенных. Nowadays, countries specialize in producing some commodities and exchange them ... those produced by other countries

to  
for  
on

Вставьте подходящий предлог из предложенных. The governments sometimes put restrictions ... imported goods

for  
to  
on

Вставьте подходящий предлог из предложенных. This year we've had a surplus of grain and have a great amount of it ... stock

in  
at  
on

Вставьте подходящий предлог из предложенных

- How are you going to market these goods?

- I'm planning to get in touch with my foreign agent and send goods ... consignment

for  
in  
on

Вставьте подходящий предлог из предложенных. Russia and most East-European countries have a long experience of trading. They have been carrying ... trade in many sectors of economy for decades

for  
on  
of

Вставьте подходящий предлог из предложенных. If you don't agree to the delivery of this make of cars, could we send you something ... equal value?

of  
for  
in

Вставьте подходящий предлог из предложенных. Selling ... middlemen takes a much shorter period, for they know the structure of home market in foreign countries better than producers do

by  
with  
through

Вставьте подходящий предлог из предложенных. It took me about two hours to be cleared ... the customs  
with  
at  
through

Вставьте наиболее подходящее слово в предложение. The fragile cargo got damaged during the shipment but the ... company covered the loss  
security  
licensing  
insurance

Вставьте наиболее подходящее слово в предложение. Profit ... is the difference between how much money you get when you sell something and how much it costs you to buy or make it  
limit  
gains  
margin

Какому слову наиболее точно соответствует данное определение. The people arranging for the loading and unloading of the goods  
intermediaries  
clearing and forwarding agents  
foreign agents

Какому слову наиболее точно соответствует данное определение  
A big building where large amounts of goods are stored  
warehouse  
wholesaler  
stock

### Тема 31. Бессоюзное подчинение

Выберите из трех предложений то, которое содержит бессоюзное присоединение придаточного предложения  
When money is borrowed, the amount to be repaid next year is measured in units of national currency (pounds of sterling for the UK, for example)  
Money can be used to buy things we wish to consume  
Money is a store of value, for it can be used to make purchases in future

Выберите из трех предложений то, которое содержит бессоюзное присоединение придаточного предложения  
The information the economist relied upon was outdated  
It is desirable that as much information as possible about consumer demand should be obtained before planning business strategy  
The number of people who are using the internet is growing, so this is a company with a great future

Выберите из трех предложений то, которое содержит бессоюзное присоединение придаточного предложения

On a pay-day, government is taking that money out of circulation for a while  
There are four methods the government can use to control the money supply  
If at any one time the government wants to borrow a lot of money, it will have to offer a higher rate of interest in order to attract that money

Выберите из трех предложений то, которое содержит бессоюзное присоединение придаточного предложения

The goods bought in this country consisted of traditional export commodities  
The country the goods were exported to was in the tropical climate  
The increased international demand for goods results in greater production and more extensive use of raw materials and labour, which means the growth of domestic employment

Выберите из трех предложений то, которое содержит бессоюзное присоединение придаточного предложения

The output of an agricultural commodity this year depends on decisions the farmer made last year  
There are not enough resources to produce sufficient quantities of commodities to satisfy human needs  
The central economic problem for society is how to reconcile demand for goods and services and the resources which can be allocated for the production of these goods and services

Выберите из трех предложений то, которое содержит бессоюзное подчинение придаточного предложения

Armed with this basic data you are now ready to get the software you need  
There are plenty of things that the authorities must do before serious negotiations can begin  
A peak moment was when the agreement was signed in August

Выберите из трех предложений то, которое содержит бессоюзное подчинение придаточного предложения

This is exactly the kind of product they excel at  
It is impossible for companies hit by fraud to keep it secret  
Quality assurance programs run by manufacturers range from excellent to nonexistent

Выберите из трех предложений то, которое содержит бессоюзное подчинение придаточного предложения

The fact he is against the merger does not rule it out  
The railway strike caused many workers in other trades to be idle  
One-fifth of the population is known to be gardeners

Выберите из трех предложений то, которое содержит бессоюзное подчинение придаточного предложения

You don't have to talk to everybody in the group you want to poll

A distrust of projects that are too simple is important

Optimum planning enables a firm to arrive at the best possible deployment of its resources

Тема 32. Проверка усвоения лексики нейтрального научного стиля

In law, nuisance is an act that has no legal justification and that interferes with the safety or comfort of other people. Public nuisances, those that are injurious to the community, may be prosecuted as crimes.

Choose the word or phrase that completes the sentence that follows it.

A public nuisance is

protective law

an injurious act

a legal justification

a safety precaution

Waste that has been made useful is said to have been recycled. Empty bottles can be returned and used again. Other things that can be recycled are paper, plastic, and metals. Besides the aesthetic value of recycling, there are many environmental reasons to do so.

Choose the word or phrase that completes the sentence that follows it.

Recycled material is

strewn garbage

common waste materials

paper, glass, and coffee

reused waste

17th century attempts to preserve anatomical specimens brought about modern techniques of embalming, the preservation of the body tissue after death by artificial chemical means. The most common agent used today is formaldehyde, which is infused to replace the body fluids.

Choose the word or phrase that completes the sentence that follows it.

Embalming is

death by a chemical means

the preservation of the body tissue

a common agent related to formaldehyde

the replacement of body fluids

At the age of 19, Galileo has discovered isochronism – the principle in which oscillation of pendulum takes the same time despite changes in amplitude.

Choose the word or phrase that completes the sentence that follows it.

Isochronism is

a principle

an oscillation

a pendulum  
an amplitude

The nervous system of an insect is not a simple electrical circuit. When a signal gets to one end of a nerve cell, the cell sprays various molecules out for the next cell to pick up. The central nervous system of grass hoppers, fruit flies, and other insects includes both the brain and the chain of simpler segmental ganglia, or groups of nerve cells.

Choose the word or phrase that completes the sentence that follows it.

Ganglia are  
nervous system  
electrical circuit  
groups of nerve cells  
the molecules the cells sent out

Much can be done to halt the process of desertification. For example, an asphalt-like petroleum can be sprayed onto sand dunes, and seeds of trees and shrubs can then be planted. The oil stabilizes the sand and retains moisture, allowing vegetation to become established where the desert had previously taken over.

Choose the word or phrase that completes the sentence that follows it.

Desertification is the  
spraying of oil onto sand dunes  
planting trees and shrubs  
vegetation becoming established  
desert taking over a fertile area

How complicated the preparations for a camping trip are depends on the duration of the trip as well as the isolation of the area in which the camper intends to be. If a camper intends to stay at one of the new commercial campsites, most needs are provided for. However, for outdoor enthusiasts who want to get far from civilization, choosing camping paraphernalia such as tents, sleeping bags, cooking implements, and other supplies should be done with care.

Choose the word or phrase that completes the sentence that follows it.

Paraphernalia is  
equipment  
food supplies  
sleeping bags  
campsites

The coyote resembles a medium-sized dog with a pointed face, thick fur, and a black-tipped, bushy tail. Although its main diet consists of rabbit and other rodents, it is considered dangerous to livestock. Consequently, thousands of coyotes are killed yearly. In recent years, nonlethal techniques, those that do not kill coyotes, have been developed to protect sheep and other livestock while allowing the coyote to remain in the wild.

Choose the word or phrase that completes the sentence that follows it.

Nonlethal techniques are those that  
are dangerous to livestock  
injure thousands of coyotes yearly  
allow livestock to live wild in the world  
are not deadly to wild animals

At least 50 different weed species fight off competitors by emitting toxins from their roots, seeds, or leaves. These poisons do their work in a variety of ways, such as inhibiting germination of seeds and destroying photosynthesis abilities.

Choose the letter of the word or phrase that completes the sentence that follows it.

Toxins are  
roots  
leaves  
seeds  
poisons

While the methods used at other learning institutions are based on the theory that children need a teacher, the Montessori method is based on the theory that a child will learn naturally if placed in an environment rich in learning materials. These materials are suited to children's abilities and interests, and learning takes place as the child plays. Children following this method are autodidactic, and only when child needs help does the teacher step in.

Choose the word or phrase that completes the sentence that follows it.

Autodidactic is  
playful  
self-taught  
able to learn  
dependent on teachers

The much larger hull of the multidecked round ship allowed to carry more supplies, more men, more guns, and more sails, all of which were necessary for long voyages of commerce and discovery.

Choose the word or phrase that completes the sentence that follows it. A hull is

storage place  
deck  
kind of sail  
type of commerce

Vitamin D is called the sunshine vitamin because it is absorbed through bare skin. The body uses it to form strong bones, and therefore, it is essential for growing children. People who are not exposed to the sun can become deficient in vitamin D and may develop the bone disease rickets.

Choose the word or phrase that completes the sentence that follows it.

Deficient is  
overexposed  
infected  
lacking  
improved

The horse has played a little-known but very important role in the field of medicine. Horses were injected with toxins of diseases until their blood build up immunities. Then a serum was made from their blood. Serums to fight both diphtheria and tetanus were developed in this way.

The word “serum” is closest in meaning to  
ointment  
antitoxin  
blood  
acid

The incorporation of broken-down scarp tires into asphalt to produce a blend suitable for construction of road surfaces is becoming widespread. The resulting material, asphalt-rubber, has several advantages over customary road-building materials. It can be applied in a reduced thickness, and this means that less material has to be mined and transported to the road site. Furthermore, roads constructed with this material require less maintenance than more conventional roads. Another benefit is the abatement of traffic noise, a serious issue in urban areas. Perhaps most important, the reduction and possible eventual elimination of waste tires with all their attendant environmental problems may one day become a reality.

The word “scarp” is closest in meaning to  
waste  
outdated  
rough  
broken

The incorporation of broken-down scarp tires into asphalt to produce a blend suitable for construction of road surfaces is becoming widespread. The resulting material, asphalt-rubber, has several advantages over customary road-building materials. It can be applied in a reduced thickness, and this means that less material has to be mined and transported to the road site. Furthermore, roads constructed with this material require less maintenance than more conventional roads. Another benefit is the abatement of traffic noise, a serious issue in urban areas. Perhaps most important, the reduction and possible eventual elimination of waste tires with all their attendant environmental problems may one day become a reality.

The word “elimination” is closest in meaning to  
revision  
fulfillment  
reduction  
eradication



The incorporation of broken-down scarp tires into asphalt to produce a blend suitable for construction of road surfaces is becoming widespread. The resulting material, asphalt-rubber, has several advantages over customary road-building materials. It can be applied in a reduced thickness, and this means that less material has to be mined and transported to the road site. Furthermore, roads constructed with this material require less maintenance than more conventional roads. Another benefit is the abatement of traffic noise, a serious issue in urban areas. Perhaps most important, the reduction and possible eventual elimination of waste tires with all their attendant environmental problems may one day become a reality.

In stating "Another benefit is the abatement of traffic noise", the author means that the traffic noise has

subsided

become beneficial

become a serious issue

benefited from the constriction

Although originally formed to prevent illegal trade in whiskey, the Royal Canadian Mounted Police, or "Mounties" as they are informally called, now enforce all federal laws throughout Canada. Their diverse duties also include participating in peacekeeping efforts and supplying expertise in areas like forensics to Canadian and international police forces. About 1,000 members of the force are assigned exclusively to the task of controlling the spread of illicit drugs.

In stating "About 1,000 members of the force are assigned exclusively to the task of controlling the spread of illicit drugs" the author means that these members

deal only with work involving drug control

are excluded from the task force assigned to drug control

work with those who are assigned to the task of drug control

are assigned all law enforcement tasks excluding that of drug control

Astronomers have recently gained new knowledge of the behavior of galaxies. It has been discovered that spiral galaxies sometimes collide with each other. The huge forces created in such a cosmic event can tug long trails of stars and create new ones from compressed gases. After repeated collisions, galaxies may eventually merge, forming a single elliptical shape. Our galaxy, the Milky Way, is on a collision course with the nearby Andromeda Galaxy. Hundreds of millions of years from now, these two star systems may combine to form one giant configuration.

In stating that "the Milky Way is on a collision course" the author means that the Milky Way is going to crash into our own galaxy

the Milky Way is heading toward the Andromeda Galaxy

the Milky Way is the result of an impact that created one giant configuration

the Milky Way will crash into two star systems in hundreds of millions of years

Christmas Island, discovered by Captain James Cook on Christmas Eve in 1777, was once populated by a wide variety of bird species. In recent years, at least 18 species of birds – a total of 17 million birds – have been observed to leave or to perish on the island. It is suspected that the cause of the disappearance may be related to a cyclical weather phenomenon in the Pacific that alerts winds, salinity, and ocean currents. These variously repeating conditions have resulted in higher water temperatures, which may have caused the fish and squid that the birds live on to die.

In stating that “the cause of the disappearance may be related to a cyclical weather phenomenon” the author means that the cause is related to hurricanes and cyclones

recurring climatic conditions

a succession of environmental patterns

a combination of wind, salt, and ocean currents

The historic centers of the American sister cities Savannah, Georgia, and Charleston, South Carolina, have fortunately been saved from demolition or neglect and now attract tourists eager to view the gracious old houses. Of particular interest for the visitor is the exquisite decorative ironwork found throughout the older parts of both cities, especially on porch and stair railings and banisters.

In stating that “The historic centers of the American sister cities... have fortunately been saved from demolition” the author means that the city centers have

been kept intact

remained neglected

been elegantly restored

saved the tourist industry

Differences in the way men and women process language is of special interest to brain researches. It has been known that aphasia – a kind of a speech disorder – is more common in men than in women when left side of the brain is damaged in an accident or after a stroke. However, women are more likely than men to suffer aphasia when the front part of the brain is damaged. This clearly indicates that the brains of men and women are organized differently in the way they process speech.

The word “they” in the passage refers to

men

women

brains

researches

Traditionally, America’s fast-food companies have hired teenagers. While teenagers provide cheap labor, they are sometimes unreliable. Consequently, fast-food companies often use another source of cheap labor – the elderly. Older people are less likely to skip a day work or quit without giving a notice, but because they have not been brought up with computers, they view the

high-tech fast-food counter with terror. Training centers have opened in order to teach “mature workers” how to operate computerized cash registers. These students are put into classrooms with their peers and, since mental arithmetic is a thing of the past, are taught how to use a calculator.

The phrase “These students” in the passage refers to

teenagers

fast-food employers

the elderly

peers

Complete the sentence by choosing the phrase or clause that would most likely to complete it

Children dress up in witches’ hats or ghost costumes to play pranks when celebrating the fun October holiday of Halloween. In contrast,

Thanksgiving is a traditional holiday

Thanksgiving is always celebrated on the fourth Thursday of November

families dress more formally and set elegant tables for the more serious occasion of Thanksgiving

children enjoy Thanksgiving

Complete the sentence by choosing the phrase or clause that would most likely to complete it

Everything from chairs and fishing poles to rope and paper can be made from bamboo. Equally important,

this giant grass grows in warm climates

fresh spring bamboo shoots take longer to cook than winter ones

a variety of food can be made from this giant grass

preserved bamboo shoots can be used in soups instead of fresh ones

Complete the sentence by choosing the phrase or clause that would most likely to complete it

Glass was precious to Egyptians, who used it interchangeably with gemstones, but

it is over 4,000 years old

its novelty as an artist’s material prevents its being taken seriously

today it has come out of factories and into the workshops

today it is so commonplace that it is seldom given a second thought

### Тема 33. Тексты экономической направленности

1. Even in a bad economy, one truth about marketing stands: you have to spend more to make more. When business drops off, many entrepreneurs listen to their accountant's advice and cut back on advertising and promotion. That's the worst thing you can do. When times get tough, your job is to promote more, not less.

Promotion is a six-week cycle. That means if the company promotes today, business increases six weeks later. Many businesses violate the six-week

cycle. They promote for, say, four weeks, and because nothing happens, they stop. Two weeks later, there's a sudden increase in business. For four weeks, business remains strong. Then, just as suddenly, business drops off, because six weeks earlier, the entrepreneur had stopped promoting.

It is very important to never stop promoting: promote whether the economy is strong or weak; promote even when you may not have the money. If you have no money, stand on a street corner at lunchtime with a sign hanging around your neck promoting your product or service. Not only will you meet new customers, but you might also save money on lunch, lose some weight and get a suntan.

Obviously, it takes more than just promotion to do well. To be successful, a business also requires strong fundamentals and a desirable product or service. During tough economic times, though, even some good businesses fail; some businesses shrink and others grow. When a business closes, its customers migrate to the business that fights hard and stays open. Businesses that promote while others cut their ad budgets have a better chance of getting bigger even if the economy is shrinking.

2. All too often, day-to-day responsibilities get in the way of making a business more successful. In today's highly competitive, ever-changing world market, small to midsize manufacturers that want to continue their success need to do more than just build a product and hope people will come. They need to utilize advanced technologies and good business practices, such as market assessments. Manufacturers need to reevaluate their marketing efforts, groom customer lists, and revisit old customers to see about new projects.

Manufacturers Resource Center, a nonprofit organization created to help small and midsize manufacturers grow and remain competitive, recommends an independent market assessment. According to MRC, a market assessment is not just for challenging times; manufacturers should look at doing an assessment on a frequent and ongoing basis to open their eyes to opportunities for growth.

MRC, which is affiliated with Lehigh University in Bethlehem, Pennsylvania, conducts its research in three segments. They interview management team members independently about the company's core competencies, strengths, and weaknesses, in many cases learning what one team member would never share with another. The consultants then interview trusted advisors such as the corporate lawyer or accountant or even family members who influence corporate decisions. In the second segment, the consultants interview the manufacturers' current customers, former customers, and customers it wants to secure. The third segment focuses on secondary database research.

With this information, the MRC consultants look for common points of alignment, for opportunities that match up with the manufacturer's core competencies. Then the consultants provide recommendations to help the manufacturers discover new opportunities, in new markets, sales distribution, and existing or new product lines. An outside, third-party assessment can quickly pay for itself by helping manufacturers keep to a successful path.

3. Brand is a collection of images and ideas that represents a business. When we see a logo, slogan or design and we know immediately what the product is, then the branding is successful. The slogan should be short, a maximum of six words, and easy to understand. We instantly associate the product with ideas such as quality, reliability or performance.

Companies have to identify the qualities associated with their product. They find a name linked to the identity and design a logo and slogan. Packaging is extremely important for communicating brand identity and they must create a marketing strategy and advertisements.

In many cases a brand is the same as a manufacturer, for example GAP or L'OREAL. In other cases the brand is the name of a product e.g. Crest – not a manufacturer. The first case allows the company to promote different products. Some companies, such as Coca Cola or Mc Donald's, have an international brand, built up over many years. Their message is the same for every product and in every market around the world.

Most branded goods are expensive, so stores' own brand goods can compete by offering a lower price. Smaller firms make clones of branded products such as computers and clothes. And there is an illegal global trade in pirated copies of branded goods such as DVDs. Negative information about a company, such as unethical behavior, can have a devastating impact on the brand.

4. 1998 was undoubtedly the year of the merger. More companies than ever before joined together in deals that totaled \$2.25 trillion and created the world's largest ever bank and the world's biggest oil company. Faced with plummeting oil prices, oil giants Exxon and Mobil sought to achieve economies of scale through a \$250bn merger.

There are several factors behind the increase in mergers and acquisitions. Firstly, the accelerated rate of globalisation has left companies desperately seeking overseas acquisitions in order to remain competitive. Another factor behind the increase in merger activity is the record performance of stock markets, which has enabled companies to finance major acquisitions on the strength of their inflated share prices.

Not all mergers, however, are the result of global economic trends, political change or technological innovation. BMW's takeover of the Rover Group injected much needed investment into the struggling UK car manufacturer whilst extending BMW's product range. And when the UK pharmaceutical firm Zeneca merged with Swedish drug company Astra, the new company started life with strong combined R&D capabilities, further strengthened by the world's best selling drug Losec in its portfolio of products.

Despite all these potential benefits and their promise of competitive advantage, mergers and acquisitions are not risk-free ventures. Such alliances are more than just financial agreements; they also involve the coming together of different corporate and, in many cases, national cultures. This can have a destabilising effect on a workforce and may mean projected efficiencies are not delivered. A further destabilising effect is the prospect of redundancies.

5. Many businesses as well as political organizations are international, that is to say their activities cover several countries, rather than just one. International business organizations which operate in many countries are called 'multinationals'. A multinational is a parent company with branches or subsidiaries in several countries. It arranges its production, finance and commercial operations in an international way. For example, multinationals can switch production or new projects away from one country which has strong trade unions and a bad history of industrial relations, to another country in which they operate and which may have weaker trade unions.

The operations of multinationals are often harmful to the economic independence of countries in which they have subsidiaries. Some of them are very large, especially in the oil and motor-car industries. Moreover, their activities are very difficult to control and can cause great economic problems to economies which, in some cases, they dominate. They do, however, have vast financial resources and are able to achieve the economies of large-scale production.

Multinationals are a relatively recent phenomenon, and so are international political and economic organizations. In fact, they really began with the end of the Second World War. In 1944 the representatives of many nations gathered to consider solutions to the economic problems which had existed before the war – unstable and limited international trade. The meeting, the Bretton Woods Conference, led to the creation of the International Monetary Fund. The object was to achieve international economic stability, international monetary cooperation, the stabilization of exchange rates and the expansion of world trade.

The IMF operates by lending funds to member countries which have balance of payments difficulties so that they can stabilize their exchange rates. Each of its members pays into a fund in proportion to the importance of international trade in its economy. Members can borrow from the fund. However, there is a limit to the size of the loan and the period of time in which the loans, dictating the way in which the country should attempt to manage its economy.

6. Demand is the quantity of a good that buyers wish to buy at any price. Other things equal, at low prices the demanded quantity is higher. Supply is the quantity of a good that sellers wish to sell at any price. Other things equal, when prices are high, the supplied quantity is high as well.

The market is in equilibrium when the price regulates the quantity supplied by producers and the quantity demanded by consumers. When prices are not so high as the equilibrium price, there is excess demand (shortage) raising the price. At prices above the equilibrium price, there is excess supply (surplus) reducing the price.

There are some factors influencing demand for a product, such as the prices of other goods, consumer incomes and some others. As consumer income is increased, demand for a normal product will also increase but demand for an inferior one will decrease. A normal product is a one for which demand increases when incomes rise. An inferior product is a one for which demand falls when incomes rise.

As to supply, some factors are assumed as constant. Among them are technology, the input price, as well as degree of government regulation. An improvement in technology is as important for increasing the supplied quantity of a good as a reduction in input prices. Government regulates demand and supply, imposing ceiling prices (maximum prices) and floor prices (minimum prices) and adding its own demand to the demand of the private sector.

7. Inflation is a steady rise in the average price and wage level. The rise in wages being high enough to raise costs of production, prices grow further resulting in a higher rate of inflation and, finally, in an inflationary spiral. Periods when inflation rates are very large are referred to as hyperinflation.

The causes of inflation are rather complicated, and there is a number of theories explaining them. Monetarists, such as Milton Friedman, say that inflation is caused by too rapid increase in money supply and the corresponding excess demand for goods. Therefore, monetarists consider due government control of money supply to be able to restrict inflation rates. They also believe the high rate of unemployment to be likely to restrain claims for higher wages. People having jobs accept the wages they are being paid, the inflationary spiral being kept under control. This situation also accounts for rather slow increase in aggregate demand.

On the other hand, Keynesians, that is, economists following the theory of John Maynard Keynes, suppose inflation to be due to processes occurring in money circulation. They say that low inflation and unemployment rates can be ensured by adopting a tight incomes policy.

The longer inflation continues, the more the economy learns to live with it. Indexation is a means to reduce the costs of some inflation effects. Indexed wages or loans mean that the amount to be paid or repaid will rise with price level. Indexation has already been introduced in countries that had to live with inflation rates of 30 or 40 percent for years. And the more countries adjust their economies to cope with inflation, the closer they come to hyperinflation. Indexation means that high rates of inflation are much more likely to continue and even to increase.

8. Many people argue that globalization has served to bring the world closer together creating a more cooperative environment. The impact of new Information and Communication Technologies has changed the way people learn, work and live. Despite these advantages, the reality is that many people work hard and are underpaid for their labor. The current form of globalization primarily serves the interests of powerful nations and corporations who shape the terms of world trade. Many factory workers and field laborers are exploited by large companies and paid pennies for products that are sold for large profits.

Globalization has opened new possibilities for both employers and job seekers. One off-shoot of this is the practice of outsourcing jobs (hiring lower-paid service workers in foreign countries to do work previously done by higher-paid workers) has been a contentious issue in high-income countries, especially the United States. Many American citizens dispute this industry trend

because it takes away jobs for Americans, while others dispute it for the ethical implications of exploiting overseas workers. But even in high-income countries like the United States, millions of workers earn minimum wage at full-time jobs and still cannot afford basic necessities. And when people are forced to work for low wages in poor working conditions, workplace safety and health is severely compromised.

Another facet of this phenomenon is the need for creation of sustainable livelihoods which has become an important factor in the present day world, especially in developing countries and among disadvantaged populations. Sustaining the progress calls for an explicit consideration of future generations. Youth will inherit many of the environmental, economic and social problems created over the past decades and incorporating their opinions and concerns into policies at all levels is critical for a country's progress.

Globalisation also stands as a major cause for unequitable distribution of Resources. Women and children are the major sufferers and are the most economically disadvantaged of all groups. Women's work makes up a large component of the informal economy – work that does not receive compensation, but that is integral to a functioning economy. The Millennium Development Goals (UN campaign to eliminate extreme poverty by 2015) is an international response to improve economic and social conditions including access to early education, gender equality, sustainable development, and extreme poverty.

9. One of the most important concepts in sales management and marketing is product life cycle. This is a historical record of the life of a product, showing the stage the product has reached at a particular time. By identifying the stage that a product is, companies can formulate better marketing plans. All products have 'lives' where they are created, sold with varying profitability over a period of time, and then in the end are replaced or simply no longer produced. A product's sales position and profitability can fluctuate over time. So, at each stage in the product's cycle, it is necessary to adopt different tactics.

The two main features of the product life cycle are unit sales and unit profit. The unit sales figures usually jump on introduction. This is generally followed by a leveling off – the length of this period depends on the use to which the product is put. Then, unit sales rise steadily through the growth phase to the maturity phase, and so on to saturation level. Eventually, the product's sales decline when better versions enter the market and competition becomes too strong.

Most firms know what happened to their products from launch to withdrawal. They can get this information from the records of unit sales. Unfortunately, unit sales are not the complete story and the decisive factor is the unit profit. At launch, the product is accurately priced on the basis of production costs plus selling costs. When a competitor appears, the original firm has to respond to similar products in order to maintain its market position. It can run special sales promotions or sales. Often extra expenditures are not accu-



rately charged to the product. The result is that, long before unit sales are noticeably falling, the unit profit has already fallen.

The product life cycle presents a picture of what happened in the product's 'lifetime' and how can this help management decision-making. Every sales manager has a chart on which the progress of sales is marked and this can be used as a guide to the stage of development each product is currently in. An essential management skill is to be able to interpret sales results and to decide where each stage begins and ends.

10. The amount of money sent home by migrant workers to their families in Latin America has reached more than \$62bn. According to the Inter-American Investment Bank, the figure could reach \$100bn in four years' time.

Money from migrant workers now exceeds the combined total of all direct foreign investment and foreign aid to Latin America - sixty-two-point-three billion dollars. Twenty-three billion dollars of that was sent back to Mexico, mostly from workers living in the United States. It now ranks along with oil and tourism as Mexico's biggest foreign currency earner.

The Inter-American Development Bank, which supports the region with aid and other help, says the remittances, as they're known, will increase by about fifteen percent a year during the next four years, topping one-hundred billion dollars by 2010. The bank describes the money as a very effective poverty reduction programme because it keeps between eight and ten million families above the poverty line. But it says it also means the economies of the region are not generating enough jobs to keep workers from leaving in the first place.

Another problem is that as much of the money is sent back in small amounts, it's difficult to track. The average is between a hundred and a hundred-and-fifty dollars a month. That in turn makes it an unpredictable source of revenue for governments to tap into. The bank says it wants people to get away from what it calls cash to cash flows and into account to account transfers but the bank says the recent crackdown on illegal immigrants by the American authorities could hinder efforts to get migrants to use banks.

**11. Oil and the Economy.** Some of the largest economic fluctuations in the U.S. economy have originated in the oil fields of the Middle East. Crude oil is a key input into the production of many goods and services, and much of the world's oil comes from Saudi Arabia, Kuwait, and other Middle Eastern countries. When some event (usually political in origin) reduces the supply of crude oil flowing from this region, the price of oil rises around the world. U.S. firms that produce gasoline, tires, and many other products experience rising costs.

The first episode of this sort occurred in the mid-1970s. The countries with large oil reserves got together as members of OPEC, the Organization of Petroleum Exporting Countries. OPEC was a *cartel*—a group of sellers that attempts to prevent competition and reduce production in order to raise prices. And, indeed, oil prices rose substantially. From 1973 to 1975, oil approximately doubled in price. Oil importing countries around the world experienced

simultaneous inflation and recession. In the United States, the inflation rate exceeded 10 percent for the first time in decades. Unemployment rose from 4.9 percent in 1973 to 8.5 percent in 1975.

Almost the same thing happened again a few years later. In the late 1970s, the OPEC countries again restricted the supply of oil in order to raise the price. From 1978 to 1981, the price of oil more than doubled. Once again, the result was stagflation. Inflation, which had subsided somewhat after the first OPEC event, again rose above 10 percent per year. Unemployment rose from about 6 percent in 1978 and 1979 to about 10 percent a few years later.

The world market for oil can also be a source of favorable shifts in aggregate supply. In 1986 the disagreement took place among members of OPEC. Member countries refused to restrict oil production. In the world market for crude oil, prices fell by about half. This fall in oil prices reduced costs to U.S. firms. As a result, the U.S. economy experienced the opposite of stagflation: output grew rapidly, unemployment fell, and the inflation rate reached its lowest level in many years.

**12. Talking about my generation.** Do you think you are an individualist? That no one else is quite like you? Well, you may be in for a surprise. You'll find that market researchers and trend spotters have been studying your generation's habits and they have given it a name! If you were born last century between 1978 and 2000 then you belong to Generation Y. You are addicted to all technological things.

Marketers have been identifying groups of people for a long time. The first generation to get a name was the "baby boomers" born in the 1950s, and Generation X, born between 1960 and 1980. And the term Yuppie (young urban professional) appeared in the 1980s to describe a generation of high earning young people who liked to spend money.

So what is Generation Y like? We asked university student, Lauren, "What have you been doing this afternoon?" She replied, "I've been doing a quiz online for my coursework in advertising, I've been writing to classmates on a message board and I've been downloading some new music. But at the same time I've also been watching my favorite soap, and keeping up with my text messages, so I know where to meet my friends later". Lauren is part of a new digital generation which experts have recently called the MySpace generation. They chat together in a huge virtual world on site such as MySpace. They learn about new music from the Net rather than from magazines, TV or shops. For Generation Y there is no real distinction between online and real world interactions. They enjoy socializing on the net as much as face to face. And they multitask on a variety of media at the same time, like Lauren.

Generation Y prefers to find out about things on the Internet. The pop group Arctic Monkeys became famous before they released an album through online file sharing. Even before songs were released officially, fans sang along with the songs at concerts! Big companies are worried by this trend. They use the blog site YPulse, which does market research, to get updates about the most popular websites. And multinationals such as Apple and Coca-Cola are

now trying to reach the MySpace generation through a very old technique – word of mouth.

**13. Employment in manufacturing industry.** Factory owners have been adding jobs slowly but steadily since the beginning of the year, giving a lift to the fragile economic recovery. And because they laid off so many workers — more than two million since the end of 2007 — manufacturers now have a vast pool of people to choose from. Yet some of these employers complain that they cannot fill their openings. Plenty of people are applying for the jobs. The problem, the companies say, is a mismatch between the kind of skilled workers needed and the ranks of the unemployed.

Manufacturers who want to expand find that hiring is not always easy. During the recession, domestic manufacturers appear to have accelerated the long-term move toward greater automation, laying off more of their lowest-skilled workers and replacing them with cheaper labor abroad. Now they are looking to hire people who can operate sophisticated computerized machinery, follow complex blueprints and demonstrate higher math proficiency than was previously required of the typical assembly line worker. Makers of innovative products like advanced medical devices and wind turbines are among those growing quickly and looking to hire, and they too need higher skills. But the problem is the people that are out of work just don't match the types of jobs that are here, open and growing.

A number of manufacturers say that even if demand surges, they will never bring back many of the lower-skilled jobs, and that training is not yet delivering the skilled employees they need. Employers say they are looking for aptitude as much as specific skills. They are trying to find people with the right mindset and intelligence. A significant portion of applicants fail tests and companies are disappointed by the quality of graduates from training programs.

Employers are worried that the skills shortage now will be exacerbated once baby boomers start retiring. About 30 percent of manufacturing workers will be eligible for retirement by 2016.

**14. Inspirational leadership.** Firstly, good leaders have to be trustworthy and honest – they earn respect by being fair. Secondly, they must really like people and be good at communicating – they need to have emotional intelligence and be able to listen to their staff.

Good leaders are committed to excellence and believe that their staff can deliver it. They must be enthusiastic so that they become a source of inspiration, and calm in a crisis. They work as a part of the team, and encourage all their staff to work towards the same goal, asking their employees' opinions and actively involving them. However, good leaders must be confident about their decisions – it is difficult to follow someone who seems unsure. And they must also be able to take risks without being afraid.

Good leaders give their staff the freedom to make their own decisions, but also create a sense of structure and order. They are good at delegating. They praise people's achievements - this is essential to getting good results

and motivating people. Staff enjoy what they are doing, and are willing to do extra to make the company a success.

Bill Gates believes that leaders have to develop their staff so the staff do their jobs better than their managers. This can be threatening for managers, but gets great results. A leading basketball coach, Pat Summit, advises, 'See in others more than they see in themselves. Your job as a manager is to identify the potential of others and make sure they fulfil it.'

**15. The Global Money Market.** Foreign exchange trading in Britain is centered in London. The London foreign exchange market is a telephonic market consisting of 3 groups: authorized banks, 11 foreign exchange brokers and the Bank of England. British operations are to some degree overseen and controlled by the Bank of England, which limits outstanding positions and calls regular returns. Sterling is thereby protected against undesirable speculations. This control has never prevented the involvement in world money operations necessary to strengthen the commercial base.

Continuous contact between dealers in banks in many cities around the world is, in essence, the international market. They fix the international conversion value of one currency against another and conflicting opinions are swiftly ironed out by the movement of funds. At any one moment of time, the value of sterling against the American dollar is the same, whether you deal in London, Germany, Tokyo or San Francisco.

The major controlling factors that affect exchange rates are speculation, interest rates and the balance of payments. In the past, speculation against the dollar in favour of other currencies has led to the sale of dollars and the consequent purchase of other currencies. Interest rates dictate the flow of money from one foreign centre to another as money seeks higher yields. So the impact of a balance of payments surplus or deficit is quite apparent. It follows that the currency of a country with a constant surplus will always be in demand. But other things quite apart from financial factors affect the foreign exchange market. Political events can move the market quite significantly.

At one point exchange rates were controlled and monitored by the central banks under the Bretton Woods Agreement. This affected member countries of the International Monetary Fund, which meant simply that all such countries would have a parity for their currency against the American dollar, itself tied to gold, and their currency would be protected against the dollar to a maximum spread of 3/4 per cent either side of this parity. All commercial companies working on a wider commercial profit margin could rely on the rate movement staying within agreed boundaries.

**16. Bullying.** Has anyone ever criticized you all the time, ignored you or made you feel small in front of other people? Then you have experienced bullying. We often think that bullying only happens in school, but it is very common in the workplace as well. In fact studies show that about one in five people have been bullied at work. Bullies are often managers but they can be co-workers. They make their victims look incompetent, feel a failure and lose all belief in themselves.

Bullying consists of threatening or offensive behaviour, constant criticism, unrealistic or changing goals and not being included in work and social events. It is a form of psychological and emotional violence which affects people's health and career prospects and can cause depression.

Bullying reduces companies' profits. There are huge losses each year due to absenteeism and resignations, all the result of bullying. Eighty-two percent of people who are bullied leave their workplace. Companies need to make sure they have policies to fight bullying.

Firstly, you need to get support from a colleague or a trade union. Secondly, keep a written record of what is happening to you. Then you need to confront the person and say you don't like the way you are being treated. This is best done with someone else present or in writing. Nowadays bullying is recognized as a problem, and there are many organizations that can help. So if you are bullied, just remember you are not alone.

**17. Franchising and how you can benefit from it.** Franchising is a system of business that has grown steadily in the last 50 years and is estimated to account for more than one-third of the world's retail sales. There are few of us now who are not touched by the results of franchising. Franchising is not restricted just to fast food outlets and gardening contractors. There are now franchises for mentoring managers and sportspeople and franchises for internet shopping. Why, over the last 10 to 20 years, has franchising become the fastest growing way of doing business in just about every country in the world?

Franchising may be defined as a business arrangement which allows for the reputation (goodwill), innovation, technical know-how and expertise of the innovator (franchisor) to be combined with the energy, industry and investment of another party (franchisee) to conduct the business of providing and selling of goods and services. In franchising, a franchiser by building a successful brand through marketing, good practice and innovation creates goodwill which is utilised by the franchisees to further add value to the business. The franchisor in order to successfully impart his knowledge and to assist franchisees will communicate his methods via basic operating procedures manual, quality assurance manuals and training manuals. The franchisee will undoubtedly pay for this attractive force and the immediate customer recognition that it brings to a "new" business in the franchise arrangement.

There are a number of reasons why franchises have become the fastest growing way of doing business but the most worthy explanation is that franchising and franchises are simply filling a market need. The 1980's and 1990's brought radical changes to the employment market and the way people worked. A series of oil-shocks and severe stock market corrections, a freeing up of the world economy, reduction in subsidies, government deregulation and downsizing has thrust into the job market capable, energetic and resourceful people who want to work for themselves.

The main advantage of owning a franchise is the feeling of freedom that being self-employed brings. Owning a franchise should also provide a semi-monopoly environment in which to conduct business in a particular area.

Generally, there is also a ready-made customer base. Besides, you usually have exclusive rights in your territory. The franchisor won't sell any other franchises in the same territory. And financing the business may be easier. Banks are sometimes more likely to lend money to buy a franchise with a good reputation. A franchise also offers the franchisee the ability to capitalise on the know-how and systems that have been proven to be successful. The quality of the product or service provided is therefore in many ways guaranteed.

**18. Monetary Policy and Fiscal Stabilization.** The Federal Reserve System's operation has evolved over time in response to major events. The Congress established the Federal Reserve System in 1913 to strengthen the supervision of the banking system and stop bank panics that had erupted periodically in the previous century. As a result of the Great Depression in the 1930s, Congress gave the Fed authority to vary reserve requirements and to regulate stock market margins (the amount of cash people must put down when buying stocks on credit).

Still, the Federal Reserve often tended to follow the elected officials in matters of overall economic policy. During World War II, for instance, the Fed subordinated its operations and that helped the U.S. Treasury borrow money at low interest rates. Later, when the government sold large amounts of Treasury securities to finance the Korean War, the Fed bought heavily to keep the prices of these securities from falling (thereby pumping up the money supply).

The Fed reasserted its independence in 1951. But the central bank still did not stray too far from the political orthodoxy. During the fiscally conservative administration of President Dwight D. Eisenhower (1953-1961), for instance, the Fed emphasized price stability and restriction of monetary growth, while under more liberal presidents in the 1960s, it stressed full employment and economic growth.

During much of the 1970s, the Fed allowed rapid credit expansion in keeping with the government's desire to combat unemployment. But with inflation increasingly ravaging the economy, the central bank abruptly tightened monetary policy beginning in 1979. This policy successfully slowed the growth of the money supply, but it helped trigger sharp recessions in 1980 and 1981-1982. The inflation rate did come down, however, and by the middle of the decade the Fed was again able to pursue a cautiously expansionary policy. Interest rates, however, stayed relatively high as the federal government had to borrow heavily to finance its budget deficit. Rates slowly came down, too, as the deficit narrowed and ultimately disappeared in the 1990s.

**19. Regulation and Control in the U.S. Economy.** The U.S. federal government regulates private enterprise in numerous ways. Regulation falls into two general categories. Economic regulation seeks, either directly or indirectly, to control prices. Traditionally, the government has sought to prevent monopolies such as electric utilities from raising prices beyond the level that would ensure them reasonable profits. At times, the government has extended

economic control to other kinds of industries as well. In the years following the Great Depression, it devised a complex system to stabilize prices for agricultural goods, which tend to fluctuate wildly in response to rapidly changing supply and demand.

Another form of economic regulation, antitrust law, seeks to strengthen market forces so that direct regulation is unnecessary. The government -- and, sometimes, private parties -- have used antitrust law to prohibit practices or mergers that would unduly limit competition.

American attitudes about regulation changed substantially during the final three decades of the 20th century. Beginning in the 1970s, policy-makers grew increasingly concerned that economic regulation protected inefficient companies at the expense of consumers in some industries. At the same time, technological changes spawned new competitors in some industries, such as telecommunications, that once were considered natural monopolies. Both developments led to a succession of laws easing regulation.

While leaders of both political parties generally favored economic deregulation during the 1970s, 1980s, and 1990s, there was less agreement concerning regulations designed to achieve social goals. Social regulation had assumed growing importance in the years following the Depression and World War II, and again in the 1960s and 1970s. But during the presidency of Ronald Reagan in the 1980s, the government relaxed rules to protect workers, consumers, and the environment, arguing that regulation interfered with free enterprise, increased the costs of doing business, and thus contributed to inflation. Still, many Americans continued to voice concerns about specific events or trends, prompting the government to issue new regulations in some areas, including environmental protection.

**20. Leadership Styles for a good leader.** Leadership is a process whereby an individual influences a group of individuals to achieve a common goal. One of the ways for leaders to carry out this process is to use leadership styles. Leadership style is the manner and approach of providing direction, implementing plans, and motivating people. Kurt Lewin (1939) led a group of researchers to identify different styles of leadership. This early study has been very influential and established three major leadership styles:

- 1) Authoritarian or autocratic**
- 2) Participative or democratic**
- 3) Delegative or Free Reign**

#### **Authoritarian (autocratic)**

This style is used when leaders tell their employees what they want to be done and how they want it to be accomplished, without getting the advice of their followers. Some of the appropriate conditions to use it is when the leader has all the information to solve the problem, he is short of time, and his employees are well motivated. Some people tend to think of this style as a vehicle for yelling, using demeaning language, and leading by threats and abusing their power. This is not the authoritarian style, rather it is an abusive, unprofessional style called "bossing people around."

### **Participative (democratic)**

This style involves the leader including one or more employees in the decision making process (determining what to do and how to do it). However, the leader maintains the final decision making authority. Using this style is not a sign of weakness, it is rather a sign of strength that employees will respect. This is normally used when the leader has part of the information, and employees have other parts. A leader is not expected to know everything — this is why he employs knowledgeable and skillful employees. Using this style is of mutual benefit — it allows subordinates to become part of the team and allows the leader to make better decisions.

### **Delegative (free reign)**

In this style, the leader allows the employees to make the decisions. However, the leader is still responsible for the decisions that are made. This is used when employees are able to analyze the situation and determine what needs to be done and how to do it. The leader must set priorities and delegate certain tasks. This style can be used when the leader fully trusts and is confident in people below. A good leader uses all three styles, depending on the situation.

### **Ко всем 20 текстам относятся следующие типовые вопросы (задания):**

1. определите, является ли утверждение:
2. определите, является ли утверждение:
3. определите, является ли утверждение:
4. укажите, какому из абзацев текста (1,2,3,4) соответствует следующая идея:
5. укажите, какому из абзацев текста (1,2,3,4) соответствует следующая идея:
6. ответьте на вопрос
7. определите основную идею текста.