

Белорусский национальный технический университет

Факультет энергетического строительства

Кафедра английского языка №2

СОГЛАСОВАНО

Заведующий кафедрой

_____ Н.П. Мартысюк

_____ 20__ г.

СОГЛАСОВАНО

И.о.декана факультета

_____ О.Н. Кобяк

_____ 20__ г.

**УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС ПО УЧЕБНОЙ
ДИСЦИПЛИНЕ**

Иностранный язык (английский)

для специальности (направления специальности, специализации)

1-27 01 01 Экономика и организация производства

направление 1-27 01 01-17 Экономика и организация производства

(строительство)

Составители: Кобяк Ольга Николаевна, Парменова Людмила Аркадьевна

Рассмотрено и утверждено

на заседании совета факультета энергетического строительства

17 апреля 2017 г.,

протокол N 8

Перечень материалов

1. Теоретический раздел.
2. Практический раздел.
3. Раздел контроля знаний.
4. Учебная программа по дисциплине.

Пояснительная записка

Целью данного электронного учебно-методического комплекса (ЭУМК) является формирование иноязычной коммуникативной компетенции будущего специалиста, позволяющей использовать иностранный язык как средство профессионального и межличностного общения в области экономики. В процессе достижения главной цели решаются следующие задачи:

- познавательные, позволяющие сформировать представление об экономике, как целостной, многоуровневой науке, а также об особенностях профессиональной деятельности в соизучаемых странах;
- развивающие, позволяющие совершенствовать речемыслительные и коммуникативные способности, память, внимание и т.д.;
- воспитательные, связанные с формированием общечеловеческих, общенациональных и личностных ценностей;
- практические – овладение иноязычным общением посредством обучения всем видам речевой деятельности в соответствии с программой.

Особенностью структурирования и подачи учебного материала является сама структура комплекса, которая позволяет эффективно реализовать процесс обучения при проведении практических занятий, а также ориентирует обучающегося на использование иностранного языка в качестве инструмента профессиональной деятельности: для перевода и реферирования профессионально-ориентированных и научных текстов, выступления с публичной речью, составления деловой документации.

Структура ЭУМК включает следующие разделы: теоретический, практический, контроля знаний и вспомогательный. Теоретический раздел ЭУМК включает учебно-методическое пособие «Практическая грамматика английского языка» Колосовой Т. В., Крюковой Л. А., которое содержит как теоретический материал, так и большое количество грамматических упражнений, позволяющих изучить и активизировать основные грамматические явления языка.

Практический раздел содержит учебное пособие А. М. Лазаренко «Сосредоточьтесь на экономике» и дидактический материал, представляющий собой разработки с дополнительными заданиями.

В разделе контроля знаний ЭУМК представлены образцы тематических тестов, тестов промежуточного и итогового контроля, а также лексико-грамматические тесты для самостоятельной работы.

Рекомендации по организации работы с ЭУМК. Данный электронный учебно-методический комплекс по дисциплине «Иностранный язык (английский)» предназначен для студентов дневной формы получения высшего образования и преподавателей БНТУ кафедры «Английского языка №2» для проведения как аудиторных практических занятий, так и для самостоятельной работы студентов.

Оглавление

- 1 Теоретический раздел
- 2 Практический раздел
- 3 Раздел контроля знаний
 - 3.1. Тематические тесты
 - 3.2. Промежуточный тест 1 семестр
 - 3.3. Итоговый тест 1 семестр
 - 3.4. Промежуточный тест 2 семестр
 - 3.5. Итоговый тест 2 семестр
 - 3.6. Тесты для самостоятельной работы
- 4 Учебная программа по дисциплине

1. Теоретический раздел

Теоретический раздел включает необходимый для изучения грамматический материал, который представлен в учебном пособии:

[Колосова, Т. В. Практическая грамматика английского языка : \[учебно-методическое пособие для строительных специальностей БНТУ\] / Т.В. Колосова и Л.А. Крюкова ; кол. авт. Белорусский национальный технический университет, Кафедра "Английский язык N2" . - Минск : БНТУ, 2005. - 107 с. : ил.](#)

2. Практический раздел

Практический раздел основывается на следующих учебных пособиях:

1) Лазаренко, А. М. Сосредоточьтесь на экономике : [учебное пособие для экономических специальностей втузов] / А.М. Лазаренко . - Минск : Лексис, 2003. - 207 с. : ил.

2) Качановская, Н. Г. Engineering the future = Строим будущее : Пособие по английскому языку для студентов специальности 1-70 02 01 "Промышленное и гражданское строительство" / Н.Г. Качановская, Л.М. Морозова и О.А. Шалай. - Минск : БНТУ, 2012. - 147 с.

Дополнительный материал для изучения также включает следующие тексты и упражнения:

The House

1. Man has always been a builder. The kind of house he built depended upon the climate, upon his enemies, and upon the building materials at hand. The first houses in many parts of the world were made of wood, for in those days the greater part of the Earth was covered with forests. Men tied together the tops of several trees and covered them with the skins of animals or with leaves and grass. So a tent, or hut, was the first house of the primitive people who lived where there was much wood.

In other regions the most convenient building material was stone. Men began building houses out of stone very long ago. Although they were built without cement, the remains of a few of them still exist.

It appears that the most ancient homes on the territory of Russia were earthenhouses. One such home was discovered near Voronezh in 1927. It consisted of a shallow hole of oval shape. The floor was covered with limestone slabs. The roof had been conical and stood on poles (столб) covered by branches or animal skins. Such dwellings existed in that part of the country in the Upper Paleolithic Period (from 40,000 to 12,000 years ago).

2. The ancient Egyptians built very simple houses, by present standards. Having

dried the bricks in the sun, they put up four walls, and above these they placed a flat roof. The roof was flat because there was very little rain in Egypt. Although their buildings were simple in construction, the Egyptian art of building was very beautiful. Their pyramids and monuments, sphinxes and palaces arouse our admiration to this day. An important part in the history of building has been played by the column, and it was ancient Egypt that gave the world its first lessons in the art of making columns.

The Greeks learned much from Egypt. But they did not borrow the flat roof. They built a slanting roof because there was much rain in their country. The Greeks made the roof slant in two directions from the middle. They also improved on Egypt's columns and soon became the teachers of the world in column making.

The Romans, in turn, learned much from the Greeks. First of all they borrowed the slanting roof and the columns. But they added the arch, thus adding much strength and beauty to their buildings.

3. In Ancient Russia architecture flourished for the first time in Kiev Russ. Unfortunately only a few of the church buildings of that period have remained, among them the famous Cathedral of St Sophia, the cornerstone of which was laid in 1037 to commemorate the victory over the Pechenegs. The churches of that time were strong buildings with thick walls and small windows. They often had to serve as fortresses against enemy invasions. During the Second World War the finest ancient architectural monuments were destroyed and great effort has gone into restoring them.

4. In the Middle Ages in Europe numerous wars between different nations caused great damages to the houses of crowded Medieval towns. Therefore many monarchs and nobles built castles as a form of defence. Those castles had very strong walls, narrow windows and projecting fortifications.

5. The Renaissance, which was a European movement, lasted roughly from the 14th to the 17th century. During this period, arts and sciences underwent great changes. In architecture these changes were marked by a return to classical forms and proportions of ancient Roman buildings.

6. Buildings of the 19th century are characterized by the use of new materials and by a great diversity of architectural styles. From the end of the 18th century iron

and steel became widely used as alternatives to wood, for by that time many countries experienced shortage of this material. Later the Industrial Revolution brought mass-production of building parts which were manufactured at a factory and then simply assembled at a site.

7. The 20th century is notable for widespread use of steel - reinforced concrete. Huge reinforced concrete units manufactured in heated factory premises are brought to the site which becomes something like an assembly shop. This technique has many advantages over other building methods. First of all it cuts the labour needed for building by 60 to 70% and extends the building season what is very important for countries where winter lasts for many months. Furthermore the duration of building is greatly cut. All this makes the building process less expensive and much less labourous.

Architecture of the 20th century is characterized by very high buildings - particularly skyscrapers - and by great diversity of styles which completely differ from those of the past.

Modern Building Materials: Classification

Materials are solid substances of which manufactured products are made. A variety of materials are used in different products. Basic types of materials range from wood, which has been used for thousands of years, to composite materials, which are still under development

Materials belong to two groups: (1) natural materials and (2) extracted materials. Natural materials, which include stone, wood, and wool, are used much as they occur in nature. Extracted materials, such as plastics, alloys (metal mixtures), and ceramics, are created through the processing of various natural substances.

Natural materials generally are used as they are found, except for being cleaned, cut, or processed in a simple way that does not use much energy. Natural materials include stone and biological materials.

Certain types of rock are extremely strong and hard, and are therefore used as building stone. There are two types of building stone—crushed stone and dimension stone.

Biological materials are substances that develop as part of a plant or animal. Common plant materials include wood and various fibers such as cotton. Animal materials include leather and fibers such as wool.

Wood is a valuable biological material because of its strength, toughness, and low density. These properties make wood an excellent material for thousands of products, including houses, sailboats, furniture, baseball bats, and railroad ties.

Extracted materials are created through processes that expend a great deal of energy or alter the microstructure of the substances used to make the materials. Extracted materials include ceramics, metals and their alloys, plastics, rubber, composite materials, and semiconductors.

Ceramics include such everyday materials as brick, glass, and porcelain. These materials are made from mineral compounds called silicates, including clay, feldspar, silica, and talc.

People have used such metals as copper, gold, iron, and silver for thousands of years to make various practical and decorative objects. Today, metals are important in all aspects of construction and manufacturing.

Plastics are synthetic materials made up primarily of long chains of molecules called polymers. There are two basic types of plastics: (1) thermosetting plastics (usually called thermosets) and (2) thermoplastics.

Rubber is made up of elastomers, polymers that stretch easily to several times their length and then return to their original shape.

Engineers may artificially combine various materials to create a new composite material. Many composite materials contain a large amount of one substance to which fibers, flakes, or layers of another substance are added.

Semiconductors are materials that conduct electricity better than insulators, but not as well as conductors, at room temperature.

The Properties of Building Materials

Materials that are used for structural purposes should meet several requirements. In most cases it is important that they should be hard, durable, fire-resistant and easily fastened together.

The most commonly used materials are steel, concrete, stone, wood and brick. They differ in hardness, durability and fire-resistance.

Wood is the most ancient structural material. It is light, cheap and easy to work. But wood has certain disadvantages: it burns and decays.

Stone belongs to one of the oldest building materials used by man. It is characteristic of many properties. They are mechanical strength, compactness, porosity, sound and heat insulation and fire-resistance.

Bricks were known many thousands of years ago. They are the examples of artificial building materials.

Concrete is referred to as one of the most important building materials. Concrete is a mixture of cement, sand, crushed stone and water.

Steel has come into general use with the development of industry. Its manufacture requires special equipment and skilled labour.

Plastics combine all the fine characteristics of a building material with good insulating properties. It is no wonder that the architects and engineers have turned to them to add beauty to modern homes and offices.

All building materials are divided into three main groups: 1) Main building materials such as rocks and artificial stones, timber and metals. 2) Binding materials such as lime, gypsum and cement. 3) Secondary or auxiliary materials which are used for the interior parts of the buildings.

We use many building materials for bearing structures. Binding materials are used for making artificial stone and for joining different planes. For the interior finish of the building we use secondary materials.

Natural building materials are: stone, sand, lime and timber. Cement, clay products and concrete are examples of artificial building materials.

The Properties of Materials

Manufacturers determine which material to use for a given product by evaluating properties (qualities) of materials. Some properties can be linked with a material's macrostructure (structure visible to the unaided eye). Other properties are explained by a material's microstructure (structure that can be seen only through a microscope). The properties of materials are determined by their internal structure—that is, the way in which the fundamental parts of the materials are put together. At the most basic level, properties of materials are determined by chemical bonds, forces that attract atoms to one another and hold them together.

Materials scientists study how the structure of materials relates to their properties. A large part of their work involves experimentation.

Scientists group the properties of materials according to various functions that must be performed by objects made of the materials. Most properties of materials fall into six groups: (1) mechanical, (2) chemical, (3) electrical, (4) magnetic, (5) thermal, (6) optical.

Mechanical properties are critical in a wide variety of structures and objects—from bridges, houses, and space vehicles to chairs and even food trays. Some of the most important mechanical properties are (1) stiffness, (2) yield stress, (3) toughness, (4) strength, (5) creep and (6) fatigue resistance.

Stiffness measures how much a material bends when first subjected to a mechanical force.

Yield stress measures how much force per unit area must be exerted on a material for that material to permanently deform (change its shape).

Toughness measures a material's resistance to cracking. The tougher a material, the greater the stress necessary to break that material near a crack.

Strength measures the greatest force a material can withstand without breaking. A material's strength depends on many factors, including its toughness and its shape.

Creep is a measure of a material's resistance to gradual deformation under a constant force.

Fatigue resistance measures the resistance of a material to repeated applications and withdrawals of force.

Chemical properties include catalytic properties and resistance to corrosion.

Electrical properties are important in products designed either to conduct (carry) or block the flow of electric current.

Dielectric strength describes a material's response to an electric field.

Magnetic properties indicate a material's response to a magnetic field—the region around a magnet or a conductor where the force of magnetism can be felt.

Thermal properties reflect a material's response to heat. Thermal conductivity is a measure of how well a material conducts heat.

Notes:

yield stress - предел текучести

fatigue resistance - усталостная прочность

resistance to corrosion - коррозионная стойкость

Timber

Wood has many characteristics that make it an important construction material. It can be easily shaped with tools and fastened with nails, screws, staples, and adhesives. It is light but strong. Wood provides insulation against electricity, heat, cold, and sound. It can hold paint and other finishes, and it does not rust like metal construction materials. Wood is a renewable resource.

Some of the chief wood structural materials are round timbers, lumber, plywood, veneer products, and particle board.

Round timbers include pilings, poles, and posts. Pilings are driven into the ground as foundations for buildings. Poles link overhead telephone wires and power lines. Posts are used chiefly to build fences.

Lumber includes boards and larger pieces of wood that have been sawed from logs. The construction industry uses about 50 per cent of the lumber manufactured. We can classify lumber as softwood or hardwood. Softwood lumber comes from needle leaf trees that are also called evergreens or conifers. It is used primarily for structural work because of its straightness and length. Softwoods include pine, larch, fir, cedar. Hardwood lumber comes from trees that lose their leaves every autumn. They are widely used for flooring, furniture and paneling. Popular hardwoods include birch, maple, oak, walnut, and mahogany.

Plywood consists of a number of thin sheets of wood called veneers that are glued together. Veneer products include beams that support ceilings and floors.

Particle board is made from wood shavings, flakes, wafers, splinters, or sawdust left over in sawmills. This wood is mixed with an adhesive and pressed at a high temperature and pressure to form large panels. Particle board shrinks and swells very little in length and width.

Timber cannot be used for either carpenters' or joiners' work immediately it has been felled because of the large amount of sap which it contains. Most of this moisture must be removed, otherwise the timber will shrink excessively, causing defects in the work and a tendency to decay. Elimination of moisture increases the strength, durability and resilience of timber.

Concrete

It is difficult to imagine modern structure without concrete. Concrete is the very building material which led to great structural innovations. The most important quality of concrete is its property to be formed into large and strong monolithic units. The basic materials for making concrete are cement, aggregate and water. Cement is the most essential material and the most important one for making concrete of high quality. Cement is made of limestone and clay. It is burnt (calcined) at high temperature and ground up into powder. Depending on the kind and composition of the raw materials different types of cement are obtained. Portland cement, blast furnace cement are suitable for putting up marine structures.

The cement and water form a paste that binds the aggregates into a rocklike mass as the paste hardens. Builders generally use both a fine aggregate such as sand, and a coarse aggregate such as crushed rock, to make concrete. The aggregates must be free from silt, mud, clay, dust, and other materials that might weaken the concrete. The water used to make concrete should also be free from dirt and other impurities.

Concrete is made by mixing cement, water, sand and gravel in the right amount. As soon as it is thoroughly mixed it is poured into forms that hold it in place until it hardens. The crystals forming in the process of making concrete stick together in a

very hard artificial stone. Cement starts hardening one hour after the water has been added and the process of hardening lasts for about twenty-eight days. The process is called concrete curing.

The characteristics of concrete depend upon the quality of the materials used, grading of the aggregates, proportioning and amount of water. The most important requirements for concrete are: it should be hard, strong, durable, fire-resistant and economical.

Nearly all skyscrapers and factories and many homes stand on concrete foundations. These buildings may also have concrete frames, walls, floors and roofs. Concrete is used to build dams to store water and bridges to span rivers. Cars and trucks travel on concrete highways, and airplanes land on concrete runways.

Major kinds of concrete include (1) reinforced concrete, (2) prestressed concrete, and precast concrete.

Reinforced concrete is made by casting concrete around steel rods or bars. The steel strengthens the concrete. Almost all large structures, including skyscrapers and bridges, require this extra-strong type of concrete.

Prestressed concrete usually is made by casting concrete around steel cables stretched by hydraulic jacks. After the concrete hardens, the jacks are released and the cables compress the concrete. Concrete is strongest when it is compressed. Steel is strong when it is stretched, or in tension. In this way, builders combine the two strongest qualities of the two materials. Prestressed concrete beams, roofs, floors, and bridges are often cheaper for some uses than those made of reinforced concrete.

Precast concrete is cast and hardened before being used for construction. Precasting firms make concrete sewer pipes, floor and roof units, wall panels, beams, and girders, and ship them to the building site. Precasting makes possible the mass production of concrete building materials. Nearly all prestressed concrete is precast.

Metals

All metals are divided into ferrous metals and non-ferrous metals. Ferrous metals include iron, steel and its alloys. Nonferrous metals are metals and alloys the main

component of which is not iron but some other element. Metals, in general, and especially ferrous metals are of good importance in variations.

Metals possess the following properties: 1) All metals have specific metallic luster. 2) They can be forged. 3) Metals can be pulled. 4) All metals, except mercury, are hard substances. 5) They can be melted. 6) In general, metals are good conductors of electricity.

Iron and steel are the world's cheapest and most useful metals. These hard, durable metals are used in making thousands of products, from paper clips to automobiles.

The word iron can refer to both an element and a number of alloys of iron and other metallic elements. As an element, iron is one of the most common chemical substances, but it is never found in pure form. Almost all iron occurs in ores, though some meteorites also contain iron. The properties of any kind of iron depend largely on the chemical composition of the alloy. Heating and shaping the metal can greatly change its physical properties. Manufactures use iron alloys in the manufacture of so-called iron products.

Cast iron is any iron alloy that contains from 2 to 4 per cent carbon and from 1 to 3 per cent silicon. Because of its high carbon content, solid cast iron cannot be shaped, no matter how hot it is heated. This kind of iron is made into useful objects by pouring the liquid metal into molds and letting it harden. Cast iron's hardness, low cost, and ability to absorb shocks make it an important construction material.

Steel is produced by refining iron and alloying it with other metals. Steel finds its use in corrugated sheets for roofing, for girders, frames, etc. Various shapes are employed in construction.

Aluminum is the oldest and best known light metal. It is the most plentiful metallic element in the earth's crust and the third most common of all the elements, after oxygen and silicon. But unlike some other metals, such as gold and silver, aluminum is always chemically combined with other elements. Aluminum, with its alloys, has such valuable properties as light weight, strength, corrosion resistance, electrical conduction, heat conduction, light and heat reflection.

The world construction industry uses more aluminum than any other metal except iron and steel. It is very suitable for framing members in building and prefabricated housing, for window frames and for the skin of the building in curtain-wall construction. Aluminum is also used in such items as gutters, panels, residential roofing, tubes for electric wires.

Plastics

Plastics are man-made materials that can be shaped into any form. They are one of the most useful materials ever created. Engineers have developed plastics that are as rigid as steel or as soft as cotton. They can make plastics that are any color of the rainbow - or as clear and colorless as crystal. Plastics can be rubbery or rigid, and they can be shaped into an endless variety of objects. Plastic products often have a useful life of many years.

But why are the chemists so enthusiastic about plastics? Plastics are rapidly becoming important synthetic materials because of their great variety, strength, durability and lightness. A synthetic product must necessarily be both better and cheaper in order to justify its manufacture. This is essentially true of the various plastics when compared to the material they are to replace.

Since plastics combine all the fine characteristics of a building material together with good insulating properties, and are fireproof as well, it is no wonder that the architects and engineers have turned to them to add color and attractiveness to modern homes and offices. Engineers have created hundreds of different plastics, each with its own properties. They have developed plastics that can replace metals, natural fibers, paper, wood and stone, and glass and ceramics. For example, plastic siding does not dent as easily as that made of aluminum. Plastic pipes are lightweight and easy to cut and join. Moreover, they do not corrode like metal pipes. Plastic wall tiles, bathtubs, and sinks are less fragile, cheaper and easier to install than ceramic ones. Plastics are also used to make insulating foam that blocks the flow of heat and sound.

Foamed plastics have very low compressive and tensile strength. They can be used between two layers of a hard surface material, such as a metal or plywood, to create a

laminated sandwich panel with high stiffness. Laminated panels are used as floors, partitions and exterior walls in building.

Nowadays, builders are using plastics in almost any part of a building from the foundation to the final coat of paint.

Stone

Stone has been used as a structural material since the earliest days. Almost all famous buildings of classic times, of the medieval and Renaissance periods and of the eighteenth and early nineteenth centuries were erected of stone. The art of making any structure in stone is called stone masonry. In some places stone was used because of the scarcity of timber, but in other places stone was preferred because of its durability.

The stones which are usually used for masonry work are as follows:

1. Granite. Granite is very hard, strong and durable. It is used particularly for basements base courses, columns and steps and for the entire facades. Its colour may be gray, yellow, pink or deep red.
2. Sandstone. Sandstone is composed of grains of sand or quarts cemented together. Sandstones form one of the most valuable materials. The durability of sandstones depends very largely upon the cementing material. Thus there are different kinds of sandstones. Many sandstones are exceptionally hard and are selected for steps, sills, etc. It is an excellent material for concrete aggregate.
3. Marble. Marble is a crystalline stone chiefly used for decorative purposes. White and black marbles are used for ornamental decoration where the beauty of the marble is shown to its best advantage.

Building a House

Planning the house. If a person decides to build a house, he or she must first select a *lot*, or piece of land. The next step is to consult an architect or builder. This expert will check local zoning laws and electrical, building, and plumbing codes.

Knowledge of these codes protects the buyer in both the present and the future. For example the zoning law in the area may permit the construction of factories near the new house. Such construction might well decrease the value of the house.

The architect then designs the house, according to the buyer's ideas. He or she makes specifications and blue prints that become the basis for the contract between the builder and the buyer. They provide information on size, materials, and how the house is to be built. The architect also supervises the construction of the house.

The following sections describe the step involved in building a typical frame house.

The foundation supports the house. First construction workers begin excavating, or digging holes or trenches for the footings, the lowest part of the foundation. The footings support each wall load. They are made by pouring concrete into wood or steel forms that workers place below the frost line or the depth to which the ground freezes. This is done so that the footings will not freeze and shift. Footings usually extend from 1 to 6 feet (30 to 180 centimeters) beneath ground level. Builders generally use concrete or concrete block for the house's foundation. The foundation may extend from 8 inches to 3 feet (20 to 91 centimeters) above the ground.

The area within the foundation below the first story is the basement. Basements add to the cost of building a house, but they provide extra room. Many basements have separate rooms for the home's heating unit and laundry equipment, and for storage. Some basements also have a recreation room.

Only about 40 per cent of the house is built today have basements. In many low or damp regions, houses are raised above the ground on concrete piers, or supports. Sometimes a slab foundation is laid directly on the ground, especially if the earth beneath the house is hard. The ground must first be graded, or leveled. Workers then spread a filler, usually stone, and cover it with a moistureproof paper. The filler and the paper prevent moisture from coming through the slab that is made by pouring concrete, about 4 inches (10 centimeters) thick, directly on top of the paper.

The frame is the skeleton around which the rest of the house is built. After the footings and foundation have been formed, workers bolt wooden sills, or base plates, to the foundation. The sills support the outside walls. Floor joists, or support beams, are attached to the sills about 16 inches (41 centimeters) apart. A joist runs from one sill and joins with another joist from the opposite sill. They meet at a girder (main support beam) or basement wall about midway between the house's sides. Floor boards or plywood nailed on top of the

joists make the bottom layer of the floor. The structure is then solid enough to hold the wall frames of the house.

Wall frames include vertical pieces of lumber called studs and horizontal pieces called plates. Carpenters assemble and nail together each wall frame separately before attaching it to the sill. Then they lift each frame into place and brace it temporarily. When all the outside walls have been raised, they are nailed together and braced permanently.

The sheathing, or inner layer of the outside wall may be wood, fiberboard, or plasterboard nailed to the studs. Sometimes builders tack tar paper to the sheathing before adding the siding, or outer layer. Siding may be aluminum, brick, stone, or wood placed directly over the sheathing or tar paper.

The roof seals the top of the house. Some roofs are flat, but most are slanted. Slanted roofs are often formed by pieces of lumber called rafters. Carpenters nail the bottom ends of the rafters to the plates at the top of the outside walls. The rafters slant from the plates and meet at the ridgeboard, a board placed at the ridge, or top edge, of the roof. Rafters support the weight of the roof just as joists support the weight of the floor.

After carpenters nail sheathing to the tops of the rafters, they add heavy building paper or building felt to it. Then they add the final layer of asphalt or slate shingles, or roofing asphalt. Flashings, or strips of sheet metal, placed around the chimney and other roof openings, insulates the roof from the chimney and also prevents water from leaking into the house.

Interior construction includes (1) floors, (2) walls, (3) windows, and (4) doors.

Floors have two layers. The lower layer lies at an angle across the floor joists. The upper, finished layer is made from tongue and groove boards. One side of each board has a tongue, or lip, and the other side has a groove, or slot. The tongue of one board fits snugly into the groove of another board. Carpenters drive nails through the groove side so that the nailheads do not show on the finished floor. Most finished floors are made of hardwoods, such as maple or oak, that have been finely sanded and later sealed with wood filler. The wood may then be finished with wax, shellac, varnish, or plastic. Other floors have such coverings as linoleum or rubber, vinyl, or asphalt tile.

Walls. Rooms are made by building inside walls after the outside walls have been attached to the foundation. Inside walls, also called partitions, are really small-sized frames like the outside walls. They have studs and must be supported by plates, joists, and girders.

If plaster is to be applied, the interior walls must first be covered with lath, or strips of wood, metal, or plasterboard. The lath is set horizontally about 3 inches (8 centimeters) apart. Wallboard, plasterboard, or plywood may be used in place of plaster.

Windows. Most parts of a window come from a lumber mill, already cut in the proper sizes. Carpenters leave space in the frame for windows and window pulleys, weights, and sashes. Window sashes are made of wood or metal, usually either aluminum or lightweight steel.

Doors. Both doors and door frames may usually be bought ready-made. Carpenters attach the doors high enough to swing over rugs or carpets. A threshold fills in the space under an outside door.

Electrical wiring provides lighting and furnishes outlets for lamps, washing machines, and other appliances. In some houses, electricity also provides heat. Before construction starts, the builder determines the location and type of wiring. Wires vary in size, depending on the equipment in the house and how far the current must travel. Standard wiring is designed for 110 volt current. But builders often specify heavy-duty, 220-volt wiring if large electrical appliances, such as a stove and a water heater, or an air conditioning system are installed.

Electricians install wiring while carpenters build the frame. Wiring is done in a series of circuits. Each set of wires has several outlets. Electricians often place the wiring for a furnace on a separate circuit. This keeps the furnace running in case another circuit breaks down.

Wires become hot and can cause fires if they are overloaded, so electricians install a fuse for each electrical. A fuse box usually holds all the fuses. If too much current passes through a circuit, the wire in the fuse melts, or "blows". Electricians often install another protective device called a circuit breaker, instead of a fuse box. If the circuit becomes overloaded, the circuit breaker automatically cuts off the current.

Plumbing. During construction, plumbers install the pipes that will supply gas and water, and carry away waste. They install bathroom fixtures and sinks just before

other workers add the finishing touches to the house. Plumbers also install traps to keep out sewage gas. The trap used for bathroom washbasins, for example, is a P-shaped pipe directly below the drain. Water settles in the lower part of the pipe and prevents sewage gas from backing up and leaking into the room. To function properly, traps must have outside ventilation. The small pipe that projects from the roof of a house is a ventilating pipe for sewage gas.

A cast-iron waste disposal pipe runs from inside the house to about 5 feet (1.5 meters) outside, where it connects with a pipe of another material, usually clay. This pipe connects the home-disposal pipe with the city sewerage system. In areas without a city sewerage system, a septic tank near the house holds sewage until it dissolves. Water from the sewage flows through pipes into the ground. The sludge remaining in the tank must be removed at intervals.

Insulation reduces the amount of heat or cold that passes through walls, floors, and ceilings. When the air around the house is warmer or colder than the air inside, heat passes from the warm air to the cold air. This means that in winter the heat will pass to the outside, and the house will become cold. In summer, the heat outside passes into the house. Insulation fills the air spaces in walls, floors, and ceilings and creates dead-air space. This helps prevent heat from passing through. Insulation can save fuel costs in heating a house.

Insulation is made from many materials, including cellulose, rock wool, a glassy lava called perlite, gypsum, certain plastics, fiberglass, and a flaky mineral called vermiculite. Insulation comes as blankets, boards, paper, and sheathing. It is also available in a loose, crumblike form. The type of insulation used depends on the climate and on whether it insulates floors, ceilings, or walls.

Heating and air conditioning. Most houses have central heating systems. One furnace, or heating unit, supplies heat for the entire house. Such houses are heated by warm air, steam, or hot water. In hot-air heating, a fan connected to the furnace blows warm air through ducts, or pipes, into the rooms. In steam or hot-water heating the steam or hot water passes through radiators that stand throughout the house. In radiant heating, hot-water pipes run under the floors or in the ceilings or walls.

Air-conditioning units may be used to cool and heat houses. An air conditioner takes warm air from the house, cools it, removes moisture, and recirculates cool air. It also may warm cold air, add moisture, and recirculate warm air.

Interior decoration. In a new house, the builder usually paints the rooms and finishes the floors as part of the contract with the homeowner. The owner generally selects, buys, and arranges the furnishings. But sometimes the owner hires a professional interior decorator to do this job.

Landscaping is the last step in building a house. Most builders try to keep the natural outline of the land and to preserve the trees.

Buildings That Scrape the Sky

James Cross Giblin

One of the wonders of the modern American city is that architectural marvel called the skyscraper. From New York to Miami from Chicago to Dallas, from Seattle to Los Angeles, these towers of stone and steel and glass rise majestically into the urban sky. From their upper floors, visitors can enjoy breathtaking views.

As skyscrapers transform the cities of America, some people are expressing concern about the changes they are creating. Despite the problems, however, the tall buildings seem to be here to stay. Soon elevators will be able to reach 180 floors and more. Then people will build their modern pyramids higher and higher into the sky.

Every day visitors from all over the world line up on the ground floor of the World Trade Center in New York City. They are waiting to get on elevators that will whisk them up to the enclosed observation deck on the 107th floor of one of the Center's twin silver towers.

On calm days, visitors can take elevators from the 107th floor up to the open walkway above the 110th floor. It is 1,377 feet (413 m) above the ground. From it, the Brooklyn Bridge seems to be only two feet long. Cars in the streets look like tiny toys. Visitors feel the excitement that people must have felt whenever they stood on high places and looked at the world around them. But only in the last 100 years or so have we had the ability to make buildings of 25, 50, or 100 and more stories — buildings called skyscrapers.

One invention that helped make tall buildings possible was the passenger elevator. Elisha Otis first demonstrated a steam-powered elevator in New York in 1853. Before then, few buildings were more than five or six stories tall. People could not comfortably climb stairs that went higher.

New ways of building also had to be perfected before the dream of a skyscraper could become real. For centuries, most tall buildings were made of stone. The higher the building, the thicker the walls of the lower floors had to be to support the weight of the upper ones. Then, in the nineteenth century, builders began using an iron frame to support the floors of new buildings. Even with this frame, the lower walls still had to support the weight of the upper ones. Finally, engineers came up with a steel frame strong enough to support both floors and walls.

According to one story, it was Major William Le Baron Jenney, a Chicago engineer and architect, who first saw how strong a steel frame could be. He found out when he got angry at the squawkings of the family parrot. He banged a heavy book down on the parrot's steel wire cage and was surprised when the wires neither bent nor cracked. Jenney was the first architect to use a steel frame in a tall building. He designed the 12-story Home Insurance Company Building in Chicago in 1884.

Chicago really led the way in skyscraper building. Most of central Chicago was destroyed by a great fire in 1871. Business leaders wanted to rebuild the city in the most modern, attractive, and profitable way possible. In the 1880s and 1890s, one skyscraper after another went up in downtown Chicago.

Probably the most talented and most famous of the young architects during this time was Louis Sullivan. He thought a building should "be tall ... a proud and soaring thing, rising in sheer exultation from top to bottom without a single dissenting line."

Other architects disagreed with Sullivan. They believed that skyscrapers should borrow ideas from the Greeks, the Romans, and the Gothic¹ cathedrals of Western Europe. Financial backers of the new skyscrapers seemed to agree with them. The more Greek columns or Gothic arches a skyscraper had, the more they thought it would impress people. The skyscraper had quickly become a sign of wealth and success for the firms that built and owned them.

The 20-story Flatiron Building, built in 1902, was the first skyscraper in New York City. More soon followed! In 1913, the Woolworth Building reached the new height of 60 stories. With its strong vertical lines leading to a Gothic tower at the top, the Woolworth Building combined many of Louis Sullivan's ideas with past architectural styles.

Not everyone admired skyscrapers, though. City planners had already begun to criticize the tall buildings for creating sunless streets and traffic jams. In 1916, New York City passed the first Building Code Resolution. This resolution gave the city control over the height and floor plans of new buildings. Other cities followed with laws of their own.

To provide enough light and air for buildings and streets, many of the new laws required that the outside walls of tall buildings be set back above certain heights. This led to the steplike look of many office buildings and apartment houses built during the 1920s and 1930s.

By 1929, American cities had 377 skyscrapers of more than 20 stories, and 188 were in New York City. The Great Depression² that hit the United States in that year put an end to many new skyscrapers. But plans were too far along to stop construction for what would be for many years the tallest building in the world — the Empire State Building in New York City. Its 102 stories were completed in 1931.

There was a fresh start of skyscraper building in the late 1940s. The Depression and World War II were both over and business was doing well. More office space was needed, and steel and other building materials were again easy to get.

Skyscrapers took on bold new shapes. Outer walls of tinted glass often replaced the concrete surfaces of earlier buildings. Sometimes the steel structure was exposed as part of the design. Rarely was a postwar building decorated with Gothic details like the skyscrapers of the past.

The Empire State Building remained the world's tallest until the twin towers of the World Trade Center opened in New York in 1972. But the Trade Center's triumph was short. Only two years later, the 110-story Sears Tower was completed in Chicago.

It reached a height of 1,454 feet (436.2 m) — more than 100 feet (30 m) higher than the World Trade Center.

What of the future? Will skyscrapers go even higher? It's possible. Engineers are ready to build taller buildings made strong with walls that will not allow swaying in high winds. Elevator makers believe their cars can carry passengers up to at least 180 floors.

Meanwhile, some critics are against building more skyscrapers and point out serious problems with today's tall buildings. Skyscrapers provide working and living areas for many people. These people mean more crowded streets, public transportation, and parking lots. Skyscrapers are big users of electric power. Also, skyscrapers may get in the way of television reception, block bird flyways, obstruct air traffic, and sometimes stand out as ugly objects in the city landscape.

Yet, throughout history, people have built tall structures — from the ancient pyramids, to the mighty bridges and towering skyscrapers of the last 100 years. In the future, despite the problems, skyscrapers will probably continue to go up higher and higher into the sky.

Building for the Future

(by Michal Zipf)

Houses without heating? Long considered only a subject for research projects, this idea has now become a practical reality. Zero-energy houses obtain electricity and heat from the sun free of charge. Yet this still doesn't go far enough for architects and builders like Hubert Fritz who are working on houses that are also power plants.

Hubert Fritz's best ideas always come to him in bed. Between four and six o'clock in the morning, he contemplates new ways of sealing joints, intelligent assembly techniques, and innovative marketing approaches. And if, a few hours later, at around eight o'clock, he arrives at work in Erkheim, Bavaria, with a pile of paper under his arm, his employees know: "The boss has just had another night of inspiration. And we now have a strenuous day ahead of us".

The proprietor of the Baufritz construction business feels: “We ought to use our brains more when we build.” He considers the vast majority of buildings “ridiculous, energy-wasting rubble.” In contrast, the houses of the future, believes the 59-year-old, will be intelligent and recyclable, and not use any energy. This is what Fritz works on both night and day, and a growing number of architects, engineers, and clients are following his lead. In many German towns, what are known as “low energy houses”, “ultra houses” or “passive houses” are gaining ground – buildings that need only a small fraction of the heating energy and electricity required by conventional structures. The apex of this building philosophy is represented by so-called “plus-energy houses”, small power plants that feed more electricity into the grid over a year than they take out. All these houses have good wall insulation and use the sun as a source of energy. That’s the only way to consume less than 40% of primary energy needs on heating, cooling, and lighting.

A generation of ecologically inspired architects and construction businesses have made it their credo: “Save Fossil Fuel, Use Solar Energy.” They believe that energy needs can be met entirely by using the sun, wind, water, and biomass – provided that current energy consumption levels can be reduced by roughly half. This has not only been achieved by the first “passive house”, which was built in Darmstadt in 1991. By 1995 it was estimated that some 5% of new houses in Germany already fulfilled low-energy standards. According to an optimistic scenario presented by the Freiburg-based Öko-Institut, all new houses will be low-energy buildings by the year 2015. It is quite possible that 10% of new buildings will then achieve the energy-saving standards of “passive houses” and only require emergency heating systems.

Although the planners and construction firms are unanimous about the need to strike electricity and heat squandering bungalows and housing blocks from their order books, they also differ on the materials that will enable them to achieve this. While some put their faith in stone, concrete or plastic, Hubert Fritz is a firm believer in the virtues of wood. Some 90% of each house he builds is made of the renewable material: walls, ceilings, roof shingles – if client wishes, even drainpipes – are made of spruce and fir from sustainably managed forests. The moustached entrepreneur is particularly

proud of the insulation material he developed in conjunction with researchers at the college in Rosenheim, Bavaria. To improve fire safety characteristics, Fritz mixes wood chips, produced by the ton in his factory, with whey, a by-product of cheese production. With a portion of soda added to prevent fungal attack, the special material provides good insulation.

Not all wood construction firms employ the ecological building material as extensively as Hubert Fritz. Yet most are working at near full capacity. While other construction firms are laying off employees, the wood sector has begun to boom. More and more clients can not only imagine living in a wooden house, but are actually having them built. Germany is still not a centre of wooden house building like North America or Scandinavia. But Armin Seidel of Arbeitsgemeinschaft Holz, a working group that promotes the use of wood, estimates that 14% of new buildings in Germany will be made of wood by the turn of the millennium – twice as many as at present.

Wood has a number of advantages. The production of the material itself causes low levels of emissions and requires low energy input, it is a renewable and carbon-storing material, and has excellent building characteristics. This is why Hubert Fritz calls his products “Voll-Wert-Häuser” (whole-value products). In German the term brings to mind images of health food, but Fritz is not a muesli manager” advocating a return to nature. “Houses ought to be oases where people can relax without chemicals,” says the skilled carpenter. “And relaxation also involves technology that makes life easier.”

In conjunction with the local college and other businesses, Fritz is attempting to combine high-technology and ecology in an “intelligent house” in Rosenheim. The windows close when the air conditioning comes on, and the blinds quietly roll down before the sun makes the occupants perspire. The house technology can be controlled via monitors or the telephone. “We need houses that demand less looking after, that gives us more time for our children, that are more fun,” says the father of two children. “Where are the self-cleaning windows? What about electronic systems that let us in, but keep burglars out? Where is the exchangeable installation core?” At least Fritz has been able to realize the latter in his houses.

The eco-manager has worked with the wood technologists in Rosenheim for many years in order to gain a scientific foundation for his ideas. Since 1996 he has enjoyed inviting his partners to “Germany’s largest wooden head.” From time to time Fritz brings together managers, engineers and politicians inside the 15-metere-tall sculpture to plan an environmentally friendly building future. He appeals for ideas and thinking based on natural cycles and oriented toward the sun.

On this point, Hubert Fritz is on exactly the same wavelength as Rolf Disch, the Freiburg-based solar pioneer. In contrast to Fritz, however, Disch does not limit himself to using only one building materials. Wherever possible the architect uses wood, but if necessary his houses are also made of stone with polystyrene insulating material. Disch always gives priority to the economical use of electricity and heat. “That’s the most important thing,” says 54-year-old looking down over the vineyards onto the city of Freiburg. Disch has an unobstructed view from the fully glazed side of his house. What is more, Heliotrop, his solar tree house, can turn in all directions, towards and away from the sun as needed. The architect lets the winter, but on hot summer days he gives it the cold shoulder – turning the almost completely closed metal side of the house toward the sun. The solar panel on the roof, on the other hand, always directly faces the sun and busily supplies electricity – more than the house and its energy-saving devices can use. During the summer Disch feeds the surplus energy into the local electricity grid. Overall, the Heliotrop produces five times as much electrical energy as it uses each year.

The solar architect plans soon to put his concept of the “plus-energy house” into practice in a housing area in Freiburg. And he intends to do this at affordable prices. “It’s still maintained that solar, energy-saving construction doesn’t pay. Yet we want to show that it’s possible – through intelligent planning – not only to save money, but even to make a profit.” Disch points to the tubular solar collectors that not only provide safety as balcony railings but also heat the shower water.

A few kilometers away, a hydrogen-based system is meeting the year-round energy needs of a family of three. The occupants of this energy-self-sufficient solar house, a research project by the Freiburg Fraunhofer Institute for Solar Energy

Systems, burn solar-generated hydrogen for cooking and heating. Their electricity is supplied by photovoltaic units and a fuel cell.

What has been achieved here, namely “disconnecting” a house from the electricity and gas networks, is clearly too expensive for the “man in the street”. The higher investment costs for a passive house are recouped within a few years as a result of the lower energy costs. But if you want to reach the plus-energy standard, and decide to mount a photovoltaic installation on your roof, you won’t be able to reduce your building costs below 2,000 marks a square metre of living space, even taking into account federal and state subsidies. This figure is considered the yardstick for cheap building. Accordingly, Hans Erhorn of the Fraunhofer Institute for Construction Physics in Stuttgart considers it realistic – as in the car industry – to aim for a “three-litre house,” a building which only requires a maximum of three litres of heating oil a year per square metre, compared with the figure of 30 litres achieved by houses built in the 1970s. “If we succeed in making the low-energy house the norm, we’ll have accomplished a great deal,” says Hans Erhorn, who believes that ecological building will only really make a breakthrough when it’s pays for the majority of house buyers.

Hubert Fritz is also working towards this goal. New settlement concepts, small building plots, and jointly used technology are intended to make sustainable construction affordable – without any concessions on quality. Nevertheless, we still have a long way to go until we can build cheap, intelligent, recyclable houses that need no energy input. Hubert Fritz will have to spend a few more nights thinking up new ideas.

3. Раздел контроля знаний

3.1. Тематические тесты

UNIT 1

№1 Translate the words in italics.

1. We have *ограниченные ресурсы* in rich and poor countries.
2. We have to decide how *распределять* them among the people in the country.
3. There are a lot of *обездоленных* people.
4. By *богатство* the economists mean all the real physical assets.

№2 Complete the blanks with the following words.

economy, economics, economic, economical, economize

1. _____ means “related to the economy”.
2. Holding business meetings at the airport can be an _____ use of time.
3. She studied _____ at the London Business School.
4. Britain’s _____ is increasingly based on services.

№3 Match the synonyms.

- | | | | |
|---------------|---------------|-------------------------|--------------------|
| 1. goods | 5. concept | <i>a) determination</i> | <i>e) welfare</i> |
| 2. shortage | 6. definition | <i>b) idea</i> | <i>f) scarcity</i> |
| 3. well-being | 7. increase | <i>c) merchandise</i> | <i>g) collect</i> |
| 4. economize | 8. assemble | <i>d) save money</i> | <i>h) raise</i> |

№4 Fill in the gaps with the necessary prepositions.

1. Graduate schools are interested ___ what they call “theoretical” research.
2. What goods are to be produced ___ the scarce resource?
3. Economics is a comprehensive theory ___ how society works.
4. One of the important jobs of economists is to apply economic analysis ___ the real world.
5. The price you pay consists ___ all the other alternatives you have thereby given up.

№5 Choose the best endings to the following statements.

1. Economics as an academic discipline ...
a) is as old as the human race *b) is relatively new* *c) is dull*
2. The Adam Smith’s book is ...
a) The Nation and its Wealth
b) The Wealth of Nations
c) Welfare of Every Nation
3. The main characteristics of economics are...
a) choice, scarcity, people
b) scarcity, goods, resources

c) *wealth, well-being, scarcity*

4. We have limited resources ...

a) *in rich countries*

b) *in poor countries*

c) *in every country* d) (no right answer)

5. The primary concern of economics is...

a) *to make everyone rich*

b) *to increase the wealth of a society*

c) *to study wealth*

6. In economics, problems are usually examined from...

a) *the social point of view*

b) *the personal point of view*

c) *the state of well-being*

7. The aspect of gathering the facts relevant to a specific economic problem is concerned with...

a) *economic theory*

b) *policy economics*

c) *descriptive economics*

8. In the USA, academic economists' primary job is...

a) *to publish in academic economic journals*

b) *to deal with real world data*

c) *teaching economics*

UNIT 2

№1 Translate the words in italics.

1. *Акционер* is an owner of shares.

2. Partners are legally *ответственный* for actions of other partners.

3. A proprietorship can be terminated on the bankruptcy, insanity, retirement or *прихоту* of the owner.

4. A sole proprietorship offers the owner freedom and *субъектность* in making decisions.

№2 Match the synonyms.

1. funds

5. charter

a) *aim*

e) *creditor*

2. objective

6. expenses

b) *regulations*

f) *include*

3. revenue

7. authority

c) *income*

g) *capital*

4. lender

8. involve

d) *power*

h) *overheads*

№3 Complete the blanks with the following words.

a) *represent*

c) *non-executive directors*

e) *company's*

g) *appoint*

b) *necessary*

d) *executive directors*

f) *expertise*

___(1)___ may lack a detailed knowledge of the ___(2)___ activities. But they may bring ___(3)___ to the board. Some are lawyers, or experts in tax affairs. Some ___(4)___ influential groups of shareholders whose support is ___(5)___ if the board is going to carry out its plans.

№4 Fill in the gaps with the necessary prepositions.

1. In addition ___ legal costs, a firm is charged incorporation fees for its charter.
2. The financial director takes orders ___ the Managing Director.
3. Some corporations pay out most of their profits in the form of dividends ___ their shareholders.
4. Unless some dividends are paid, investors may lose interest ___ the company.

№5 Choose the right variant.

1. An individual proprietorship is a business owned and usually operated by...

- a) *two or more individuals* b) *a single individual*
c) *a shareholder* d) *a chairperson*

2. Only a municipal and registration licences are necessary for starting...

- a) *a sole proprietorship* b) *a partnership*
c) *a limited company* d) *a joint venture*

3. A partnership agreement expresses the rights and obligations of ...

- a) *shareholders* b) *the owner*
c) *each partner* d) *the chairperson and Managing Director*

4. Partnerships can attract new employees more easily than ...

- a) *corporations* b) *limited companies*
c) *proprietorships* d) *(no right answer)*

5. From an owner's point of view Ltd. Companies are...

- a) *the least risky* b) *the most risky*
c) *risky* d) *(no right answer)*

6. Dividends to shareholders are taxed on ...

- a) *a common basis* b) *an individual basis*
c) *both common and individual basis*

7. What method is not used by corporations to raise new capital?

- a) *sales of common stock* b) *using profit*
c) *borrowing* d) *lending* e) *(no right answer)*

8. What does not the board of director deal with?

- a) *determining the objectives of a business*
b) *determining the policies of a business*

- c) *running the business on a day-to-day basis*
 d) *appointing of the Managing Director*

UNIT 3

I. Match the synonyms.

- | | | | |
|--------------|----------------|--------------------|-------------------------|
| 1) search | 6) require | a) <i>liable</i> | f) <i>corresponding</i> |
| 2) reinforce | 7) responsible | b) <i>result</i> | g) <i>strengthen</i> |
| 3) overall | 8) appraise | c) <i>demand</i> | h) <i>total</i> |
| 4) vary | 9) product | d) <i>change</i> | j) <i>article</i> |
| 5) effect | 10) adequate | e) <i>evaluate</i> | i) <i>look for</i> |

II. Fill in the missed word.

- | | | | |
|------------------------|------------------|------------------|------------------|
| a) <i>subordinates</i> | c) <i>staff</i> | e) <i>assure</i> | g) <i>insure</i> |
| b) <i>affect</i> | d) <i>ensure</i> | f) <i>effect</i> | |

1. Do you think a rise in interest rates will _____ consumer spending?
2. I'm doing my best to _____ that your order will be dealt with promptly.
3. We _____ you that we are doing our best to find the origin of the defect.
4. _____ is a group of assistants working together under a manager or head.
5. In _____, he's saying that we should make preparations now.

III. Fill in the gaps with the necessary prepositions.

1. A business must place emphasis ___ each of five goals.
2. Liquidity refers ___ a business ability to meet short-term obligations.
3. The general manager is concerned ___ strategic making and operational decision making.
4. Managers must be aware ___ their needs.

IV. Choose the best variant.

1. The title General Manager refers to an individual who has ...
 a) *some responsibility* b) *total responsibility*
 c) *partial responsibility* d) *(no right answer)*
2. The general manager must be free for the ...
 a) *daily routine* b) *presentation purposes* c) *major decisions*
3. The general manager must understand ...
 a) *only human resources management*
 b) *finance and production*
 c) *all functional areas*
 d) *all functional areas and human resources management*
4. What is not the responsibility of a general manager?
 a) *decision making* c) *finding and training of competent subordinates*

b) *coordination*

d) *short-term planning*

5. _____ refers to a business's overall financial structure.

a) *profitability*

b) *stability*

c) *efficiency*

d) *liquidity*

e) *growth*

6. Fundamental needs for material survival doesn't include ...

a) *a good salary*

b) *safe working conditions*

c) *happiness*

d) *job*

UNIT 4

№ 1. Match the synonyms.

1) money

5) substitute

a) *valuable*

e) *velocity*

2) precious

6) order

b) *publish*

f) *command*

3) rapidity

7) maintain

c) *currency*

g) *evaluate*

4) issue

8) judge

d) *replace*

h) *support*

№ 2. Choose the words describing upward movements of money or numbers.

a) to collapse

c) to soar

e) to slip

g) to boost

i) to slash

b) to jump

d) to slump

f) to rise

h) to plunge

j) to rally

№ 3. Fill in the right preposition.

1. Money performs the function of the unit _____ account.

2. There was a sharp boost _____ sales volume.

3. Sales bottomed _____ at the end of September.

4. Mike's parents pay for his education and provide him _____ pocket-money.

5. The demand for money is related _____ the rapidity with which the business is done.

№ 4. Choose the right variant.

1. Money is "backed" by ...

a) *the store of gold*

b) *central banks*

c) *government*

d) *national economies*

2. Cheques and money orders perform the function of ...

a) *money*

b) *substitute money*

c) *a constant store of value*

d) *legal tender*

3. The purchasing power is dependent on ...

a) *credit*

b) *business transactions*

c) *demand and supply*

4. The role of money depends on ...

a) *the state of development of an economy*

b) *government*

c) *authorized banks*

5. The main task of the central banks is ...

- a) *to issue bills and coins*
- b) *to regulate money supply*
- c) *to protect monetary stability*

6. Cash is ...

- a) *checks*
- b) *transfer orders*
- c) *money orders*
- d) *coins*

7. Originally, a valuable metal served as ...

- a) *“an instrument of credit”*
- b) *a constant store of value*
- c) *a national currency*

8. This card carries a microchip on it with account information on the holder.

- a) *credit card*
- b) *charge card*
- c) *debit card*
- d) *smart card*

9. Deposit or giro money are created by ...

- a) *the banks themselves*
- b) *the government*
- c) *any person*
- d) *the central banks*

№ 5. Write these out as you would say them.

- 1) \$ 5.67
- 2) £ 241.08

UNIT 5

№1 Match the synonyms.

- | | | | |
|------------|---------------|------------------|------------------------|
| 1) account | 5) transfer | a) <i>profit</i> | e) <i>intermediary</i> |
| 2) benefit | 6) occur | b) <i>happen</i> | f) <i>stimulate</i> |
| 3) share | 7) commission | c) <i>bill</i> | g) <i>shift</i> |
| 4) cause | 8) middleman | d) <i>charge</i> | h) <i>stock</i> |

№ 2. Complete the sentences with the following words.

- | | | | |
|------------------|------------------|----------------|----------------------|
| a) <i>priced</i> | c) <i>prices</i> | e) <i>fees</i> | g) <i>charge</i> |
| b) <i>borrow</i> | d) <i>rate</i> | f) <i>lend</i> | h) <i>commission</i> |

- 1. We have _____ the new model at \$ 100.
- 2. No extra _____ is made for maintenance.
- 3. A bear is a speculator who expects share _____ to fall.
- 4. The _____ of sales fell in some countries.
- 5. We had to pay small _____ in order to take part in the conference.
- 6. Could you _____ me your car?

№ 3. Fill in the right preposition.

- 1. He asked me what the price _____ a share was on favourable terms.
- 2. The bill was charged _____ his account.

3. We are producing the new model ____ the rate of 20 an hour.
4. All cheques were sent ____ the clearing house.
5. Stock prices fluctuate ____ response to a wide variety of pressures.

№ 4. Choose the right variant.

1. The interest rate in commercial banks is influenced by ...

a) <i>other financial institutions</i>	c) <i>the borrower</i>
b) <i>the central bank</i>	d) <i>the depositor</i>

2. A rise in interest rate will make borrowing...

a) <i>more expensive</i>	b) <i>more attractive</i>	e) <i>(no right answer)</i>
c) <i>cheaper</i>	d) <i>impossible</i>	

3. To combat inflation the government often...

a) <i>lowers the interest rate</i>	c) <i>issues more money</i>
b) <i>raises the interest rate</i>	d) <i>encourages business</i>

4. The current account pays ...

a) <i>some interests charged by the bank</i>
b) <i>a fixed rate of interest</i>
c) <i>no interest</i>

5. Banks sell...

a) <i>commodities</i>	b) <i>goods</i>	c) <i>services</i>	d) <i>money</i>
-----------------------	-----------------	--------------------	-----------------

6. What cannot influence interest rates and currencies exchange?

a) <i>the interaction of supply and demand</i>	c) <i>interest rates in other countries</i>
b) <i>trade between countries</i>	d) <i>(no right answer)</i>

7. Nick having 30 ordinary shares gets the provisional allotment letter which offers him one new share at \$20 for every three shares held. How much should he pay for the new shares?

a) \$100	b) \$200	c) \$300	d) \$60	e) \$600
----------	----------	----------	---------	----------

8. Every bank is obliged to take out ...

a) <i>insurance</i>	b) <i>license</i>	c) <i>shares</i>	d) <i>bankruptcy</i>
---------------------	-------------------	------------------	----------------------

UNIT 6

№1 Match the synonyms.

- | | | | |
|----------------|----------------|----------------------|--------------------|
| 1) community | 5) evolve | a) <i>limitation</i> | e) <i>develop</i> |
| 2) disaster | 6) overlapping | b) <i>society</i> | f) <i>appoint</i> |
| 3) output | 7) rebate | c) <i>issue</i> | g) <i>parallel</i> |
| 4) restriction | 8) elect | d) <i>refund</i> | h) <i>accident</i> |

№ 2. Complete the sentences with the following words.

- a) lease c) policy e) bargain g) rebate
 b) charter d) politics f) discount

1. Those who are on low incomes are entitled to a tax _____.
2. He got a second-hand Mercedes for the _____ price of only \$10,000.
3. They are going to drive a hard _____ over import quotas.
4. He must understand the effect of _____ on business.
5. He persuaded the local council to _____ him the first floor of a tower block.

№ 3. Fill in the right preposition.

1. She has decided to let her house ____ this young couple.
2. Collective bargaining consists ____ talks between unions and employers ____ pay and conditions.
3. After 1951, the Fed focused ____ domestic economic stabilization.

№ 4. Choose the right variant.

1. The Federal Reserve System is ...
 a) *an independent government* c) *an independent private agency*
 b) *a dependent government agency* d) *an independent government agency*

2. The Federal Reserve System is administered by...
 a) *the government* b) *Congress*
 c) *the president* d) *(no right answer)*

3. The Federal Reserve Board of Governors coordinate its policies with those of ...
 a) *the public* c) *national banks* e) *the administration and Congress*
 b) *the president* d) *Congress*

4. The Fed relies on for funding.
 a) *Congress* b) *the president* c) *itself* d) *national banks*

5. The government's spending and taxing policies is called ...
 a) *monetary policy* b) *fiscal policy* c) *taxation* d) *budget*

6. Commodity money is based on ..
 a) *valuable metals* b) *face value*
 c) *fiat value* d) *legal tender*

7. In the USA, federal government receives most of its tax revenues from ...
 a) *sales and excise taxes* c) *income, profit and social insurance taxes*
 b) *property taxes*

UNIT 7

№ 1 Match.

- 1) disregard 6) deceive a) *вызывать* g) *обманывать*

- | | | | |
|---------------|-----------------|------------------|--------------------------|
| 2) ambiguity | 7) trigger | b) пренебрежение | h) приличие |
| 3) omission | 8) appearance | c) появление | i) преувеличивать |
| 4) violence | 9) exaggerate | d) совместимый | j) доказывать |
| 5) compatible | 10) justifiable | e) оправданный | k) пропуск, упущение |
| | | f) насилие | l) неясность, туманность |

№ 2 Fill in the necessary prepositions.

- 1) National newspapers derive much of their revenue ___ advertising.
- 2) They seldom advertise their products ___ the radio.
- 3) Mercedes is a German make ___ car.

№ 3 Fill in the table.

verbs	adjectives	nouns
1)	persuasive	
2) to originate		

№ 4 Choose the best variant.

- 1) _____ means attracting the public's attention but not necessary to sell anything specific.

a) marketing	b) advertising	c) public relations	d) publicity
--------------	----------------	---------------------	--------------
- 2) The _____ is the symbol, design or special way of writing a company uses on its products, advertisements, etc.

a) trademark	b) logo	c) brand	d) patent
--------------	---------	----------	-----------
- 3) Advertisements should be readily recognised as _____.

a) news	b) advertisements	c) games
---------	-------------------	----------
- 4) The essence of advertising is _____.

a) the process of discrimination	b) persuasion	c) actual production
----------------------------------	---------------	----------------------
- 5) _____ is an appeal to pure snob value. You want to appear to be richer or more successful than your neighbors.

a) comparison	b) endorsement	c) "keeping up with the Jones's"
---------------	----------------	----------------------------------
- 6) _____ advertising means conveying information to potential clients and customers.

a) persuasive	b) informative	c) subliminal
---------------	----------------	---------------

UNIT 8

№1 Match the synonyms.

- | | | | |
|-------------|-------------|---------|---------|
| 1) merchant | 5) consumer | a) pull | e) know |
|-------------|-------------|---------|---------|

- | | | | |
|----------------|---------------|---------------|-------------|
| 2) be aware of | 6) fulfill | b) possession | f) customer |
| 3) notion | 7) draw | c) means | g) seller |
| 4) ownership | 8) facilities | d) conception | h) perform |

№2 Complete the sentences with the following words.

- | | | | |
|--------------------|--------------------|-----------------------|-------------------------|
| <i>a) agent</i> | <i>c) exchange</i> | <i>e) constitutes</i> | <i>g) broker</i> |
| <i>b) retailer</i> | <i>d) utility</i> | <i>f) consists</i> | <i>h) entrepreneurs</i> |

- Marketing creates _____, the value to consumers for using the product.
- Marketing is the process of ideas, goods and services to create _____ .
- The travel _____ told us everything about the tour.
- A _____ buys goods in small quantities for resale.
- Thousands of small firms and _____ have used marketing research successfully.
- The production of the goods and services _____ form utility.

№3 Fill in the right preposition.

- They compare their business _____ that of their competitors.
- People who are aware _____ their unmet needs may have the desire to buy the product.
- The government is involved _____ campaigns to discourage smoking.
- The text provides you _____ an understanding of the concepts of marketing decision making.
- The above five points are essential _____ an understanding _____ marketing.

№4 Choose the right variant.

- Marketing involves all kinds of activities to stimulate

- supply of products and services*
- demand for products and services*
- price stability*

- Which is not the element of the marketing mix?

- price*
- place*
- possession*
- product*

- Organization directs its marketing program toward needs of ...

- the target market consumers*
- the whole market*
- prospective buyers*

- Marketing manager must develop

- a complete marketing program*
- a design of a product*
- a budget statement*

- For marketing to occur, at least ... are required.

- a) 2 *factos* b) 4 *factors* c) 3 *factors* d) 6 *factors*

6. The marketing manager and ... are two members of the same team.

- a) *market research manager*
 b) *overseas sales manager*
 c) *the production manager*

7. The responsibility of the marketing department is to ... the sale of products to the purchaser.

- a) *analyze and discuss* b) *promote and organize* c) *supervise and regulate*

8. With rare exceptions, organizations must

- a) *use marketing research correctly*
 b) *have innumerable definitions of marketing*
 c) *compete for the attention of their buyers.*

UNIT 9

№1 Match the synonyms.

- | | | | |
|---------------|----------------|-----------------|---------------|
| 1) reasonable | 5) depend | a) consumer | e) cheap |
| 2) intent | 6) user | b) organization | f) rely |
| 3) entity | 7) supposition | c) interpret | g) assumption |
| 4) narrative | 8) explain | d) account | h) objective |

№2 Complete the sentences with the following words.

- a) *sell* c) *sold out* e) *sales clerks* g) *on sale*
 b) *sales* d) *sold up* f) *for sale* h) *reasonable*

1. There's a great new clothes store on Main Street, and the prices seem very
2. Anti-age creams always ... well.
3. I went to the store to get some bread but they had
4. I picked up some real bargains in the January ... this year.
5. They put the family home up
6. ... in America are always eager to please the customer.

№3 Fill in the right preposition.

1. Cash is received and paid
2. Recording of a transaction may be performed ... writing ... a pen.
3. We have integrated computers ... our practice.
4. Will you communicate the results ... me?
5. Find ... if the accountant is willing to work.

№4 Fill in the table with the missing words.

noun	adjective	verb
competition		
	executive	

		To intend
--	--	-----------

№5 Choose the right variant.

1. Accounting system means methods used by a business... .
a) *to raise additional capital* b) *to keep records* c) *to incur debts*

2. Transaction is usually a completed action which can be expressed
a) *in monetary terms* b) *in appointment of an executive* c) *by writing with a pen*

3. A combination of ... can save you much additional money.
a) *a shoebox approach with reasoned argument*
b) *mere survival and tremendous growth*
c) *keeping records and consulting an expert accountant*

4. Your record-keeping system must be
a) *flexible and always easy to change*
b) *logical in all respects*
c) *kept only when there is a necessity*

5. The main functions of the accounting process are...of accounting information.
a) *creating and interpreting*
b) *creating and holding*
c) *creating, communicating and interpreting*

6. The people receiving accounting reports are termed ... of accounting information.
a) *clients* b) *users* c) *consumers*

7. Which of these business events can be showed in an accounting record?
a) *appearance of a new competitive business*
b) *the signing of a labour contract*
c) *buying inventories*

8. The information of accounting reports must be presented in accordance with
a) *accountant's wish* b) *user's desires* c) *ground rules*

3.2. Промежуточный тест 1 семестр

Part 1

I. Skim the text.

An effective manager must be able to estimate, with a certain degree of accuracy, the future performance of his or her areas of responsibility within an organization. Forecasting refers to the methods managers use to predict future events. The purpose of a forecast is to reduce the uncertainty regarding the future. The more certain a manager can be about future events, the better and more effective his or her decisions are likely to be. Note that a forecast is not the same as a decision. A forecast predicts future events or conditions in such a **manner** that a manager can use the information when making a decision. **Since** the outcome of a forecast often determines which decision is made by a manager, accurate forecasts are crucial to decision making.

The importance of forecasting should not be underestimated. Often, the information obtained from a forecasting model will be used as input for other decision models. If errors are made in a company's forecasts, these errors can lead to poor decision making throughout the organization. Such errors can subsequently lead to costly and unprofitable outcomes. For example, many managerial decisions require information relating to forecasts of future demand for a company's products and services. This information is used in various **areas** of a company to help determine advertising budgets, quantities of products to be produced, numbers of employees to hire, levels of financing required, and the level of purchase commitments for supplies and equipment. Incorrect forecasts of demand could cause wrong decisions to be made regarding these other factors. If such errors are large enough, they can lead to disastrous performance **levels** for a manager or company.

In recent years, the **sophistication** and accuracy of forecasting methods has increased steadily. Three major reasons account for this increase:

1. Expanded use of computers and the growth of their capabilities. Computers are now widely used to perform calculations that previously would have been virtually impossible to do manually.

2. The increase in the amount of data available for use in forecasting. All forecasting methods use data on past history. Data that was often not available before the widespread use of computers is now frequently produced as a by-product of a company's information systems. For example, data on the demand for a company's products and services is now often obtainable from a firm's accounting or other internal data processing system. Additional data is also now widely available from firms that collect, organize, and sell data to companies that need to supplement their own internal data bases.

3. The development of more accurate forecasting systems. The growing interest in management science has fostered the development of more accurate forecasting models.

II. Decide whether the following statements are true or false according to the text.

1. A manger is responsible for the future performance of an organization.

2. A decision is equal to a forecast.
3. The sophistication and accuracy of forecasting methods has enlarged steadily in recent years.
4. Earlier it was impossible to apply computers widely in order to perform calculations.
5. The development of more precise forecasting models has influenced the growing interest in management science.

III. Choose the contextual meaning.

1. **manner** a) стиль b) способ c) поведение
2. **since** a) так как b) с тех пор c) позже
3. **area** a) площадь b) район c) сфера деятельности
4. **levels** a) выравнивать b) равномерный c) степень, уровень
5. **sophistication** a) изысканность b) подделка c) усложнение

IV. Which sentence means exactly the same?

1. The more certain a manager can be about future events, the better and more effective his or her decisions are likely to be.

- a) Руководитель может быть более уверенным о будущем, и, вероятно, его или ее решения будут лучше и результативнее.
- b) Чем увереннее может быть руководитель о будущем, тем лучше и результативнее, вероятно, будут его или ее решения.
- c) Руководителю следует быть уверенным в будущем, и тогда его или ее решения, вероятно, будут лучше и более результативны.

2. If errors are made in a company's forecasts, these errors can lead to poor decision making throughout the organization.

- a) Ошибки, если их совершили в прогнозах компании, не могут привести к правильному принятию решения во всей организации.
- b) Если прогноз компании допускает ошибку, она может привести к неверному решению, касающемуся всей организации.
- c) Если ошибки совершаются в прогнозах компании, эти ошибки могут привести к неверному принятию решения во всей организации.

3. Data that was often not available before the widespread use of computers is now frequently produced as a by-product of a company's information systems.

- a) Информация, которая часто не была доступна до широкого применения компьютеров, сейчас часто создается как промежуточный продукт информационных систем компании.
- b) Информация, не доступная до широкого применения компьютеров, сейчас часто создается компанией, как промежуточный продукт информационных систем.
- c) Сейчас промежуточный продукт информационных систем компании - информация, которая часто не была доступна до широкого применения компьютеров.

Part 2

V. Grammar Recognition (miscellaneous): choose the correct variant.

The technology 1) _____ great advances over the past several years. Today, service is error-free, and there are very small phones. More important is the fact that rapid changes in technology bring down the costs of equipment and services. That, in turn, increases the number of users and encourages 2) _____ manufacturers to compete for business. The competition 3) _____ choosing a reliable and cost-effective service a very difficult task. One 4) _____ say it's 5) _____ to order a spaceship for intergalactic sales trips than to pick out the right cellular phone. Dozens of manufacturers produce them giving potential subscribers many models from which to choose.

- | | | |
|---------------------------|-------------------|----------------------|
| 1. A has been made | B has made | C make |
| 2. A more | B few | C some |
| 3. A made | B makes | C is made |
| 4. A had to | B must | C might |
| 5. A easy | B easier | C the easiest |

VI. Rewrite the sentences beginning with the words in bold type

1. The course of study requires **a thorough understanding of science**.
2. Engineers must consider **the social effects of the products**.

Part 3

VII. Fill in the blanks using the words from the list below.

a) *effects* b) *welfare* c) *established* d) *policies* e) *to evaluate*

1) _____ economics is the branch of economics that seeks 2) _____ economic 3) _____ in terms of their 4) _____ on the well-being of the community. It became 5) _____ as a well-defined branch of economic theory during the 20th century.

VIII. Choose the right homonym.

- | | | |
|--|-------------------|-------------------|
| 1. "The Nutcracker" is a fine ___ of music. | a. peace | b. piece |
| 2. There is a piece with horse's head called ___ in chess. | a. night | b. knight |
| 3. It's ___ good to be true. | a. too | b. to |
| 4. We are happy together whatever the ___. | a. whether | b. weather |
| 5. The books ___ to be quite interesting. | a. seem | b. seam |

Part 4

IX. Read the text, and think about the questions to the given answers.

Several studies support the idea that the democratic leadership encourages trust, initiative, friendliness and a sense of responsibility. It leads to a supportive environment within which leaders and group members relate to each other in a positive manner. There is an atmosphere of respect and mutual influence between the leader and the followers. Most decisions are made jointly.

Membership of such a group is in itself a satisfying experience. A leader is as effective as the group or organization performs the task for which the group exists. Other criteria of effective leadership include open and meaningful communication within the group and participative decision-making and sharing power.

1. Yes, leadership encourages trust, initiative, friendliness and a sense of responsibility.
2. The atmosphere of respect and mutual influence.
3. They are made jointly.

X. Choose the best summary to the text.

- a) The environment within which leaders and group members relate to each other in a positive manner is paid attention to.
- b) The standards of democratic leadership are considered.
- c) The text deals with the satisfying experience of a democratic leadership.

3.3. Итоговый тест 1 семестр

Part 1

I. Skim the text.

The management of the banks' asset portfolios remains a **challenge** in today's economic environment. Loans are a bank's primary asset category and when loan quality becomes suspect, the foundation of a bank is shaken to the core. While always an issue for banks, declining asset quality has become a big problem for financial institutions. There are several reasons for this, one of which is the lax attitude some banks have adopted because of the years of "good times". The potential for this is complicated by the reduction in the regulatory supervision of banks and in some cases depth of management. Problems are likely to go undetected, resulting in a significant impact on the bank when they are recognized.

Banks also face **ongoing** pressure by shareholders, both public and private, to achieve earnings and growth projections. Regulators place added pressure on banks to manage the various categories of risk. Banking is also an extremely competitive industry. Competing in the financial services industry has become **tougher** with the entrance of such players as insurance agencies, credit unions, check cashing services, credit card companies, etc.

A bank generates a profit from the differential between the level of interest it pays for deposits and other sources of funds, and the level of interest it charges in its lending activities. This difference is referred to as the spread between the cost of funds and the loan interest rate. Historically, profitability from lending activities has been cyclical and dependent on the needs and strengths of loan customers. In recent history, investors have demanded a more stable revenue stream and banks have therefore placed more emphasis on transaction fees, primarily loan fees but also including service charges. Lending activities, however, still provide the **bulk** of a commercial bank's income.

In the past 10 years American banks have taken many measures to ensure that they remain profitable while responding to increasingly changing market conditions. First, this includes the Gramm-Leach-Bliley Act, which allows banks again to **merge** with investment and insurance houses. Second, they have expanded the use of risk-based pricing, which means charging higher interest rates to those customers that are considered to be a higher credit risk and thus increased chance of default on loans. This helps to offset the losses from bad loans, lowers the price of loans to those who have better credit histories, and offers credit products to high risk customers who would otherwise been denied credit. Third, they have sought to increase the methods of payment processing available to the general public and business clients. These products include debit cards, pre-paid cards, smart-cards, and credit cards. These products make it easier for consumers to conveniently make transactions and smooth their consumption over time. However, with convenience there is also increased risk that consumers will mismanage their financial resources and accumulate excessive debt.

II. Decide whether the following statements are true or false according to the text.

1. When loan quantity is in doubt, the foundation of a bank is shaken to the core.
2. The only reason for declining asset quality is the depth of management.
3. A bank generates a profit from the differential between the level of interest it pays and the level of interest it charges.
4. In the past 10 years American banks have remained profitable due to stable market conditions.
5. Plastic cards make it easier for consumers to make transactions and smooth their consumption.

III. Choose the contextual meaning.

- | | | | |
|--------------|------------------|------------------|-----------------|
| 1. challenge | a) вызов | b) проблема | c) оспаривание |
| 2. ongoing | a) ведущийся | b) постоянный | c) проводящийся |
| 3. tougher | a) упрямее | b) несговорчивее | c) жестче |
| 4. bulk | a) большая часть | b) масса | c) объем |
| 5. merge | a) погружать | b) поглощать | c) сливаться |

IV. Which sentence means exactly the same?

1. Problems are likely to go undetected, resulting in a significant impact on the bank when they are recognized.

a) Проблемы, похоже, протекают скрыто, в результате чего оказывается значительное воздействие на банк, когда их распознают.

b) Вероятно, проблемы будут оставаться незамеченными, что, в итоге, окажет значительное влияние на банк, как только их осознают.

c) Наверняка, проблемы пройдут незамеченными, что скажется на значительном воздействии на банк, как только они станут явными.

2. Historically, profitability from lending activities has been cyclical and dependent on the needs and strengths of loan customers.

a) Исторически, доходность от операций по кредитованию была цикличной и зависимой от потребностей и надежности заемщика.

b) Раньше рентабельность от предоставления кредитов была цикличной и зависела от запросов заемщика и его надежности.

c) С исторической точки зрения прибыльность от заимодавческой деятельности была циклической и зависела от нужд заемщика и его полномочий.

3. This helps to offset the losses from bad loans, lowers the price of loans to those who have better credit histories, and offers credit products to high risk customers who would otherwise been denied credit.

a) Это помогает компенсировать потери от невыплаченных ссуд, снизить стоимость ссуды тем, кто имеет более высокую кредитоспособность, и

предлагает кредиты сомнительным клиентам, которые бы иначе их не получили.

b) Это помогает возместить ущерб от плохих займов, снижает цену на ссуду тем, кто имеет кредитоспособность получше, и предлагает кредит особо рискованным клиентам, которые бы по-другому его не получили.

с) Это помогает компенсировать убытки от непогашенных ссуд, снизить стоимость займа для тех, кто имеет лучшую кредитоспособность и предлагать кредиты лицам с высокой степенью вероятности невыплаты, которым бы в других обстоятельствах было отказано в ссуде.

Part 2

V. Choose the correct variant.

Most lenders ____ (1) ____ their own models (Credit Scorecards) ____ (2) ____ potential and existing customers according to risk, and then apply appropriate strategies. With products such as unsecured personal loans or mortgages, lenders charge a higher price for higher risk customers and vice versa. With revolving products ____ (3) ____ credit cards and overdrafts, risk ____ (4) ____ through careful setting of credit limits. Some products also require security, ____ (5) ____ commonly in the form of property.

- 1 – A. are employing B. employs C. were employing D. employ
 2 – A. ranking B. having ranked C. to rank D. to have ranked
 3 – A. so that B. such as C. so as D. as such
 4 – A. are controlled B. is controlling C. is controlled D. had been controlled
 5. – A. most B. much C. more D. many

VI. Give the missing forms of the words below.

noun	verb	adjective
1. overdraft		
2.	to rob	
3.		cheap
4. investment		
5.	to cause	

Part 3

VII. Fill in the blanks using the words from the list below.

- a) account c) device e) enable g) transactions
 b) branches d) demand f) services

ATM is a computerized telecommunications ____ (1) ____ that provides a financial institution's customers a method of financial ____ (2) ____ in a public space without the need for a clerk or bank teller. Most banks now have more ATMs than ____ (3) ____ . For example in Hong Kong, most ATMs ____ (4) ____ anyone to deposit cash to any customer of the bank's account by feeding in the notes and entering the ____ (5) ____ number to be credited.

Part 4

VIII. Translate the following sentences into Russian.

1. A branch, banking centre or financial centre is a retail location where a bank or financial institution offers a wide array of face-to-face service to its customers.
2. Central banks are normally government owned banks, often charged with regulatory responsibilities, e.g. supervising commercial banks, or controlling the cash interest rate.
3. Banks are susceptible to many forms of risk which have caused occasional systemic crises.

IX. Translate the following sentences into English.

1. Банковская деятельность – это совокупность осуществляемых банками и небанковскими кредитно-финансовыми организациями операций, направленных на извлечение прибыли.
2. Надежность имеет большое значение для акционеров, так как убытки банков могут нанести ущерб их вложениям.
3. Центральный банк заинтересован в обеспечении безопасности и повышении эффективности платежных систем как важном условии стабильности денежной системы государства.

3.4. Промежуточный тест 2 семестр

Part 1

I. Skim the text “Public Relations”

One of the earliest definitions of public relations (PR) says that it is a management function which defines public attitudes, the policies, procedures and interest of an organization followed by **executing** a program of actions to earn public understanding and acceptance.

Users of public relations include:

Corporations using marketing PR to **communicate** information about the products they manufacture or services they provide to potential customers in order to support their direct sales efforts.

Corporations using public relations as a vehicle to reach legislators and other politicians in seeking favorable tax, regulatory and other treatment.

Non-profit organizations, including schools and universities, hospitals, and human and social service agencies: such organizations may make use of PR in support of awareness programs, fund-raising programs, staff recruiting, and to increase **patronage** of their services.

Politicians aiming to attract votes and/or raise money. When such campaigns are successful at the ballot box, this helps in promoting and defending their service in office, with an eye to the next election or, at a career's end, to their legacy.

PR practitioners are often recruited from the ranks of journalism. Some reporters, concerned with ethics, criticize **former** colleagues for using their inside understanding of news media to help clients receive favorable media coverage.

Despite many journalists' discomfort with the field of PR, well-paid PR positions remain a popular choice for reporters and editors forced into a career change by the instability and often fewer **economic** opportunities provided by the print and electronic media industry.

Modern PR evaluate a product or public perception through market research. Once data is collected and challenges are identified, solutions are presented in a campaign strategy to meet goals. Techniques may vary from campaign to campaign but some standard tools used are: press releases, satellite feeds, web casts, wire service distribution of information and internet placement.

Although PR professionals are stereotypically seen as corporate servants, the reality is that almost any organization that has interest in how it is portrayed in the public arena employs at least one PR manager. Large organizations may even have opened communications departments. Government agencies, trade associations, and other non-profit organizations commonly carry out PR activities.

A fundamental technique used in PR is to identify the target audience, and to tailor every message to appeal to that audience. It can be a general, nationwide or worldwide audience, but more often it turns to be a segment of a population.

People who are professionals in PR use different methods for analyzing the results of their work such as focus groups, surveys, and one-on-one interviews. These same methods are used in defining what medium of communication will be used in the

process of strategy and what tools will be used in communicating the message, such as press releases, brochures, Web sites, media packs, video news releases, news conferences and in-house publications.

Many of the techniques used by PR firms are drawn from the institutions and practices of democracy itself. Persuasion, propaganda and education are instruments through which individuals and organizations are entitled to express themselves in a free society, and many public relations practitioners are engaged in practices that are widely considered as beneficial, such as publicizing scientific research, promoting charities, raising awareness of public health concerns and other issues in civil society.

II. Decide whether the following sentences are true or false according to the text.

- 1) Corporations use PR to communicate information about products to prospective consumers.
- 2) Many reporters and editors choose PR positions for more economic opportunities.
- 3) The process of PR involves collecting data, identifying goals and presenting solutions in a reasoned argument.
- 4) The most fundamental technique used in PR is represented by press releases.
- 5) Communication departments are typical for small businesses.

III. Choose the contextual meaning.

- | | | | |
|-----------------------|-------------------|--------------------|----------------|
| 1. executing | a) исполнительный | b) выполнение | c) выполняющий |
| 2. communicate | a) говорить | b) передавать | c) общаться |
| 3. patronage | a) клиентура | b) попечительство | c) шефство |
| 4. former | a) старый | b) упомянутый выше | c) бывший |
| 5. economic | a) хозяйственный | b) бережливый | c) прибыльный |

IV. Which sentence means exactly the same?

1. Well-paid PR positions remain a popular choice for editors forced into a career change by the instability provided by the print.

a) *Высокооплачиваемые пиар должности остаются популярным выбором для издателей, заставленных изменить профессию нестабильностью, обеспеченной работой в печатном издании.*

b) *Щедро вознаграждаемое положение пиар менеджеров остается популярным среди издателей, которые были вынуждены поменять карьеру из-за нестабильности, обеспеченной работой в печати.*

c) *Высокооплачиваемые должности специалистов по связям с общественностью остаются популярным выбором издателей, вынужденных поменять карьеру в связи с нестабильностью работы в печати.*

2. Persuasion, propaganda and education proved to be instruments through which individuals and organizations are entitled to express themselves in a free society.

a) *Убеждение, пропаганда и образование утвердили себя средствами, посредством которых частные лица и организации могут выразить себя в свободном обществе.*

- b) Убеждение, пропаганда и образование оказались средствами, благодаря которым частные лица и организации имеют право выражать себя в свободном обществе.*
- c) Убеждение, пропаганда и образование оказались приспособлениями, через них отдельные люди и организации могут выражать себя в свободном обществе.*

3. These same methods are used in defining what medium of communication will be used in the process of strategy implementation and what tools will be used in communicating the message.

- a) Те же самые методы используются в определении того, какое средство передачи информации будет использовано в процессе выполнения стратегии и какие инструменты будут использоваться в передаче послания.*
- b) Эти же методы, использованные в определении средства сообщения, будут использоваться в процессе стратегического выполнения, а также инструменты, которые будут использованы в передаче этого сообщения.*
- c) Эти же самые методы были использованы в определении средства сообщения, будут использоваться в процессе стратегического выполнения, также как и инструменты, которые будут использованы в сообщении этого сообщения.*

Part 2

V. Grammar Recognition (miscellaneous): choose the correct variant.

Buildings for retail 1) _____ considerably over time. Market halls constructed in the Middle Ages 2) _____ essentially just covered marketplaces. The first shops in the modern sense 3) _____ deal with just one type of article, and usually were 4) _____ to the producer (baker, tailor, and shoemaker). In the nineteenth century, in France, arcades were invented, which were a street 5) _____ several different shops, roofed over.

- | | | |
|--------------------------|----------------------|-------------------------|
| 1. A have changed | B will change | C changes |
| 2. A have been | B were | C will have been |
| 3. A were to | B had to | C used to |
| 4. A relation | B relating | C related |
| 5. A into | B of | C upon |

Part 3

VI. Match the words with their definitions.

1. utility	a) the act of dividing into parts.
2. accountant	b) an inspection, correction, and verification of business accounts, conducted by an independent qualified accountant
3. audit	c) a verbal or written report, description, or narration of some occurrence, event
4. segmentation	d) a person concerned with the maintenance and audit of business accounts and the preparation of consultant reports in tax and finance

5. resale	e) the quality of practical use; usefulness; serviceability
6. account	f) the selling again of something purchased

VII. Fill in the blanks with suitable words.

a) *depicted*

c) *charges*

e) *wealth*

g) *levied*

b) *discrimination*

d) *determines*

f) *pulls*

Often prices are fixed and 1) _____ on signs or labels. Alternatively, there can be price 2) _____ for a variety of reasons, where the retailer 3) _____ higher prices to some customers and lower prices to others. For example, a customer may have to pay more if the seller 4) _____ that he or she is willing to. The retailer may conclude this due to the customer's 5) _____, carelessness, lack of knowledge, or eagerness to buy.

Part 4

VIII. Read the text and choose the best summary.

Product lining is the marketing strategy of offering for sale several related products. Unlike product bundling, where several products are combined into one, lining involves offering several related products individually. A line can comprise related products of various sizes, types, colors, qualities, or prices. Line depth refers to the number of product variants in a line. Line consistency refers to how closely related the products that make up the line are. Line vulnerability refers to the percentage of sales or profits that are derived from only a few products in the line.

The number of different product lines sold by a company is referred to as width of product mix. The total number of products sold in all lines is referred to as length of product mix. If a line of products is sold with the same brand name, this is referred to as family branding. When you add a new product to a line, it is referred to as a line extension. When you add a line extension that is of better quality than the other products in the line, this is referred to as trading up or brand leveraging. When you add a line extension that is of lower quality than the other products of the line, this is referred to as trading down. When you trade down, you will likely reduce your brand equity. You are gaining short-term sales at the expense of long term sales.

- a) Product mix, family branding and line extension are considered in detail.
- b) The concept of product lining and its types are considered in the text.
- c) Trading down as an important economic problem is discussed in the text.

IX. Put the jumbled sentences in the right order.

1__ 2__ 3__ 4__

- a) This involves adding a markup amount (or percentage) to the retailers cost.
- b) This simply involves charging the amount suggested by the manufacturer and usually printed on the product by the manufacturer.
- c) The pricing technique used by most retailers is cost plus pricing.
- d) Another common technique is suggested retail pricing.

3.5. Итоговый тест 2 семестр

Part 1

I. Skim the text.

Accounting provides informational access to a company's financial condition for three broad **interest** groups. First, it gives the company's management the information to evaluate financial performance over a previous period of time, and to make decisions regarding the future. Second, it informs the general public, and in particular those who are interested in buying its **stock**, about the financial position of the company. Third, accounting provides reports for the tax and regulatory departments of the government. In general, accounting information can be classified into two main categories: financial accounting (or public information) and managerial accounting (or private information).

Managerial accounting deals with cost and profit relationships, efficiency and productivity, planning and control, pricing decisions, capital budgeting, etc. Not being generally spread outside the company, this information provides a wide variety of specialized reports for division managers, department **heads**, project directors.

A standard set of financial statements is expected to be prepared regularly by financial accounting and published in an annual report at the end of the fiscal year. Being prepared in accordance with generally accepted accounting principles, these statements include the following items: 1) the balance sheet, 2) the statement of cash flows, 3) the income statement, 4) the statement of retained earnings.

Information relating to the financial position of a company, mainly about assets and liabilities, is presented in a balance sheet. The statement of cash flows shows the changes in the company's financial position and provides information which is not available in either an income statement or a balance-sheet. Thus, the statement of cash flows represents the **sources** and the uses of the company's funds for operating activities, applications of working capital and data about additional financial support. Provided the company couldn't generate sufficient cash to finance its activities, it would be necessary to borrow money and it should be indicated in the statement.

Another financial statement disclosing the results of the company's activity is known as the income and expense statement. Prepared for a defined time interval, this statement summarizes the company's revenues, expenses, gains and losses and shows whether a company has made a profit within the period. Income is considered to be the difference between revenues and expenses. If the total expenses exceeded the total revenues during the period, the difference would be the net loss of the company. Revenues are transactions that represent the inflow of assets as a result of operations — that is, the assets received from selling goods and rendering services. Expenses are transactions involving the outflow of assets in order to generate revenue, such as wages, salaries, rent, interest and taxes. In addition to disclosing revenues and expense, the income statement also lists gains and losses from other kinds of transactions such as the sale of plant assets or the payments of long-term liabilities.

The income statement excludes the amount of assets withdrawn by the owners, in a corporation such withdrawal of assets being called dividends. The separate statement of retained earnings and stockholder's equity shows investors what has happened to their

ownership in the company, how earnings and new stock issuance have increased its value, and what dividends were paid.

Each of these reports contains figures for previous years and for the **current** period, providing a way of comparing present and past company performance. Being prepared for the use of management, the financial statements contain neither debit nor credit columns. These statements are accompanied by additional data about the particular accounting method used, as well as explanations about the most important events within the previous year.

Note: tax and regulatory departments – отделы по налогообложению и регулированию деятельности компании; financial accounting – финансовая отчетность; managerial accounting – управленческая отчетность; capital budgeting – составление сметы капиталовложений и их окупаемости, расчет рентабельности капиталовложений; balance sheet – баланс; retained earnings – нераспределенная прибыль; net loss – чистый убыток; to render a service – оказывать услугу

II. Decide whether the following statements are true or false according to the text.

1. Managerial accounting information is spread outside the company.
2. The payments of long-term liabilities are listed in the income statement.
3. The balance sheet shows figures for the running period as well as for previous year.
4. All financial statements contain debit and credit columns.
5. Net loss of the company occurs when total expenses exceed the total revenues during the given period.

III. Choose the contextual meaning.

- | | | | |
|--------------------|----------------|------------------|----------------------------|
| 1. interest | a) важный | b) процент | c) имеющий общие интересы |
| 2. stock | a) пакет акций | b) запас, резерв | c) сырье |
| 3. heads | a) головы | b) возглавлять | c) руководители |
| 4. sources | a) документ | b) источники | c) получать |
| 5. current | a) текущий | b) популярный | c) находящийся в обращении |

IV. Which sentence means exactly the same?

1. A standard set of financial statements is expected to be prepared regularly by financial accounting and published in an annual report at the end of the fiscal year.

a) Полагают, что стандартный пакет финансовых отчетов, публикуемый в годовом отчете в конце отчетного года, постоянно подготавливается финансовым бухгалтером.

b) Стандартный пакет финансовых отчетов, как полагают, регулярно подготавливается финансовым учетом, и публикуется в годовом отчете в конце отчетного года.

c) Полагали, что стандартный пакет финансовых отчетов полностью подготовлен финансовым учетом, и опубликован в годовом отчете в конце отчетного года.

2. Provided the company couldn't generate sufficient cash to finance its activities, it would be necessary to borrow money and it should be indicated in the statement.

a) В том случае, если компания не смогла накопить достаточное количество денег для финансирования своей деятельности, необходимо занять деньги, и это следует отразить в отчете.

b) Это было необходимо занять деньги, так как компания не смогла накопить достаточное количество денег, чтобы финансировать свою деятельность, и это следовало отразить в отчете.

c) В том случае, если компания не смогла бы накопить достаточное количество денег, чтобы финансировать свою деятельность, было бы необходимо занять деньги, и это следует отразить в отчете.

3. The income statement excludes the amount of assets withdrawn by the owners, in a corporation such withdrawal of assets being called dividends.

a) Отчет о доходах исключает сумму активов, снимаемых владельцами корпорации, такое расходование активов называется дивидендами.

b) Отчет о доходах не включает сумму активов, снятых владельцами, а в корпорации такое расходование активов называется дивидендами.

c) Отчет о доходах не включал сумму активов, снятых владельцами, в корпорации это расходование активов, называемыми дивидендами.

Part 2

V. Grammar Recognition (miscellaneous): choose the correct variant.

Business companies, banks and large corporations 1) _____ their own accountants 2) _____ their accounts and prepare financial statements or maintain their own internal accounting departments. If a small company or business required to prepare some financial statements, it 3) _____ the services of an outside accountant. 4) _____ accounting firms in the United States are known as The Big Five and a large number of their offices 5) _____ throughout the world and the nation's largest companies are their clients.

- | | | |
|---------------------|--------------------|----------------|
| 1. A employing | B employ | C are employed |
| 2. A to be examined | B to have examined | C to examine |
| 3. A will hire | B would hire | C hires |
| 4. A The largest | B Larger | C Large |
| 5. A are spread | B to spread | C spreads |

Part 3

VI. Match the terms with their definitions.

- | | | |
|-------------|----------------|------------|
| a) dividend | c) competition | e) wage |
| b) assets | d) salary | f) auditor |

1. All things owned by a person or business which have monetary value and can be changed into money.

2. A person qualified to audit accounts.
3. Rivalry between business concerns in the same market; it exists when a number of people try to sell similar goods to the same buyer.
4. It is a payment made by a company to its stockholders.
5. Payment in return for work or services, esp. that made to workmen on a daily, hourly, weekly, or piece-work basis.
6. A fixed amount of money agreed every year as pay for an employee, part of which, that is left once tax has been paid, is usually paid directly into her or his bank account every month.

VII. Fill in the blanks using the 5 words from the list below.

- a) *employed* c) *providing* e) *discipline* g) *examines*
 b) *statements* d) *subjects* f) *refuse*

Auditing is a related but separate 1) _____, with two sub-disciplines: internal auditing and external auditing. External auditing is the process whereby an independent auditor 2) _____ an organization's financial statements and accounting records in order to express an opinion as to the truth and fairness of the 3) _____ and the accountant's adherence to Generally Accepted Accounting Principles (GAAP), or International Financial Reporting Standards (IFRS), in all material respects. Internal auditing aims at 4) _____ information for management usage, and is typically carried out by auditors 5) _____ by the company, and sometimes by external service providers.

Part 4

VIII. Read the text and choose the best summary.

The recording and presentation of financial information is the responsibility of the accounting division headed by the finance manager.

A firm's accounting system should be able to provide the following information: a record of day-to-day transactions, a statement of how well the firm is running over a period of time, a summary of the firm's financial position at a given date, a guide to future action and decision-making.

The first three requirements are met by specific parts of the accounting system. The day-to-day transactions are first noted in the original documents, such as the invoices, credit notes and receipts. They are then summarized in day books before being fed into the ledger where their full effect is recorded. The ledger is made up of individual accounts - one for each item under which information is required.

From the ledger, the balances of some accounts are transferred to the trading and profit and loss account, which shows the profit for the year, or are summarized in the balance sheet to show the financial position at a given date.

There is no simple document which directly gives the answer to the fourth requirement. This demands an intelligent interpretation of the whole accounting system, coupled with a good understanding of such factors as economic trends, possible changes in the law, and statistics generally.

Note: ledger - бухгалтерская книга

- a) The importance of accounting division headed by the finance manager is considered.
- b) The requirements of an accounting system are paid attention to.
- c) The process of the transactions recording is described in the text.

IX. Put the jumbled sentences in the right order.

1__ 2__ 3__ 4__ 5__

- a) Marketing managers are expected to know the best ways to advertise products.
- b) They also need to be reminded, from time to time, of the existence of established products.
- c) It also involves knowing the best form advertisements should take, and the advertising slogan to be used.
- d) If customers do not know about new products, they will never buy them.
- e) This involves choice of media (for example, radio, television, press, hoardings).

3.6. Тесты для самостоятельной работы

TEST 1

№1. Complete the following sentences with the appropriate word from the list below.

economic economical economics economist economize economy

1. A good manager is _____ in the use of his funds.
2. An _____ is a person who studies, teaches, or writes about economics.
3. If you can _____ your time, you will get more done in less time.
4. Nations experience different rates of _____ growth.
5. The country's _____ has grown rapidly in the second half of the 20th century.
6. There are many competing schools of thought in _____.
7. An _____ person serves money and expense wherever possible.

№2. Match the synonyms.

- | | | | |
|----------------|-----------------|-----------------------|-------------------------|
| 1. purchaser | 6. ingredient | <i>a. component</i> | <i>f. drop</i> |
| 2. innumerable | 7. organization | <i>b. to increase</i> | <i>g. countless</i> |
| 3. to rise | 8. surplus | <i>c. aim</i> | <i>h. extra</i> |
| 4. goal | 9. decline | <i>d. customer</i> | <i>i. commodities</i> |
| 5. goods | 10. to appear | <i>e. to occur</i> | <i>j. establishment</i> |

№3. Match the antonyms.

- | | | | |
|----------------|---------------|-----------------------|-----------------------|
| 1. producer | 6. individual | <i>a. spending</i> | <i>f. local</i> |
| 2. to reduce | 7. investment | <i>b. complexity</i> | <i>g. consumer</i> |
| 3. finite | 8. income | <i>c. to increase</i> | <i>h. infinite</i> |
| 4. theoretical | 9. national | <i>d. demand</i> | <i>i. expenditure</i> |
| 5. simplicity | 10. supply | <i>e. collective</i> | <i>j. practical</i> |

№4. Fill in the gaps.

1. Some branches of economy such as agriculture greatly _____ climate.
a. depend on *b. include* *c. impose*
d. rely on *e. influenced by*
2. It is known that _____ consumers prefer to buy less goods but of higher quality.
a. the same *b. both* *c. total* *d. some*
3. The producers have to _____ the total output as the demand has grown.
a. impose *b. rise* *c. raise* *d. supply*
4. Solving the problem of choice, a consumer wants to satisfy his demand _____ much _____ possible.
a. so ... as *b. as ... as* *c. as ... so* *d. such ... as*

5. A company working efficiently pays higher _____ to its employees than its competitors.

- a. dividends b. fees c. payments d. salaries

№5. Fill in “may”, “can”, “could”, “must” or “have to (has to)”.

1. A company _____ send each shareholder an annual report detailing the financial condition of the firm.
2. We have some free time so you _____ do shopping here.
3. People _____ satisfy their needs only if they earn money.
4. He _____ invest money in company stock, but he did not manage to do it.
5. I _____ get up early tomorrow. There are a lot of things I want to do.

№6. Use the correct tense-form of the verbs in brackets (one sentence is in Passive).

1. The economic activities which people undertake (to make up) the economic system.
2. Perhaps the farmers (to have) some goods to sell as well as to use them themselves next year.
3. Margaret (not to go) to her office yesterday. She wasn't feeling well.
4. Your son is much taller than when I last saw him. He (to grow) a lot.
5. Several exhibitions of Chinese merchandise (to hold) lately in Moscow.
6. At the moment they (to think) of having flexitime for the factory workers.
7. He says that we (to offer) reliable after-sales service.
8. She told him that the boss (to speak) about the most important part of the project a week before.

№7. Fill in with the necessary prepositions.

1. He is interested _____ economics.
2. The American economic system is based _____ capitalistic principles.
3. He paid quite a lot of money _____ that car.
4. He is not concerned _____ non-essential commodities.
5. The people go _____ the city to find work.

№8. Open the brackets using the degrees of comparison.

1. The average weekly price for fish after 1966 was (low) than after 1966.
2. The term “money” in the (wide) sense covers anything which serves as a store of value and a means of exchange.
3. This car is (expensive) than that one.
4. The factory is producing (little) every year.
5. Prices rise when they are not so (high) as the equilibrium price.

№9. Make the sentences passive.

1. The government fixes the prices.
2. The commodity satisfied the consumers.
3. They have obtained various valuable minerals in that area.
4. The company set up a factory in the city in June.

5. The manager is preparing a report for the board meeting now.

№10. Write the following sentences out in full.

- 1). economics / for / study / reasons / different / students
- 2). activity / their / do / the / work / which / is / economic / called / people
- 3). their / earn / to / people / work / most / living
- 4). many / are / products / local / the / there / market / on
- 5). have / prices / throughout / since / economy / national / 1954 / risen / the?

TEST 2

№1. Match the synonyms.

- | | | | |
|---------------|----------------|----------------|----------------|
| 1. cheap | 6. production | a) aim | f) national |
| 2. amount | 7. merchandise | b) main | g) low-priced |
| 3. domestic | 8. purpose | c) quantity | h) manufacture |
| 4. chief | 9. cost | d) commodities | i) customer |
| 5. enterprise | 10. purchaser | e) company | j) price |

№2. Match the antonyms.

- | | | | |
|---------------|--------------|--------------|-----------------|
| 1. employment | 6. national | a) rich | f) unemployment |
| 2. poor | 7. export | b) to borrow | g) import |
| 3. private | 8. employee | c) producer | h) foreign |
| 4. expensive | 9. to loan | d) full-time | i) employer |
| 5. part-time | 10. consumer | e) public | j) cheap |

№3. Complete the following sentences with the appropriate word from the list below.

- | | | |
|--------------|---------------|--------------|
| a) economic | b) economical | c) economics |
| d) economist | e) economize | f) economy |

1. In time of difficulties we all have to 1) _____.
2. The country is in the period of 2) _____ and industrial crisis.
3. It is much more 3) _____ to buy in bulk (оптом).
4. An 4) _____ is somebody who studies, works, or is an expert in the field of economics.
5. The 5) _____ of a country or region is the system by which money, industry, and trade are organized.
6. If you 6) _____, you save money by spending it very carefully.

№4. Fill in with the necessary prepositions.

- | | | | | | |
|-------|-------|-------|---------|----------|----------|
| a) at | b) in | c) on | d) from | e) since | f) until |
|-------|-------|-------|---------|----------|----------|
1. The meeting is 1) _____ the morning.
 2. The meeting is 2) _____ Friday.
 3. The meeting is 3) _____ 3 o'clock.
 4. This store will stay open 4) _____ 10 p.m.

5. The train will leave the station 5) _____ 10 minutes.
 6. I haven't seen Bill 6) _____ Thursday.

№5. Fill in with the necessary form of the verb "to be" or "to have".

- a) *is* b) *are* c) *was*
 d) *were* e) *have* f) *has* g) *had*

1. There 1) _____ three main types of company that you should know about.
 2. In an "unlimited" company each member 2) _____ fully liable, in the eyes of the law, for payment of any debts that the company may incur (подвергаться).
 3. The manager 3) _____ suggested an increase in production.
 4. There 4) _____ another sharp increase between 1978 and 1980, from \$12 to \$30 per barrel.
 5. You 5) _____ an annual income, that is what you earn a year.
 6. Since most shareholders 6) _____ fully paid up, they really 7) _____ no liability at all for any debts.
 7. A national income 8) _____ not the money the government gets.

№6. Choose the modal verb that best completes the sentences.

1. Take your raincoat, it 1) _____ rain.
 a) *might* b) *should* c) *must*
 2. I 2) _____ speak to Mr. Martin yesterday because his phone was busy all day.
 a) *can't* b) *couldn't* c) *might not*
 3. A man 3) _____ stand up when a lady enters the room.
 a) *should* b) *may* c) *can*
 4. John forgot to take the tickets with him, so we 4) _____ get into the theatre last night.
 a) *can't* b) *couldn't* c) *won't be able*
 5. The meeting is very important; you 5) _____ be on time.
 a) *can* b) *had to* c) *must*
 6. There's just too much work; I 6) _____ finish it before I leave today.
 a) *shouldn't* b) *can't* c) *must*

№7. Fill the correct tense (Indefinite or Perfect).

1. So far this morning you _____ (to make) ten phone calls.
 2. Our General Manager Mr. Benton _____ (to retire) next month.
 3. The secretary _____ (to leave) the office an hour ago.
 4. The director always _____ (to take) the right decisions.
 5. Laura _____ (to start) working for this company last year.
 6. Our costs _____ (to double) since five years ago.
 7. The line was busy, so I _____ (to dial) the number a few minutes later.

№8. Make sentences passive.

1. We will solve this problem soon.
 2. The manager signed the contract.

3. The secretary has just finished the typing.
4. They sold this product by the 1st of August.
5. Machines replace many factory workers.

№9. Write the following sentences out in full.

1. high / should / good / prices / for / expect / products / people.
2. we / our / salary / high / pay / top/ to / manager.
3. some / economies / types / of / are / there.
4. people / is / many / by / *the New York Times* / read.
5. do / know / economics / about / you / what?

№10. Fill in the gaps with the missed words.

- a) *social* c) *macroeconomists* e) *inflation* g) *disciplines* i) *how*
 b) *divided* d) *unemployment* f) *distributed* h) *services* j) *include*

Economics is a 1) _____ science that analyzes and describes the consequences of choices made concerning scarce resources. It is also the study of how individuals and societies choose to employ those resources: what goods and 2) _____ will be produced, 3) _____ they will be produced, and how they will be 4) _____ among the members of society. Economics is 5) _____ into microeconomics and macroeconomics. Of major concern to 6) _____ are the rate of economic growth, the 7) _____ rate, and the rate of 8) _____. Specialized areas of economic investigation attempt to answer questions on a variety of economic activity. They 9) _____ agricultural economics, economic development, economic history, environmental economics, industrial organization, international trade, labour economics, money supply and banking, public finance, urban economics, and welfare economics. Specialists in mathematical economics and econometrics provide tools used by all economists. The areas of investigation in economics overlap with many other 10) _____ such as history, mathematics, political science, and sociology.

TEST 3

№1. Match the synonyms.

- | | | | |
|--------------|-------------------|------------------------|--------------------|
| 1. wealth | 6. governing body | a. <i>point</i> | f. <i>shortage</i> |
| 2. item | 7. revenue | b. <i>board</i> | g. <i>adequate</i> |
| 3. scarcity | 8. finance | c. <i>aim</i> | h. <i>richness</i> |
| 4. resources | 9. condition | d. <i>income</i> | i. <i>money</i> |
| 5. objective | 10. corresponding | e. <i>circumstance</i> | j. <i>supplies</i> |

№2. Match the antonyms.

- | | | | |
|--------------|------------------|-------------------------|-------------------------|
| 1. poverty | 6. to prevent | a. <i>responsible</i> | f. <i>subordinate</i> |
| 2. long-term | 7. irresponsible | b. <i>capable</i> | g. <i>short-term</i> |
| 3. chief | 8. overall | c. <i>to lose</i> | h. <i>to facilitate</i> |
| 4. to find | 9. incapable | d. <i>wealth</i> | i. <i>partial</i> |
| 5. to weaken | 10. expenses | e. <i>to strengthen</i> | j. <i>profit</i> |

№3. Match each word with the correct definition .

1. pension	a) Something that the government collects and no one likes to pay.
2. tax	b) The name for everything that a company owes.
3. shares	c) What, in financial terms, a business hopes to make.
4. bankruptcy	d) The name for all the property, equipment, investments and money owned by a company (or individual).
5. profit	e) What you buy if you invest money in a company.
6. assets	f) When you are old, you hope to have one of these.
7. liabilities	g) The situation where a company does not have enough money or property to pay its debts, and so the company closes.

№4. Fill in the necessary prepositions.

1. The owner is legally liable ___ all debts of the company.
2. Large corporations can supply goods and services ___ a great number of people.
3. You must let them know about it ___ advance.
4. I wish you luck and fully rely ___ you.
5. He is involved ___ this matter.
6. A business must place emphasis ___ each of the five goals.

№5. Use the correct tense-form and voice of the verbs in brackets.

1. We _____ (study) the effect of the fall in the dollar's value at the moment.
2. Unemployment _____ (peak) last year.
3. Sales _____ (fall) since the beginning of May.
4. Our research _____ (carry out) last month but I still _____ (not see) the results.
5. Our new office _____ (locate) in the middle of the town.
6. The office was very quiet when she _____ (visit) it. Everybody _____ (go) home.

№6. Choose the sentences where Gerund is used.

1. We are checking on the accuracy of the data.
2. Investing money in new technologies usually increases the production efficiency.
3. The economist calculated the company's income, using the new computer programme.
4. They have a lot of experience in predicting consumer requirements.
5. Employment hours having increased, the GNP will also increase.
6. Choosing proper decisions is of great importance in management.

№7. Choose the right form of Participle I.

1. _____ in payment of purchases, cheques are considered by some economists as forms of money

- a. *Having accepted*
- b. *Accepting*
- c. *Having been accepted*
- d. *Being accepted*

2. _____ the loan, the firm did not have enough profit left to increase dividends.

- a. *Repaying*
- b. *Having repaid*
- c. *Having been repaid*
- d. *Being repaid*

3. _____ to attract money, the government securities helped to decrease money supply.

- a. *Using*
- b. *Being used*
- c. *Having been used*
- d. *Having used*

4. _____ as a means of exchange, money is essential in economy.

- a. *Serving*
- b. *Being served*
- c. *Having been served*
- d. *Having served*

№8. Choose the sentences with Complex Subject.

1. The world economy seems to be going into decline.
2. These new business was believed to improve the situation in the market.
3. Labour, machinery, raw materials, energy are known as inputs.
4. Labour, machinery, raw materials, energy are known to be inputs.
5. The GNP per head is considered when living standards are measured.
6. It was supposed that the transportation problems of the firm would be solved in future.
7. Every producer is supposed to study the market before starting the production of new goods.

№9. Read the text and continue the sentences:

Output per man-hour has been growing over a long term at an increasing rate. During most of the world's history, productivity grew very slowly indeed, or probably not at all. During the first half of the nineteenth century, productivity per man-hour in the U S may have increased as much as 25 percent. In the second half of the century it doubled, and in the first half of the 20th century it almost trebled. But this long-run tendency for productivity to rise at an increasing rate is marked by variations in the rate of increase. Thus, during the last hundred years there have been two periods. 1870 or 1880 to about 1910, and 1920 to the present, when growth in productivity has been rather rapid, and two periods, 1850 to about 1870 or 1880, and 1910 to 1920, when growth has been somewhat slower.

*to treble - утраивать

1. The rate of increase for productivity...

- a. *has been slow, but steady.*
- b. *has been uniform.*
- c. *has always been rapid.*
- d. *has shown frequent variations.*

2. In the 1860's, productivity...
- did not grow at all.*
 - grew particularly rapidly.*
 - grew faster than in 1850 or 1870.*
 - continued to grow, but at a slower rate than the rate after 1880.*
3. The first real increase in output per man-hour occurred...
- from 1800 to 1850.*
 - from 1850 to 1900.*
 - from 1900 to 1950.*
 - after 1950.*

TEST 4

No1. Match the synonyms.

- | | | | |
|----------------|----------------|------------|----------------|
| 1. well-off | 6. to increase | a. main | f. to regard |
| 2. supply | 7. to consider | b. aim | g. shares |
| 3. objective | 8. responsible | c. tender | h. to appraise |
| 4. chief | 9. profit | d. welfare | i. liable |
| 5. to evaluate | 10. stocks | e. to rise | j. income |

No2. Match the antonyms.

- | | | | |
|------------------|----------------|----------------|----------------|
| 1. to distribute | 6. simple | a. borrower | f. to withdraw |
| 2. to increase | 7. to sell | b. to assemble | g. to assume |
| 3. to organize | 8. a rise | c. to decrease | h. a drop |
| 4. a lender | 9. to delegate | d. to dissolve | i. complex |
| 5. expenses | 10. to invest | e. to buy | j. revenues |

No3. Fill in the gaps with the prepositions.

- The work which people undertake provides them ___ money.
- The general manager is responsible ___ long-term planning.
- The demand for money is related ___ the rapidity with which the business is done.
- The role of money depends ___ the state of development of an economy.
- Banks are interested ___ keeping most of their money in circulation.

No4. Give the missing forms.

verb	adjective	noun
1.		economics
2. to value		
3.	manageable	
4. to own		
5.	definite	

No5. Choose the correct tense form of the verb.

1. He (to be) good at spending but not at savings.
 - a. *is*
 - b. *are*
 - c. *have been*
 - d. *had been*
2. Now we often (to use) the electronic transfer of money.
 - a. *used*
 - b. *have been used*
 - c. *are using*
 - d. *use*
3. The raw materials (to turn) into finished goods.
 - a. *is turned*
 - b. *are turned*
 - c. *has been turned*
 - d. *is turning*
4. The annual reports detailing the financial condition of the firm (not to spend) to the shareholders yet.
 - a. *are not sent*
 - b. *have not been sent*
 - c. *are not being sent*
 - d. *do not send*
5. This system (to found) by the 19th century political economist Karl Marx.
 - a. *founded*
 - b. *is founding*
 - c. *was founded*
 - d. *had been founded*

№6. Choose the right translation.

1. I saw the manager talk over the phone.

- a. Я видел, как менеджер поговорил по телефону.
- в. Я видел, как менеджер разговаривает по телефону.
- с. Я видел, как с менеджером говорили по телефону.

2. Managing Director was believed to have made the rapid choice.

- a. Генеральный директор полагал, что он делает правильный выбор.
- в. Полагают, что генеральный директор делает правильный выбор.
- с. Полагали, что генеральный директор сделал правильный выбор.

3. The demand for time deposits is said to grow with an increase in household incomes.

- a. Спрос на срочные вклады, как говорят, возрос с увеличением доходов семей.
- в. Говорили, что спрос на срочные вклады возрос с увеличением доходов семей.
- с. Спрос на срочные вклады, как говорят, возрастает с увеличением доходов семей.

4. Both macroeconomics and microeconomics are being taught to students studying at economic departments.

- a. Как макроэкономика, так и микроэкономика преподаются студентам, обучающихся на экономических факультетах.
- в. Как макроэкономика, так и микроэкономика преподаются студентам, которые обучаются на экономических факультетах.
- с. Как макроэкономика, так и микроэкономика преподавались студентам, обучавшимся на экономических факультетах.

№7. Choose the right variants.

1. Укажите, при переводе каких двух предложений следует употребить причастие «предлагаемый» или «предложенный».

- a. Some regulations and restriction were offered by the government to protect consumers from inferior goods.
- b. Consumer groups often study the quality of goods offered by foreign producers at a particular market.
- c. Some goods foreign producers offered in the market were not only of inferior quality but could also affect consumer's health.
- d. In our modern complex economy, the producer often decides for himself what goods and services should be offered to consumers.
- e. The examining of the quality of consumer goods offered at a particular market is of special interest to consumer groups.

2. Укажите, при переводе каких двух предложений следует употребить слова «состоит в том, чтобы».

- a. One of the main principles of free market economy is to give individual motives for economic activity.
- b. Different relations within the economy are to be studied by macroeconomics.
- c. The total amount of output is to be divided among the members of society.
- d. The manager's task is to decide what combination level of output will make the given output level the cheapest.
- e. The American economic system known as capitalism is of great interest as a self-regulating economy.

3. Укажите в каких двух предложениях инфинитив является подлежащим.

- a. To measure the unemployment rate it is necessary to know the number of workers in employment and the size of the labour force.
- b. To measure the unemployment rate in an economy is difficult as it is difficult to measure the number of workers in employment and the labour force as a whole.
- c. To study human populations, including their size, changers over time, age is necessary in order to know what economic problems are to be expected in the future.
- d. To study human populations it is necessary to analyze great masses of information concerning their size, age, changers over time.

№8. Translate the sentences.

1. За снижением потребительского дохода последовало увеличение спроса на низкокачественные (inferior) товары.
2. Уровень дохода покупателей является главным фактором, влияющим на спрос любого товара.
3. Корпорациям следует контролировать уровень производства, так как важно поддерживать уровень рыночных цен.
4. Цель некоторых правительственных регулирований заключается в том, чтобы уменьшить поставку товаров низкого качества на рынки.
5. Решение вопроса о распределении ограниченных ресурсов в экономике зависит от того, **что** именно, **каким** способом и **для кого** данное общество намеренно производить.

TEST 5

№1. Match the synonyms.

- | | | | |
|----------------|----------------|----------------|------------|
| 1. disaster | 6. bargaining | a. look for | f. occur |
| 2. restriction | 7. happen | b. negotiation | g. benefit |
| 3. rebate | 8. seek | c. expect | h. work |
| 4. hire | 9. anticipate | d. limitation | i. rent |
| 5. profit | 10. occupation | e. calamity | j. refund |

№2. Match the antonyms.

- | | | | |
|--------------|---------------|--------------|-----------------|
| 1. to borrow | 6. to hamper | a. to lose | f. safety |
| 2. tight | 7. employment | b. to help | g. unemployment |
| 3. to let | 8. boom | c. to lend | h. unintended |
| 4. sound | 9. to find | d. loose | i. to rent |
| 5. intended | 10. danger | e. recession | j. sick |

№3. Fill in the gaps with the prepositions where it is necessary.

1. A large sum of money was deducted ___ his account.
2. The Royal Bank of Canada as well as other world famous banks invests ___ sound shares and securities.
3. He was involved ___ risky operations fraught ___ bankruptcy.
4. Trade between countries may also affect ___ currency rates.
5. The company was organized in response ___ major events.
6. The government decided to focus more directly ___ domestic economic stabilization.

№4. Match the phrases on the left to an appropriate explanation on the right.

1. company accounts	a) The description of income and expenditure in a specific accounting period.
2. profit and loss account	b) Items of value which are not easily changed into cash but which the business needs.
3. balance sheet	c) Documents showing income, expenditure, assets and liabilities, sales records, etc.
4. opening balance	d) Major spending on large items necessary for the business, such as property or equipment.
5. closing balance	e) Cash items, or items that can easily be changed into cash for the present financial year.
6. capital expenditure	f) The amount of money held in cash or near cash at the end of the accounting period.
7. fixed assets	g) The cost of borrowing from a bank.
8. current assets	h) Money made by the company, less all costs, but before tax has been paid.

9. pre-tax profit	i) The amount of money held in cash or near cash at the start of the accounting period.
10. interest paid	j) The overall picture of assets and liabilities.

№5. Choose the best explanation for each of the terms.

1. unauthorized overdraft fee

- a) a charge on an account if it goes into debit without an agreement from the bank;
- b) a charge on an account if it remains in credit after an overdraft agreement has been made;
- c) money paid into the bank to stop the account going into debit.

2. setting-up fee

- a) a charge made for a new account;
- b) a charge when money is paid in or taken out from an account;
- c) a fixed charge when an overdraft agreement is made.

3. base rates

- a) the rate of interest charged to customers who borrow from the bank;
- b) a rate used to help decide the level of interest on loans from the bank. (The bank usually sets the actual interest rate several points above the base rate.)
- c) all charges made to an account in a year.

4. margin

- a) the percentage above the base rate that a borrower is asked to pay;
- b) the profit that a customer makes from having an account in credit and so earning interest;
- c) the cost of borrowing.

5. fixed rate lending

- a) an agreement to lend money at a current rate of interest that could change if base rates go up or down;
- b) lending money at an agreed interest rate for a fixed time;
- c) any agreement to lend money for a fixed period of time.

6. commission

- a) a percentage of a credit or debit which may be deducted by the bank;
- b) a request by a bank that more money should be paid into an account;
- c) a bonus paid by the bank to a customer if charges have been too high.

№6. Choose the gerunds.

A. I don't really enjoy ¹⁾ traveling by plane. On a plane last week, I noticed two men in front of me ²⁾ smoking, although there were signs ³⁾ telling passengers not to smoke. I don't like people ⁴⁾ smoking near me, so I wanted to remind them that ⁵⁾ smoking was not allowed. ⁶⁾ Coughing, I asked if they would mind ⁷⁾ putting out their cigarettes. Then they both stopped ⁸⁾ talking and turned round to look at me. When I asked again, they refused. They kept on ⁹⁾ smoking and started ¹⁰⁾ arguing with me. Only one of them gave up the cigarette while ¹¹⁾ talking. I remember the other one just ¹²⁾ sitting there and ¹³⁾ blowing smoke in my face. I am not used to being insulted and I felt like ¹⁴⁾ punching him on the face. Fortunately, I managed to stop myself from ¹⁵⁾ doing this.

- B.** 1. Every student understands the importance of ¹⁶⁾ learning foreign language.
2. People ¹⁷⁾ trying to invent better definitions of their task spend a great deal of time.
3. The brand ¹⁸⁾ being on the market for some time usually has the decline of sales.
4. The process of marketing includes a whole range of activities ¹⁹⁾ relating to ²⁰⁾ selling of the product.

Part B.

Read the text.

The exchange dates back to 1792 when a group of stockholders gathered under a button-wood tree on Wall Street in New York City to make some rules about how to do buying and selling. The New York Stock Exchange (NYSE) has become the leading exchange in the United States, but the American Stock Exchange also operates in the same Wall Street area, and in much the same way, though on a smaller scale.

The NYSE does the bulk of trading in listed securities. It has some 1600 members, most of whom represent brokerage houses which deal in buying and selling for the public. They buy "seats" on the exchange at considerable expense. The buyers and sellers who execute their orders pay them commissions. Almost half a million kilometers of telephone and telegraph wire link the NYSE with brokerage offices around the nation and across the globe.

Direct stockholders in American business number approximately 42 million. In addition, there are over 133 million indirect stockholders who share in the ownership of American corporations through their contributions or participation in pension funds (public and private), insurance companies, mutual funds, banks, foundations, colleges and universities.

How can we describe the process of buying and selling stocks? Suppose a schoolteacher in California wants to go on an ocean cruise. To finance the trip she decides to sell 100 shares of her General Motors stock. The schoolteacher calls her stockholder and directs him or her to sell the shares at once at the best price. The same day an engineer in Florida decides to use the saving he has accumulated to buy shares of General Motors stock. The engineer calls his broker and puts in a buy order for 100 shares at the market.

Both brokers write their orders to the floor of the New York Stock Exchange. The two brokers negotiate the transaction. One asks: "How much do I have to pay for a hundred shares of General Motors?" The highest bid is 50.00 dollars and the least amount for which anyone has offered to sell is \$52.00. Both want to get the best price, so they compromise and agree on a buy\sell at \$51.00.

The NYSE itself neither buys nor sells stocks: it simply serves as a mechanism by which brokers buy and sell for their clients.

button-wood tree – жимолость

№7. Agree or disagree with the following.

1. A group of stockholders made some rules about how to do buying and selling in 1792.
2. The NYSE is called the American Stock Exchange.

3. The NYSE has about 1600 representatives of brokerage houses.
4. Across the globe there are a lot of brokerage offices which exercise buying and selling for the public. and which wire their orders to the floor of the NYSE.
5. Buyers and sellers buy "seats" on the exchange at considerable expense.
6. The members of the NYSE pay commissions to their clients.
7. There are about 175 thousand stockholders in American business.
8. Two owners of the shares negotiate the transaction.
9. Both clients and brokers want to get the best price.
10. The NYSE buys and sells stocks for itself.

No8. Choose the right answer.

1. What was the aim of setting up the exchange?

- a) to do the bulk of trading;
- b) to do buying and selling;
- c) to contribute to pension funds and insurance companies;
- d) (no right answer).

2. What is the leading exchange in the United States?

- a) the American Stock Exchange;
- b) the Wall Street Stock Exchange;
- c) the Washington Stock Exchange;
- d) the New York Stock Exchange;
- e) (no right answer).

3. Why do the buyers and sellers pay the brokers commissions?

- a) because they execute their orders;
- b) because they buy seats on the exchange;
- c) because they make rules of buying and selling;
- d) because they represent brokerage houses;
- e) (no right answer).

4. Where do indirect stockholders take part in?

- a) buying and selling for the public;
- b) pension funds, insurance companies, mutual funds, banks, etc.;
- c) representation of brokerage houses;
- d) managing American corporations;
- e) (no right answer).

5. Who negotiates transactions?

- a) the clients;
- b) the brokers;
- c) the shareholders;
- d) the NYSE;
- e) (no right answer).

6. What does the NYSE serve as?

- a) a mechanism of paying commissions;
- b) a contribution to pension funds and insurance companies;
- c) a link with brokerage offices across the globe;
- d) a mechanism by which brokers buy and sell for their clients;
- e) (no right answer).

**Учебная программа по дисциплине
Белорусский национальный технический университет**

УТВЕРЖДАЮ

Декан строительного факультета

_____ Н.М. Голубев

«_____» _____ 2012

Регистрационный № УД-_____/р.

**ИНОСТРАННЫЙ ЯЗЫК
(английский)**

Учебная программа для специальности:
1-27 01 01 Экономика и организация производства
направление 1-27 01 01-17 Экономика и организация производства
(строительство)

Факультет энергетического строительства

Кафедра «Английский язык» (№2)

Курс – 1

Семестры – 1, 2

Лекции – нет

Практические занятия – 136 часов

Экзамен – 2 семестр

Лабораторные занятия – нет

Зачет – 1 семестр

Всего аудиторных часов по
дисциплине – 136 часов

Курсовой проект (работа) – нет

Всего часов по дисциплине: 308 часов

Форма получения высшего
образования: дневная

Составитель: О.Н. Кобяк, старший преподаватель кафедры английского языка
№2 Белорусского национального технического университета.

Минск 2012г.

Учебная программа составлена на основе

- 1) Образовательного стандарта «Высшее образование. Первая ступень. Цикл социально-гуманитарных дисциплин», утвержденного и введенного в действие постановлением Министерства образования Республики Беларусь от 01.09.2006 № 89;
- 2) рабочих учебных планов специальностей 1- 27 01 01 «Экономика и организация производства» направление 1-27 01 01-17 «Экономика и организация производства (строительство)», рег. № 12 СФ 71/рд/2
- 3) типовой учебной программы для высших учебных заведений «Иностранный язык», утвержденной Министерством образования Республики Беларусь 15.04.2008, рег. № ТД-СГ.013/тип.

Рассмотрена и рекомендована к утверждению в качестве рабочего варианта на заседании кафедры «Английский язык» (№2) Белорусского национального технического университета
(протокол № 1 от 1 сентября 2012г.)

Заведующий кафедрой

_____ Н.П. Мартысюк

Одобрена и рекомендована к утверждению методической комиссией строительного факультета Белорусского национального технического университета
(протокол № _____ от _____ 2012г.)

Председатель

_____ Л.К. Корбан

ПОЯСНИТЕЛЬНАЯ ЗАПИСКА

Цели и задачи дисциплины «Иностранный язык (английский)»

Учебная программа «Иностранный язык (английский)» разработана для специальности 1-27 01 01 «Экономика и организация производства» направление 1-27 01 01-17 «Экономика и организация производства (строительство)» строительного факультета БНТУ.

Целью изучения дисциплины является формирование иноязычной коммуникативной компетенции будущего специалиста, позволяющей использовать иностранный язык как средство профессионального и межличностного общения.

В процессе достижения главной цели решаются следующие **задачи**:
познавательные, позволяющие сформировать представление об образе мира как целостной многоуровневой системе (этнической, языковой, социокультурной и т.п.); об уровне материальной и духовной культуры; системе ценностей (религиозно-философских, эстетических и нравственных); особенностях профессиональной деятельности в соизучаемых странах;
развивающие, позволяющие совершенствовать речемыслительные и коммуникативные способности, память, внимание, воображение, формирование потребности к самостоятельной познавательной деятельности и т.д.;
воспитательные, связанные с формированием общечеловеческих, общенациональных и личностных ценностей, таких как: гуманистическое мировоззрение, уважение к другим культурам, патриотизм, нравственность, культура общения;
практические, предполагающие овладение иноязычным общением в единстве всех его компетенций (языковой, речевой, социокультурной, компенсаторной, учебно-познавательной), функций (этикетной, познавательной, регулятивной, ценностно-ориентационной) и форм (устной и письменной), что осуществляется посредством взаимосвязанного обучения всем видам речевой деятельности в рамках определенного программой предметно-тематического содержания, а также овладения технологиями языкового самообразования.

В качестве стратегической интегративной компетенции в процессе обучения английскому языку выступает коммуникативная в единстве всех составляющих: – языковой, речевой, социокультурной, компенсаторной, учебно-познавательной компетенций.

Языковая компетенция – совокупность языковых средств (фонетических, лексических, грамматических), а также правил их использования в коммуникативных целях.

Речевая компетенция – совокупность навыков и умений всех видов речевой деятельности (говорение, письмо, аудирование, чтение), знание норм речевого поведения, способность использовать языковые средства в связной речи в соответствии с ситуацией общения.

Социокультурная компетенция – совокупность знаний о национально-культурной специфике стран изучаемого языка и связанных с этим умений корректно строить свое речевое и неречевое поведение.

Компенсаторная компетенция – совокупность умений использовать дополнительные вербальные средства и невербальные способы решения коммуникативных задач в условиях дефицита имеющихся языковых средств.

Учебно-познавательная компетенция – совокупность общих и специальных учебных умений, необходимых для осуществления самостоятельной деятельности по овладению иностранным языком.

В результате изучения дисциплины «Иностранный язык (английский)» студент должен

знать:

- систему иностранного языка в его фонетическом, лексическом и грамматическом аспектах;
- социокультурные нормы бытового и делового общения в современном поликультурном мире;
- историю и культуру страны изучаемого языка;

уметь:

- анализировать иноязычный текст с позиций его структурных, лексических и стилистических особенностей;
- оперировать различными видами речевой деятельности (говорение, аудирование, чтение, письмо);
- вести общение профессионального и социокультурного характера на иностранном языке, сочетая диалогические и монологические формы речи;
- читать литературу на иностранном языке по профилю обучения (изучающее, ознакомительное, просмотровое и поисковое чтение);
- понимать аутентичную иноязычную речь в объеме программной тематики;
- использовать иностранный язык в качестве инструмента профессиональной деятельности: перевод и реферирование профессионально ориентированных и научных текстов, выступление с публичной речью, составление деловой документации;
- пользоваться правилами речевого этикета.

Требования к практическому владению видами речевой деятельности

Рецептивные умения

Аудирование

Студент должен уметь:

- воспринимать на слух иноязычную речь в естественном темпе (аутентичные монологические и диалогические тексты, в том числе профессионально ориентированные), с разной полнотой и точностью понимания их содержания;

- воспроизводить услышанное при помощи повторения, перефразирования, пересказа.

Учебные аудио- и видеотексты могут включать до 5 % незнакомых слов, не влияющих на понимание основного содержания.

Чтение

Студент должен уметь:

- владеть всеми видами чтения (изучающее, ознакомительное, просмотровое, поисковое), предполагающими разную степень понимания прочитанного;

- полно и точно понимать содержание разножанровых аутентичных текстов, в том числе профессионально ориентированных, используя двуязычный словарь (изучающее чтение);

- понимать общее содержание текста (70 %), определять не только круг затрагиваемых вопросов, но и то, как они решаются (ознакомительное чтение).

- получать общее представление о теме, круге вопросов, которые затрагиваются в тексте (просмотровое чтение);

- найти конкретную информацию (определение, правило, цифровые и другие данные), о которой заранее известно, что она содержится в данном тексте (поисковое чтение).

Тексты, предназначенные для просмотрового, поискового и ознакомительного чтения, могут включать до 10 % незнакомых слов.

Продуктивные умения

Говорение

Монологическая речь

Студент должен уметь:

- продуцировать развернутое подготовленное и неподготовленное высказывание по проблемам социокультурного и профессионального общения, перечисленным в настоящей программе;

- резюмировать полученную информацию;

- аргументированно представлять свою точку зрения по описанным фактам и событиям, делать выводы.

Примерный объем высказывания 15 фраз.

Диалогическая речь

Студент должен уметь:

- вступать в контакт с собеседником, поддерживать и завершать беседу, используя адекватные речевые формулы и правила речевого этикета;

- обмениваться профессиональной и непрофессиональной информацией с собеседником, выражая согласие/несогласие, сомнение, удивление, просьбу, совет, предложение и т.п.;

- участвовать в дискуссии по теме/проблеме, аргументированно отстаивать свою точку зрения;

- сочетать диалогическую и монологическую формы речи.

Примерное количество реплик – 8–10 с каждой стороны.

Письмо

Студент должен уметь:

- выполнять письменные задания к прослушанному, увиденному, прочитанному, логично и аргументированно излагать свои мысли, соблюдая стилистические и жанровые особенности;
- владеть навыками составления частного и делового письма, правильно использовать соответствующие реквизиты и формулы письменного общения;
- реферировать и аннотировать профессионально ориентированные и общенаучные тексты с учетом разной степени смысловой компрессии.

Методы (технологии) обучения

Основными методами (технологиями) обучения, отвечающими целям изучения дисциплины, являются:

проектная технология, представляющая самостоятельную, долгосрочную групповую работу по теме-проблеме, выбранную самими студентами, включающую поиск, отбор и организацию информации. В процессе работы над проектом речевое иноязычное общение «вплетено в интеллектуально-эмоциональный контекст другой деятельности»;

кейс-технология, основу которой составляют осмысление, критический анализ и решение конкретных социальных проблем. Кейс-технология ориентирована на развитие способности студентов решать определенные жизненные ситуации, важные повседневные проблемы, с которыми они непосредственно сталкиваются в жизни;

симуляция, которая применительно к иностранному языку представляет собой подражательное, разыгранное воспроизведение межличностных контактов, организованных вокруг проблемной ситуации, максимально приближенной к реальной;

технология обучения в сотрудничестве, предполагающая создание условий для активной совместной учебной деятельности студентов в разных учебных ситуациях. Это обучение в процессе общения студентов друг с другом и с преподавателем при наличии общей цели и индивидуальной ответственности каждого члена группы за собственный вклад в общее дело, за выполнение общего задания;

технология дебатов, представляющая собой полемический диалог, проходящий по определенному сценарию и имеющий целью убеждение третьей стороны – судей или аудитории.

компьютерные технологии, предполагающие широкое использование Интернет-ресурсов и мультимедийных обучающих программ. Компьютерные технологии позволяют интенсифицировать и активизировать учебно-познавательную деятельность студентов, эффективно организовать и спланировать самостоятельную работу, совершенствовать контрольно-оценочные функции (компьютерное тестирование).

Организация самостоятельной работы студентов

При изучении дисциплины рекомендуется использовать следующие виды самостоятельной работы:

- контролируемую самостоятельную работу в форме проведения практических занятий, направленную на решение индивидуальных задач в аудитории и выполняемую под контролем преподавателя в соответствии с расписанием;
- управляемую самостоятельную работу в формах подготовки к практическим занятиям, аннотирования и реферирования статей, конспектирования информации, необходимой для изучения других дисциплин.

Диагностика компетенций студента

Для оценки достижений студента рекомендуется использовать следующий диагностический инструментарий:

- устный и письменный опрос во время практических занятий;
- проведение текущих контрольных работ (заданий) по отдельным темам;
- защита выполненных в рамках управляемой самостоятельной работы индивидуальных заданий;
- зачет;
- экзамен.

Требования к различным этапам диагностики компетенций студентов дисциплине «Иностранный язык (английский)»

Проверка знаний и умений осуществляется в форме текущего, промежуточного и итогового контроля. *Текущий контроль* предусмотрен программой и осуществляется на аудиторных занятиях с целью проверки уровня владения пройденной частью языкового и речевого материала и степени сформированности коммуникативных навыков и умений. Текущий контроль осуществляется в форме комплексных заданий, лексико-грамматических тестов, коллоквиумов, собеседований.

Промежуточный контроль проводится в конце прохождения каждой темы в виде лексико-грамматических тестов и самостоятельной работы по текстам по специальности.

Итоговый контроль носит комплексный характер и проводится в двух формах: зачета и экзамена.

ЗАЧЕТ по дисциплине «Иностранный язык (английский)» основывается на результатах текущего и промежуточного контроля и направлен, с одной стороны, на проверку умения работы с текстом, а с другой стороны, – на проверку коммуникативных навыков и умений, приобретенных студентами на соответствующем этапе обучения.

Требования к зачету:

Письменная часть

1. Лексико-грамматический тест.
2. Чтение и письменный перевод оригинального общенаучного или общетехнического текста с иностранного языка на родной со словарем. Объем – 1000 печатных знаков. Время выполнения – 45 мин.

Устная часть

1. Подготовленное высказывание по заданной ситуации (10-12 предложений) и неподготовленная беседа с преподавателем в рамках данной ситуации (6-7 реплик).
2. Реферирование оригинального или частично адаптированного культурологического или научно-популярного текста на иностранном языке; беседа на иностранном языке по содержанию текста. Объем текста – 700 печатных знаков. Время выполнения – 10 мин.

ЭКЗАМЕН включает следующие задания:

Письменная часть

1. Лексико-грамматический тест.
2. Чтение и письменный перевод оригинального профессионально ориентированного текста с иностранного языка на родной со словарем. Объем – 1300-1500 печатных знаков. Время – 45 мин.

Устная часть

1. Подготовленное высказывание по заданной ситуации и неподготовленная беседа с преподавателем в рамках данной ситуации (по предметно-тематическому содержанию дисциплины).
2. Реферирование аутентичного или частично адаптированного общественно-политического, культурологического, научно-популярного текста; беседа на иностранном языке по содержанию текста. Объем текста – 900 печатных знаков. Время – 5–7 мин.

Шкалы оценок

Оценка учебных достижений студентов на экзаменах по дисциплине «Иностранный язык (английский)» производится по десятибалльной шкале.

Оценка учебных достижений студентов, выполняемая поэтапно по конкретным модулям учебной дисциплины, осуществляется кафедрой в соответствии с избранной вузом шкалой оценок.

Критерии оценок

Для оценки учебных достижений студентов используются критерии, утвержденные Министерством образования Республики Беларусь.

Структура учебной дисциплины

Изучение дисциплины «Иностранный язык (английский)» на строительном факультете рассчитано на 330 учебных часов, из них 152 часов аудиторной и 178 часов самостоятельной работы студента. Рабочая

программа составлена с учетом следующего распределения часов по семестрам:

Семестр	Практические занятия	Самостоятельная работа	Итоговый контроль знаний
1	84	84	зачет
2	68	94	экзамен
	152	178	

В основу структурирования содержания учебного материала положен **принцип модульного подхода**, который предполагает разбивку учебного материала на относительно самостоятельные модули (разделы) курса. Таким образом, структура содержания учебной дисциплины включает модуль социального общения, модуль профессионального общения, модуль контроля.

ПРИМЕРНЫЙ ТЕМАТИЧЕСКИЙ ПЛАН

№ модуля	Название модулей Сфера общения	Количество часов		
		Аудиторные		самостоятельная
		лекции	практические	
М-1	Модуль социального общения		40	42
	Социально-бытовое общение		4	6
	Социокультурное общение		36	36
М-2	Модуль профессионального общения		102	128
	Учебно-профессиональное общение		68	80
	Производственное общение		8	8
	Профессионально ориентированное общение по направлению строительство		26	40
М-3	Модуль контроля		10	8
	Итого		152	178

ПРЕДМЕТНО-ТЕМАТИЧЕСКОЕ СОДЕРЖАНИЕ ДИСЦИПЛИНЫ

I. Модуль социального общения	
Сферы общения	Содержание
1. Социально-бытовая	<p>Личностные характеристики (биографические сведения, работа, хобби и т.д.). Коммуникативно-поведенческие стереотипы в ситуациях бытового общения (вокзал, гостиница, магазин, банк, кафе, поликлиника и т. п.).</p>
2. Социокультурная	<p>Экологическая культура. Технический прогресс и глобальные проблемы человечества. Окружающая среда и экономическая деятельность. Экологические проблемы Беларуси, Великобритании и США в сопоставлении.</p> <p>Роль иностранного языка в профессиональной деятельности экономиста. Роль международного сотрудничества в профессиональной деятельности.</p>
II. Модуль профессионального общения	
Сферы общения	Содержание
1. Учебно-профессиональная	<p>Предмет и содержание специальности «Экономика и организация производства». Избранная специальность как научная отрасль и ее основные направления.</p> <p>Экономическая деятельность и основные разделы экономики (формы собственности, менеджмент, деньги, налогово-бюджетная политика, банковское дело, реклама, маркетинг, бухгалтерский учет).</p> <p>Учеба в университете.</p> <p>Студенческая научно-практическая конференция: доклады, сообщения.</p> <p>Реферирование и аннотирование статей по специальности.</p> <p>Информационный поиск (иноязычная база данных, Интернет-ресурсы)</p>
2. Производственное общение	<p>Типичные ситуации производственного общения. Социокультурные нормы делового общения. Профессиональная этика.</p>

3. Профессионально ориентированное общение по направлению строительство	Строительные материалы. Этапы строительства дома. Экологически устойчивое строительство. Небоскребы.
III. Модуль контроля	
Содержание	
<p>Данный модуль является интегральным и обеспечивает промежуточный и итоговый контроль усвоения содержания Модуля I и Модуля II. Он представляет собой обобщение и систематизацию пройденного учебного материала по всем аспектам языка и видам речевой деятельности. Текущий контроль осуществляется в форме комплексных заданий, лексико-грамматических тестов, коллоквиумов, собеседований, итоговый контроль – в форме зачетов и экзаменов.</p>	

В учебном процессе предполагается взаимосвязанное обучение видам речевой деятельности, осуществляемое на предметно-тематическом материале курса:

Аудирование – умение воспринимать на слух иноязычную речь с разной полнотой и точностью понимания содержания, а также понимать разножанровые аудио- и видеотексты.

Говорение – умение осуществлять монологическое, диалогическое и полилогическое общение в соответствии с ситуацией и коммуникативной задачей с соблюдением норм речевого и неречевого этикета.

Чтение – умение владеть всеми видами чтения (изучающее, ознакомительное, просмотровое, поисковое), предполагающими разную степень понимания и смысловой компрессии разножанровых текстов.

Письменная речь – умение порождать различные виды письменных текстов (резюме, аннотации, эссе, анкеты, заявки на участие, деловые письма) в соответствии с коммуникативной задачей и нормами, принятыми в странах изучаемого языка.

ЯЗЫКОВОЙ МАТЕРИАЛ

1. Фонетика (систематизация)

- совершенствование слухо-произносительных и ритмико-интонационных навыков;
- просодическое оформление фраз различного коммуникативного типа: повествования, вопроса, просьбы, приказа, восклицания;
- фразовое и логическое ударение в сложном предложении.

2. Грамматика (систематизация)

Морфология:

- *имя существительное*: категория числа и падежа;
- *артикл*: определенный, неопределенный, нулевой;
- *имя прилагательное*: категория степеней сравнения; сравнительные конструкции;
- *местоимение*: классификация местоимений;
- *числительное*: простые, производные и сложные, количественные, порядковые, дробные;
- *наречие*: классификация; категория степеней сравнения;
- *глагол*: видо-временная система; активный и страдательный залог; модальные глаголы и их эквиваленты; согласование времен;
- *неличные формы глагола*: инфинитив, причастие, герундий и конструкции с ними;
- *словообразовательные модели* (существительное, прилагательное, наречие, глагол);
- *составительное наклонение*;
- *служебные слова*: предлоги, союзы, союзные слова.

Синтаксис:

- *простое предложение*: типы простых предложений; порядок слов; члены предложения, способы выражения подлежащего и сказуемого, правила их согласования; специфические конструкции и обороты;
- *сложное предложение*: сложносочиненное и сложноподчиненное; типы придаточных предложений;
- *прямая и косвенная речь*: правила перевода в косвенную речь предложений различных типов;
- *слова-заменители*;
- *вводные слова и вводные предложения*.

3. Лексика и фразеология

- наиболее употребительная лексика и фразеология, соответствующая предметно-тематическому содержанию курса;
- сочетаемость слов, свободные и устойчивые словосочетания;
- наиболее распространенные формулы-клише: знакомство, установление/поддержание контакта, выражение просьбы, согласия/несогласия с мнением собеседника/автора, начало, продолжение, завершение беседы;
- общенаучная лексика и терминология.

Объем лексического материала – 1500 лексических единиц (продуктивно), из них 300 – терминологическая лексика.

УЧЕБНО-МЕТОДИЧЕСКАЯ КАРТА УЧЕБНОЙ ДИСЦИПЛИНЫ (ПРИМЕРНАЯ ФОРМА)

1-ый семестр

Номер раздела, темы, занятия	Название раздела, темы, учебного занятия; перечень изучаемых вопросов ¹	Количество аудиторных часов					Методические пособия, средства обучения (оборудование, учебно-наглядные пособия и др.)	Литература	Формы контроля знаний
		лекции	практические занятия	лабораторные занятия	управляемая (контролируемая) самостоятельная работа студента	иное			
1	2	3	4	5	6	7	8	9	10
1.	М-3. Вступительный лексико-грамматический тест.		2						
2.	М-1. Getting to know you. Everyday Services.		4		6				
2.1	Тема: Я и моя семья.								
2.1.1.	Грамматика: Повторение видо-временных форм глагола в действительном залоге (настоящие времена). Типы вопросов. Чтение: Family Matters. Аудирование: Everyday Services. Дискуссия: 1) What Size Is the Perfect Family? 2) My Family. Письмо: исправление ошибок в тексте «Письмо другу».		2		4		Раздаточный материал, аудиозаписи.	[5] – с. 20-22, 45-46, 73-75, 96 [2]	фронтальный опрос
2.1.2	Устная презентация «Я и моя семья».		2		2				Индивидуальный опрос.
3.	М-2. Моя будущая профессия		14		14				
3.1.	Тема: Экономическое образование								
3.1.1.	Грамматика: Повторение видо-временных форм глагола в действительном залоге (прошедшие времена). Словообразовательные модели: $v+er=n$; $v+ion=n$; $adj+ness=n$; $n+less=adj$; $adj+ly=adv$; $un+adj=adj$;		4		4		Раздаточный материал, аудиозаписи.	[1] – с. 10 [2] [3] – с.	фронтальный опрос

¹ Изучаемые вопросы могут не перечисляться, если раздел «Содержание учебного материала» структурирован по учебным занятиям либо если на изучение каждой отдельной темы в разделе «Учебно-методическая карта учебной дисциплины» отводится не более двух часов.

	v+able=adj; adj+en=v; adj+ize=v; un+v=v; dis+v=v; n+n=n. Чтение: 1) Economics as an academic discipline. Аудирование: Choosing a career. Дискуссия: What do people study for? Письмо: фиксирование нужной информации при чтении текста; составление плана текста							3-8	
3.1.2	Грамматика: Повторение видов-временных форм глагола в действительном залоге (будущие времена). Категории рода, числа и падежа имени существительного. Чтение: Economist's job in the USA. Аудирование: Which job is the best? Дискуссия: Why is economics a vital discipline? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; перевод с\на рус.яз.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 12-14 [2]	фронтальный опрос
3.1.3.	Грамматика: Согласование времен (формы Simple). Чтение: The world's limited resources. Дискуссия: Which University Should I Apply to in order to Study Economics? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; перевод с\на рус.яз..		2		2		Раздаточный материал, аудиозаписи.	[1] –с. 14-15 [2]	фронтальный опрос
3.1.4.	Грамматика: Согласование времен (формы Continuous). Чтение: Methodology. Дискуссия: Becoming an Economist. What do economists do? Письмо: составление плана текста, аннотирование учебного текста.		2		2		Раздаточный материал, аудиозаписи.	[1] –с. 16 [2]	фронтальный опрос
3.1.5.	Устная презентация «Economics as an academic discipline»		2		2				Индивидуальный опрос; тематический тест
4.	М-1. Экологическая культура. Технический прогресс и глобальные проблемы человечества.		14		14				
4.1.	Тема: Globalisation. Environment and economic activity. Forms of ownership.								
4.1.1.	Грамматика: Согласование времен (формы Perfect). Чтение: Forms of ownership. Аудирование: For and against globalization. Дискуссия: Are environment and economic activity interdependent? Do global companies do more harm than good? Письмо: фиксирование нужной информации при чтении		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 25-27 [2] [9] – с. 6-8 [4]	фронтальный опрос

	текста; составление плана текста, аннотирование учебного текста.							[11]	
4.1.2.	Грамматика: Местоимение. Разряды местоимений. Распознавание именительного падежа личных местоимений как признака подлежащего. Личные местоимения в объектном падеже (без предлога) как признак прямого дополнения. Местоимения <i>this/these, that/those</i> и их корреляция с существительными. * Строевые признаки местоимений. Распознавание притяжательных местоимений в зависимой и абсолютной форме. Распознавание <i>one</i> как заменителя существительного. Многозначность <i>one (it)</i> . Сложные местоимения с суффиксом <i>-self</i> . Чтение: The board of directors. Wheel of fortune. Аудирование: Environmental pollution. Дискуссия: The main problems of mankind. A discovery and an invention that changed the world. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		4		4		Раздаточный материал, аудиозаписи.	[1] – с. 29-30 [2] [9] – с. 9 [4]- с. 15-27 [12] – с. 62-63	фронтальный опрос
4.1.3.	Грамматика: Количественные и порядковые числительные. Исчисление времени. Даты. Дроби. Разговорные формулы с числительными. Чтение: Large corporations. Аудирование: Sustainable development. Дискуссия: 1) The environment. 2) Does globalization create cross-cultural problems? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		2		2		Раздаточный материал, аудиозаписи.	[1] – с. 32-33 [2] [4]- с. 30-35 [9] – с. 6-8	фронтальный опрос
4.1.4.	Грамматика: Модальные глаголы <i>can (could), may (might), must, ought, need</i> . Простые и перфектные формы инфинитива после модальных глаголов <i>must, may, can, to be, have, should</i> . Чтение: How corporations raise capital. Дискуссия: 1) The coolest inventions. 2) Strange inventions. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		2		2		Раздаточный материал, аудиозаписи.	[1] – с. 33-34 [2] [4]- с. 38-41 [9] – с. 55	фронтальный опрос
4.2.	Устные презентации «Environment and economic activity», «Forms of ownership».		2		2				Индивидуальный опрос, тематический тест

5.	М-1. Экологические проблемы Беларуси, Великобритании и США в сопоставлении		12		12				
5.1.	Тема: Ecological problems. Management.								
5.1.1.	Грамматика: Времена страдательного залога (The Passive Voice). Чтение: The general manager. Дискуссия: Types of pollution. Ecological problems in Belarus. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 44-45 [2] [4]- с. 15-27, 42-45	фронтальный опрос
5.1.2.	Грамматика: Способы перевода страдательного залога. Чтение: Financial Management. Аудирование: Management in ecology. Дискуссия: Ecological problems in the USA and the UK. Indoor pollution. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		3		3		Раздаточный материал, аудиозаписи.	[1] –с. 45-47 [2] [12] – с. 76-77	фронтальный опрос
5.1.3.	Грамматика: Признаки распознавания прилагательных и наречий. Имя прилагательное. (The Adjective). Степени сравнения (Degrees of Comparison) Чтение: Management and human resources development. Аудирование: The disappearing rain forests. The Penans. Дискуссия: What can an individual do to help the environment? How green are you? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		3		3		Раздаточный материал, аудиозаписи.	[1] –с. 48-49 [2] [4] – с. 36-37	фронтальный опрос
5.2.	Устные презентации «Ecological problems», «Management».		2		2				Индивидуальный опрос, тематический тест
6.	М-3. Лексико-грамматический тест.		2		2				
7.	М-1. Роль международного сотрудничества. Роль иностранного языка в профессиональной деятельности экономиста.		10		10				
7.1.	Тема: International cooperation and development. Money								
7.1.1.	Грамматика: Усилительные конструкции. Чтение: Money. Аудирование: 'I bought it on eBay!' Дискуссия: The Baltic University programme.		2		2		Раздаточный материал, аудиозаписи.	[1] –с. 59- 61 [2] [4] – с.	фронтальный опрос

	Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.							38-41	
7.1.2.	Грамматика: Имя существительное. Адъективация существительных в словосочетаниях типа a stone wall. Чтение: Functions and forms of money. Аудирование: Markets around the world. Дискуссия: International marketing: what kinds of problems do companies face when they go international? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 61- 63 [2] [13] – с. 34-36 [12] – с. 14-15	фронтальный опрос
7.2.	Тема: The importance of foreign languages.								
7.2.1.	Грамматика: Сложноподчиненные предложения. Чтение: Do you want to learn a foreign language? Аудирование: If you can't master English, try Globish. Дискуссия: Foreign languages in the life of an educated person. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста.		2		2		Раздаточный материал, аудиозаписи.	[2]	фронтальный опрос
7.3.	Устные презентации «The role of foreign languages in international cooperation», ««Forms and functions of money»».		2		2				Индивидуальный опрос, тематический тест
8.	М-2. Роль банков в экономике. Учеба в университете.		10		10				
8.1	Тема: Banking								
8.1.1.	Грамматика: Неличные формы глагола. Причастие I (формы и функции). Чтение: Commercial banks of Britain. Аудирование: Making loans. Дискуссия: The difference between the Banks of Britain and banks of Belarus. The BNTU. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал.	[1] –с. 75-77 [2] [9] – с. 73	фронтальный опрос
8.1.2.	Грамматика: Неличные формы глагола. Причастие II (формы и функции). Чтение: Interest rates and currency exchange. Rights issues. Аудирование: Dealing with figures. Дискуссия: How do the banks stimulate progress in industry and		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 77-81 [2] [9] – с. 71	фронтальный опрос

	other fields of economy? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.								
8.2.	Устная презентация «Banks and their role in economy».		2		2				Индивидуальный опрос; тематический тест
9.	М-2. Налогово-бюджетная политика стран.		12		12				
9.1.	Тема: Monetary and fiscal policy.								
9.1.1.	Грамматика: Независимый причастный оборот. Чтение: The Federal Reserve. Аудирование: Financial disasters. Дискуссия: The reserve requirements. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 90-93 [2] [9] –с. 74-75	фронтальный опрос
9.1.2.	Грамматика: Неличная форма глагола – герундий. Чтение: Fiscal Policy. Taxation. Дискуссия: The peculiarities of fiscal policy in different countries. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал.	[1] –с. 94-96 [2]	фронтальный опрос
9.1.3	Грамматика: Формы и функции герундия. Чтение: The US money supply. Дискуссия: How do economists measure the money supply? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		2		2		Раздаточный материал.	[1] –с. 95-96 [2]	фронтальный опрос
9.2.	Устная презентация «Monetary and fiscal policy».		2		2				Индивидуальный опрос, тематический тест
10.	Повторение пройденного материала.		2		2				
11.	М-3. Лексико-грамматический тест.		2		2				Итоговый лексико-грамматический тест.
			84		84				Зачет.

2-ой семестр

Номер раздела, темы, занятия	Название раздела, темы, учебного занятия; перечень изучаемых вопросов ²	Количество аудиторных часов					Методические пособия, средства обучения (оборудование, учебно-наглядные пособия и др.)	Литература	Формы контроля знаний
		лекции	практические занятия	лабораторные занятия	управляемая (контролируемая) самостоятельная работа студента	иное			
1	2	3	4	5	6	7	8	9	10
1.	М-2. Роль рекламы в экономике.		10		10				
1.1.	Тема: Advertising								
1.1.1.	Грамматика: Причастие и герундий (сопоставление) Чтение: Advertising and advertisements. Аудирование: What is branding? Дискуссия: General principles of advertising. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал, аудиозаписи.	[1] – с. 109-111 [2] [9] – с. 15	фронтальный опрос
1.1.2	Грамматика: Сложные формы герундия и причастия. Чтение: Advertising Аудирование: Successful advertising campaigns. Дискуссия: Some techniques of advertising. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал, аудиозаписи.	[1] – с. 112-113, 115 [2] [9] – с. 33	фронтальный опрос
1.2.	Устная презентация «Forms and functions of advertising».		2		2				Индивидуальный опрос, тематический тест
2.	М-2. Маркетинг.		12		12				

² Изучаемые вопросы могут не перечисляться, если раздел «Содержание учебного материала» структурирован по учебным занятиям либо если на изучение каждой отдельной темы в разделе «Учебно-методическая карта учебной дисциплины» отводится не более двух часов.

2.1.	Тема: Marketing								
2.1.1.	Грамматика: Неличная форма глагола – инфинитив (формы и функции). Чтение: Marketing. Аудирование: Resistance to change. Дискуссия: Is marketing equal to advertising? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 125-127 [2] [9] – с. 88	фронтальный опрос
2.1.2.	Грамматика: Объектный инфинитивный оборот. Чтение: Marketing research. Аудирование: Competition and the market. Дискуссия: Is marketing research more necessary for big companies or small firms? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал, аудиозаписи.	[1] –с. 128-130 [2] [9] – с. 121	фронтальный опрос
2.1.3.	Грамматика: Субъектный инфинитивный оборот. Чтение: Marketing management. Marketing plan. Дискуссия: The rapidly changing world is a challenge to the marketing team. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		2		2		Раздаточный материал.	[1] –с. 131-133 [2]	фронтальный опрос
2.2.	Устная презентация «The importance of marketing».		2		2				Индивидуальный опрос, тематический тест
3.	М-2. Бухгалтерское дело.		10		10				
3.1.	Тема: Accounting								
3.1.1.	Грамматика: Условные предложения Чтение: Accounting system. Дискуссия: What are accounting reports used for? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		4		4		Раздаточный материал	[1] –с. 141-144 [2]	фронтальный опрос
3.1.2.	Грамматика: Признаки распознавания придаточных предложений (дополнительных, определительных и условных); признаки союзного и бессоюзного подчинения; выделительные предложения. Чтение: Why records are vital.		2		2		Раздаточный материал.	[1] –с. 144-145 [2]	фронтальный опрос

	Дискуссия: Why does a good accountant save a lot of money? Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.								
3.1.3.	Грамматика: Словообразовательные морфемы и модели, характерные для подязыка изучаемой специальности в области терминообразования Чтение: Basic requirements. The four basic records required. Дискуссия: Choosing an accountant. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование учебного текста; реферирование текста.		2		2		Раздаточный материал.	[1] –с. 147-148 [2]	фронтальный опрос
3.2.	Устная презентация «Accounting system».		2		2				Индивидуальный опрос, тематический тест
4.	М-3. Промежуточный лексико-грамматический тест.		2		2				
5.	М-2. Студенческая научно-практическая конференция: доклады, сообщения.		4		16				
5.1.	Выступление с докладом или сообщением на научно-практической конференции в группе.		4						Индивидуальный опрос
6.	М-2 Строительство.		26		40				
6.1.	Тема: Строительные материалы и их свойства.		6		10				
6.1.1.	Грамматика: Видо-временные формы глагола в действительном залоге (повторение). Чтение: Modern building materials: classification. Properties of materials. Дискуссия: The choice of the materials depends on ... Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		2		4		Раздаточный материал.	[8] [2], [15]	фронтальный опрос
6.1.2.	Грамматика: Видо-временные формы глагола в страдательном залоге (повторение). Независимый причастный оборот. Чтение: Wood. Concrete. Metals. Plastics. Аудирование: Video “How Concrete is Made.” Дискуссия: Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		2		4		Раздаточный материал, видеозаписи.	[8] [2], [15]	фронтальный опрос
6.1.3.	Устная презентация «Modern building materials».		2		2				Индивидуальный

								опрос.	
6.2.	Тема: Этапы строительства дома.		8		10				
6.2.1.	Грамматика: Неличные формы глагола причастие, герундий (повторение). Чтение: Types of houses. Building a house. Аудирование: video – “Igloo” Дискуссия: Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		6		8		Раздаточный материал, видеозаписи.	[7], [8] [2], [15]	фронтальный опрос
6.2.2.	Устная презентация «Building a house».		2		2				Индивидуальный опрос.
6.3.	Тема: Экологически устойчивое строительство.		6		10				
6.3.1.	Грамматика: Неличные формы глагола: инфинитив. Инфинитивные конструкции. Чтение: What is a passive house? Дискуссия: Passive houses in Belarus. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		2		4		Раздаточный материал.	[6] [2] [8]	фронтальный опрос
6.3.2.	Грамматика: Логико-смысловые связи – союзы / союзные слова (nevertheless, (al)though и др.); клишированные словосочетания (in this connection, in particular, in addition, that’s why и др.). Чтение: Building for the future. Аудирование: Video “The Solar City of Freiburg”. Дискуссия: Sustainable construction in Belarus. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		2		4		Раздаточный материал, видеозаписи.	[6] [2] [8]	фронтальный опрос
6.3.3.	Устная презентация «Building for the future».		2		2				Индивидуальный опрос
6.4.	Тема: Небоскребы.		6		10				
6.4.1.	Грамматика: Лексико-грамматические средства связи предложений и абзацев. Сложносочиненные предложения. Чтение: Building that scrape the sky. Аудирование: “The City in a Pyramid”. Дискуссия: What problems exist in the construction of skyscrapers. The greatest buildings of the 19-21 centuries. Письмо: фиксирование нужной информации при чтении		2		4		Раздаточный материал, видеозаписи.	[6] [2] [8]	фронтальный опрос

	текста; составление плана текста, аннотирование и реферирование текста.								
6.4.2.	Грамматика: Сложноподчиненные предложения. Придаточные бессоюзные предложения. Чтение: Adding a notch to a city skyline. Дискуссия: The advantages and disadvantages of skyscrapers. Crazy buildings. Письмо: фиксирование нужной информации при чтении текста; составление плана текста, аннотирование и реферирование текста.		2		4		Раздаточный материал, видеозаписи.	[6] [2] [8]	фронтальный опрос
6.4.3.	Устная презентация «Skyscrapers: pros and cons ».		2		2				Индивидуальный опрос
7.	Повторение пройденного материала.		2		2				
8.	М-3. Экзаменационный Лексико-грамматический тест.		2		2				Экзаменационный лексико-грамматический тест.
			68		94				экзамен

ИНФОРМАЦИОННО-МЕТОДИЧЕСКАЯ ЧАСТЬ

ОСНОВНАЯ ЛИТЕРАТУРА

- 1) Лазаренко А.М. Focus on Economics.- Мн.: «Лексис» 2003.
- 2) Колосова Т.В., Крюкова Л.А. Практическая грамматика англ. яз. – Мн.:2005.
- 3) Богданович Е.Г., Барлюгова О.Н., Колосова Т.В. Учебная деятельность студента в техническом вузе. – Мн.: 2005.
- 4) Глуховская Е.Е., Колосова Т.В. Engineering activities and the environment. - Мн.: 2006.
- 5) Khvedchenya, L. V. Highlights. Course Book 1, 2 / L.V. Khvedchenya. – Minsk, ed. 2, Vysheishaya Schola, 2003.
- 6) Качановская, Н.Г. Строим будущее / Н.Г Качановская , Л.М Морозова, О.А. Шалай. – Минск: БНТУ, 2012.
- 7) Бурлак, А.И. Учебник английского языка для студентов архитектурных и строительных специальностей. - М.: Высшая школа, 1982.
- 8) Тексты по специальности с методическим обеспечением к ним.

ДОПОЛНИТЕЛЬНАЯ ЛИТЕРАТУРА

- 9) David Cotton, David Falvey, Simon Kent. Market Leader (intermediate). - Pearson. Longman. 2008
- 10) David Cotton, David Falvey, Simon Kent. Market Leader (upper intermediate). - Pearson. Longman. 2008
- 11) Млявая С.В. Business Life. – Мн.: Амалфея. – 2003.
- 12) Vanessa Jakeman, Clare McDowell. IELTS. – Pearson. Longman. 2006
- 13) John and Liz Soars. New Headway. Oxford University Press. 2007.
- 14) Murphy R. “English Grammar in Use”, CUP, 1997
- 15) Murphy, Raymond. Practical Grammar in Use: for Intermediate Students. Oxford University Press, 1995

КОМПЬЮТЕРНЫЕ СРЕДСТВА ОБУЧЕНИЯ

Вид	Наименование программного продукта	назначение
Компьютерная программа	«Reward InterN@tive». Macmillan Publishers Limited.	электронный учебник
Компьютерная программа	«English Platinum». ТОО «Мультимедиа Технологии».	обучающая программа
Компьютерная программа	"Профессор Хиггинс. Английский без акцента!". НПЦ «Istrasoft».	обучающая программа
Компьютерная программа	ЕВС (English Business Contracts). ТОО «Медиахаус».	обучающая программа
Компьютерная программа	“LingoFox”	инструментальная программа для создания упражнений и тестовых заданий
Интернет-сайт	www.wikipedia.org (английский язык)	энциклопедия
Интернет-сайт	www.britanica.org (английский язык)	энциклопедия Британии
Интернет-сайт	www.englishclub.net (английский язык)	обучающие тесты
Интернет-сайт	www.english-to-go.com (английский язык)	информационный сайт для самостоятельной работы
Интернет-сайт	www.globalenvision.org (английский язык)	информационный сайт для самостоят. работы
Интернет-сайт	www.Irs.ed.uiuc.edu/Impact/ (английский язык)	информационный сайт для самостоят. работы