

Л. П. Даниленко

АНГЛИЙСКИЙ ЯЗЫК ДЛЯ ЭКОНОМИСТОВ

УЧЕБНИК И ПРАКТИКУМ ДЛЯ СПО

3-е издание, исправленное и дополненное

Рекомендовано Учебно–методическим отделом среднего профессионального образования в качестве учебника и практикума для студентов образовательных учреждений среднего профессионального образования

Книга доступна в электронной библиотечной системе
biblio-online.ru

Москва ■ Юрайт ■ 2016

УДК 811.111(075.32)

ББК 81.2Англ-922

Д18

Автор:

Даниленко Людмила Петровна — доцент кафедры иностранных языков общеобразовательного факультета Томского государственного архитектурно-строительного университета.

Рецензенты:

Фомин С. А. — кандидат педагогических наук, доцент кафедры английского и немецкого языков института языковой коммуникации при Томском политехническом университете;

Яковлева Г. П. — доцент кафедры иностранных языков Томского государственного архитектурно-строительного университета.

Даниленко, Л. П.

Д18 Английский язык для экономистов : учебник и практикум для СПО / Л. П. Даниленко. — 3-е изд., испр. и доп. — М. : Издательство Юрайт, 2016. — 131 с. — Серия : Профессиональное образование.

ISBN 978-5-9916-8847-5

Учебник содержит тексты для чтения, подвергнутые незначительному сокращению и обработке. Материал издания охватывает актуальные вопросы экономики, такие как менеджмент, маркетинг, методы производства, банковская система и др. К основным текстам даются послетекстовые упражнения, задания и ролевые игры, направленных на чтение и понимание оригинальной литературы по экономический тематике, что помогает накапливать переводческий опыт. Учебник поможет студентам приобрести навыки и умения чтения оригинальной английской и американской литературы, взятой из оригинальных источников.

Уровень владения английским языком — В1—В2.

Соответствует актуальным требованиям Федерального государственного образовательного стандарта среднего профессионального образования и профессиональным требованиям.

Для студентов образовательных учреждений среднего профессионального образования, а также для широкого круга лиц, владеющих основами английского языка.

УДК 811.111(075.32)

ББК 81.2Англ-922



Все права защищены. Никакая часть данной книги не может быть воспроизведена в какой бы то ни было форме без письменного разрешения владельцев авторских прав. Правовую поддержку издательства обеспечивает юридическая компания «Дельфи».

ISBN 978-5-9916-8847-5

© Даниленко Л. П., 2011

© Даниленко Л. П., 2016, с изменениями

© ООО «Издательство Юрайт», 2016

Оглавление

Предисловие	5
Unit 1. The scope of economics.....	7
Text 1.....	7
Text 2.....	11
Text 3.....	13
Unit 2. Types of economic systems.....	14
Text 1.....	14
Text 2.....	17
Text 3.....	19
Text 4.....	21
Unit 3. Forms of business enterprises	22
Text 1.....	22
Text 2.....	26
Text 3.....	28
Text 4.....	30
Text 5.....	31
Text 6.....	32
Unit 4. Types of business	38
Text 1.....	38
Text 2.....	41
Text 3.....	43
Text 4.....	44
Unit 5. Marketing.....	45
Text 1.....	45
Text 2.....	49
Text 3.....	51
Text 4.....	54
Unit 6. Trade.....	59
Text 1.....	59
Text 2.....	63

Text 3	65
Text 4	67
Unit 7. Management.....	69
Text 1.....	69
Text 2.....	72
Text 3.....	75
Unit 8. Supply and demand	80
Text 1.....	80
Text 2.....	82
Text 3.....	84
Text 4.....	85
Unit 9. Money and banking	87
Text 1.....	87
Text 2.....	91
Text 3.....	92
Unit 10. Grammar revision.....	95
Unit 11. Additional reading	100
Glossary of business terms	107
English-russian vocabulary	122
Список использованной литературы.....	129
Рекомендуемая литература.....	130

Предисловие

Данный учебник предназначен для студентов экономического профиля, а именно для студентов специальностей: Экономика и управление на предприятии, в строительстве, городском хозяйстве, лесном комплексе. В соответствии с действующей программой обучения активному владению иностранным языком студентов неязыковых специальностей данное пособие ставит цель — развитие навыков чтения и понимания оригинальной литературы по специальности, навыков просмотрового, поискового и ознакомительного чтения, а также формирование навыков профессионального речевого общения.

Методические принципы построения пособия определялись конкретными задачами, вытекающими из его основной цели научить свободно читать иностранный текст по специальности с непосредственным пониманием читаемого.

Учебник состоит из девяти тематических разделов и разделов «Grammar Revision» и «Additional Reading».

Основой каждого тематического раздела является «ТЕХТ 1». Изучающий вид чтения предусматривает полное и точное понимание текста. Средством проверки выступает устный или письменный перевод. Основному тексту сопутствуют ряд лексико-грамматических упражнений и задания, направленные на формирование коммуникативных навыков в области соответствующей специальности. Каждый раздел содержит тексты для самостоятельной работы студентов. Для закрепления материала урока даны упражнения вопросно-ответного характера, задания, ролевые игры.

В издание включены тексты, охватывающие актуальные вопросы современной экономики, такие как «Marketing», «Management», «Technology and methods of production», «What does it take to be a manager?» и другие.

Большинство текстов учебника заимствованы из оригинальной английской и американской учебной и научно-популярной литературы. В некоторых случаях тексты были сокращены и адаптированы в учебных целях.

Раздел «Grammar Revision» включает упражнения на повторение грамматического материала, изучаемого в предыдущих семестрах.

В разделе «Additional Reading» даны тексты для контроля беглого чтения и перевода со словарем. В конце пособия имеются **аннотированный глоссарий бизнес-терминов и англо-русский словарь**, включающий активную лексику.

Уровень владения иностранным языком: В1—В2.

В результате изучения дисциплины студент должен освоить:

трудовые действия

- способность к коммуникации в устной и письменной формах на русском и иностранных языках для решения задач межличностного и межкультурного взаимодействия;
- владение одним из иностранных языков на уровне профессионального общения и письменного перевода;

необходимые умения

- вести на иностранном языке беседу-диалог общего характера;
- соблюдать правила речевого этикета;
- читать адаптированную литературу без словаря с целью поиска информации;
- переводить тексты по специальности со словарем, составлять аннотации, рефераты и деловые письма;

необходимые знания

- лексический минимум 1200—2000 лексических единиц общего и терминологического характера — слов и словосочетаний, обладающих наибольшей частотностью и семантической ценностью;
- грамматический минимум, включающий грамматические структуры, необходимые для обучения устным и письменным формам общения.

BUSINESS TODAY



UNIT 1

THE SCOPE OF ECONOMICS

Text 1

Read the text and speak on the subjects economics deals with.

MAJOR DIVISIONS OF ECONOMICS

Most students taking economics for the first time are surprised by the breadth (*широта, охват*) of what they study. Some think that economics will teach them about the stock market (*фондовая биржа*) or what to do with the money. Others think that economics deals exclusively with the problems like inflation and unemployment. In fact, it deals with all these subjects, but they are pieces of a much larger puzzle.

Economics has deep roots in, and close ties to social philosophy. An issue (*зд. предмет спора*) of great importance to philosophers, for example, is distributional justice. Why are some people rich and others poor, and whatever the answer, is this fair? A number of nineteenth century social philosophers wrestled with (*ломать голову над чем-либо*) these questions and out of these thoughts economics as a separate discipline was born. The easiest way to get a feel for the breadth and depth of what you will be studying is to study briefly the way economics is organized. First of all, there are two major divisions of economics: microeconomics and macroeconomics.

Microeconomics deals with the functioning of individual industries and the behaviour of individual economic decision-making units, single business and households. Microeconomics studies the decisions that individual businesses and consumers make. The choices of firms about what to produce and how much to charge and the choices of households about what to buy and how much of it to buy help to explain: why the economy produces the things it does. Another big question that microeconomics addresses is: who gets the things that are produced. Wealthy households get more output than do poor

households, and the forces that determine this distribution of output are the field of microeconomics. Why do we have poverty? Who is poor? Why do some jobs pay more than others? Why teachers or plumbers or baseball trainer do gets paid what they do? Think again about all the things you consume in a day, and then think back to that view out over a big city. Somebody decided to build those factories. Somebody decided to construct the roads, build the housing, produce the cars, knit the shirts, and smoke the bacon. Why? What is going on in all those buildings? It is easy to see that understanding of individual micro- decisions is very important to any understanding of your society.

Macroeconomics is a branch of economics that deals with large factors, such as gross national product, national income distribution, prices, savings, and national level of investment. It analyzes broad phenomena, such as unemployment, inflation, and the balance of trade.

VOCABULARY

scope	– область; предмет
economics	– экономика, экономическая теория
inflation	– инфляция
unemployment	– безработица
deep roots	– глубокие корни
social philosophy	– социальная философия
to take economics	– изучать экономику
to deal with smth.	– иметь дело с чем-либо
to be of great importance	– иметь большое значение
microeconomics	– микроэкономика
macroeconomics	– макроэкономика
an individual economic decision-making unit	– отдельная самостоятельная экономическая единица (предприятие)
household	– домашнее хозяйство, семейное владение, семья
to consume	– потреблять
a consumer	– потребитель
output	– продукция, товары
the poor	– бедные
the rich	– богатые
gross national product	– валовой национальный продукт
national income	– национальный доход

EXERCISES

1. Due to the information from the text try to give the definitions of the following concepts:

1. What is microeconomics?
2. What is macroeconomics?

2. Give English equivalents to Russian phrases in brackets and fill the gaps:

1. Economics has _____ in, and close ties to _____. (глубокие корни, социальная философия)
2. Economics _____ exclusively with the problems like _____. (имеет дело, инфляция и безработица)
3. There are two major divisions of economics: _____. (микроэкономика и макроэкономика)
4. Microeconomics deals with _____. (функционирование отдельных отраслей промышленности)
5. Macroeconomics deals with _____. (основные классы и социальные группы)
6. To get out of the crises in which our national economy is it is necessary to _____. (начать борьбу с инфляцией и безработицей)
7. Nowadays there are so many _____. (отдельные предпринимательские фирмы)

3. Complete each sentence with the correct word:

1. Economics has deep roots in, and close ties to _____.
 - a. history
 - b. social philosophy
 - c. biology
2. Microeconomics explores the decisions that individual businesses and _____ make.
 - a. producers
 - b. farmers
 - c. consumers

3. Another big question that microeconomics addresses is who gets the things that are _____.
 - a. sold
 - b. produced
 - c. built
4. Wealthy households get more output than do _____ households.
 - a. rich
 - b. reliable
 - c. poor

4. Find in the text a passage describing close ties of economics to social philosophy and translate it into Russian.

5. Answer the following questions:

1. Are you interested in economics? If so, why?
2. How many years have you already studied economics? Have you got a feel for the breadth and depth of what you have studied?
3. What problems does economics deal with?
4. Why do you think, some people are poor and others are rich? How can you explain this social phenomenon?
5. Which two main divisions of economics do you know?
6. What do microeconomics and macroeconomics deal with?
7. Are there really a lot of people in our country, who lead a miserable existence?
8. If you were a President what would you do to get Russia out of crisis?

6. Translate into English:

1. Экономика имеет глубокие корни в социальной философии и тесно связана с ней.
2. Экономика имеет дело особенно с такими проблемами, как инфляция и безработица.
3. Вопросом большой важности для философов является справедливое распределение материальных ценностей.
4. Макроэкономика имеет дело с поведением основных классов и социальных групп.

5. Микроэкономика имеет дело с функционированием отдельных отраслей промышленности и отдельных самостоятельных хозяйственных единиц.
6. Принимаясь за изучение экономики, студенты пытаются получить представление о широте и глубине того, что они будут изучать.
7. Почему одни люди бедны, а другие богаты? Как вы можете объяснить этот социальный феномен?

Text 2

1. Skim the text and find the answers to the questions:

1. Are modern economies interacted now? How can you prove it?
2. What are the main features of modern world economies?
3. Is there a common international market today?
4. Why do students begin the study of economics with a sense of wonder?

HOW TO STUDY ECONOMICS

The study of economics should begin with a sense of wonder. Pause for a moment and consider a typical day in your life. For breakfast you might have bread made in a local bakery with flour produced in Minnesota from wheat grown in Kansas and bacon from pigs raised (*зд. разводить скот*) in Ohio, packaged in plastic made in New Jersey. You spill coffee from Colombia on your shirt made in Texas from textiles shipped from South Carolina. After class you drive with a friend in a Japanese car on an interstate highway system that took 20 years and billions of dollars worth of resources to build. You stop for gasoline refined in Louisiana from Saudi Arabian crude oil brought to the United States on a supertanker that took three years to build at a shipyard in Maine. At night you call your brother in Mexico City. The call travels over newly laid fiber-optic cable to a powerful antenna that sends it to a transponder on one of over 1.000 communications satellites orbiting the earth.

You use or consume tens of thousands of things, both tangible and intangible, every day: buildings, the music of a rock band, the compact disc it is recorded on, telephone services, staples, paper, toothpaste, soap, a digital watch, fire protection, antacid tablets, beer, banks, electricity, eggs, insurance, football fields, computers, buses, rugs,

subways, health services, sidewalks, and so forth. One hundred and twenty million people in the United States – almost half of the total population – work at hundreds of different kinds of jobs producing nearly six trillion dollars worth of goods and services every year. Some cannot find work; some choose work not for pay. Some are rich, others are poor.

The United States imports \$60 billion worth of petroleum and petroleum products each year and exports \$37 billion worth of food. High-rise office buildings go up in central cities. Condominiums and homes are built in the suburbs. Some countries are wealthy. Others are impoverished. Some are growing. Some are stagnating (*застаиваться*). Some businesses are doing well. Others are going bankrupts.

Economics is the study of how individuals and societies choose to use the scarce resources that nature and previous generations have provided. The key word in this definition is "choose". Economics is a behavioural (*бихевиористская, поведенческая*) science. It is the study of how people make choices. The choices that people make, when added up, translate into social choices.

Notes:

sense	– чувство, разум, смысл, значение
worth	– цена, ценность
satellite	– спутник
tangible	– материальное имущество
intangible	– нематериальный
to impoverish	– доводить до нищеты (бедности)
to make a choice	– делать выбор

2. Discuss the following questions:

1. Why do you think, some countries are wealthy and others are impoverished?
2. Do you know how many people live in poverty in today's world? Is it possible to put an end to impoverishing or not? What do you think of it?
3. Do you agree with the affirmation that economics is a behavioural science?
4. Does the market have influence on economic situation in Russia?

Text 3

Read the text and speak on four basic problems of economic system.

ECONOMIC PROBLEMS

Every nation must organize the production and distribution of goods and services wanted by the citizens. To do this, a nation's economic system must solve four basic problems: (1) What shall be produced? (2) How shall goods and services be produced? (3) Who shall get the goods and services? (4) How fast shall the economy grow?

What shall be produced? No nation can produce enough goods and services to satisfy its entire people. But which goods and services are most important? Should land be used to breed animals or grow wheat? Should factories be used to produce rockets, tractors, or television sets?

How shall goods and services be produced? Should each family grow its own food and make its own clothing? Or should special industries be developed to produce these products? Should many workers be used in an industry? Or should more machines be built to do various jobs?

Who shall get the goods and services? Should everyone have an equal share of goods and services? Which share of goods and services should go only to people who can afford to buy them? Which goods and services should be distributed in some other way?

How fast shall the economy grow? An economy grows when it produces more goods and services. A nation must decide what proportion of its scarce resources (*ограниченные ресурсы*) should be used to build factories and machines and provide more education for its young, all of which will increase future production. How much of a nation's resources should be used to produce goods and services, such as food and clothing for immediate use? In addition, the nation must decide how to avoid unemployment and other economic setbacks (*спад, понижение*) that waste resources.

BUSINESS TODAY



UNIT 2

TYPES OF ECONOMIC SYSTEMS

Text 1

Read the text and give a title to each paragraph of the text.

THE MAIN TYPES OF ECONOMIC SYSTEMS. CAPITALISM

1. An economic system is the method a society uses to allocate its resources (land, labour, capital, and entrepreneurship) to satisfy its needs. What distinguishes one economic system from another is the control of the factors of production and the interaction of business, government, and consumers. In the modern world there are three main types of economic systems: capitalism (or pure capitalism), mixed capitalism and communism (socialism).

2. Capitalism (or pure capitalism, or a market economy), as it was originally described by Adam Smith in his eighteenth century book «Wealth of Nations», is an economic system where the factors of production are in private hands and economic decisions are made freely according to the market forces of supply and demand. In this system the economic questions of

- What is to be produced?
- How much will be produced?
- Who will produce it?
- How much will it cost?
- Who will get it?

are determined by the consumers in the marketplace.

3. In pure capitalism consumers demand more of a product as its price decreases. This follows the common sense notion that people are willing to purchase something if it costs less. On the other hand, producers are more willing to supply a product that can be sold for a higher price. Being motivated by profit (*быть движимым прибылью*), they expect to earn more profit when they supply more.

4. In pure capitalism the two factors of supply and demand will balance each other out in such a way that some middle ground called an **equilibrium price** will be achieved. Producers will make as many units of a product as consumers are willing to purchase at the price producers must charge to make a reasonable profit.

5. In pure capitalism industry and individuals use the resources they choose. The government takes non-interference policy in the economic system. Producers and consumers pursue their own self-interests. Producers make as much as they can sell and consumers buy as much as they can afford.

6. The marketplace is regulated by the interaction of the buyers and producers. If a company produces a defective product or charges too much for the product it is rejected by consumers. As a result, the producer has to improve the quality of the product or reduce the price to make any sales. The marketplace, in essence the invisible hand (*являясь по существу невидимкой*), regulates economic conduct. Government does not have to do any regulating.

VOCABULARY:

an economic system	- экономическая система
entrepreneurship	- предпринимательство
to satisfy the needs of society	- удовлетворять общественные потребности
pure capitalism	- чистый капитализм, капитализм свободной конкуренции
a market economy	- рыночная экономика
means of production	- средства производства
to be in private hands	- находиться в частной собственности
market forces	- рыночные силы (законы рынка)
supply and demand	- спрос и предложение
a consumer	- потребитель
an equilibrium price	- равновесная цена
relationship	- отношения
to pursue one's own interests	- преследовать собственные интересы
an interaction	- взаимодействие
to reduce prices	- снижать цены
to reject a product	- отвергнуть товар (изделие)

EXERCISES

1. Due to the information from the text try to give the definitions of the following concepts:

1. What is “a market economy”?
2. What is “an equilibrium price”?

2. Give English equivalents to Russian phrases in brackets and fill the gaps:

1. An economic system is the method that society uses to _____ to satisfy its needs. (распределять ресурсы)
2. What distinguishes one economic system from another is the _____. (контроль над факторами производства)
3. Under capitalism the factors of production are _____ and economic decisions are made according _____. (в частной собственности; рыночные законы спроса и предложения)
4. In this system economic questions are determined by _____. (рынок потребителей)
5. In pure capitalism consumers demand more of a product as _____. (его цена уменьшается)
6. _____ producers try to supply and sell, as many products as they can. (движимые прибылью)
7. The marketplace is regulated by the _____. (взаимодействие покупателей и производителей)

3. Find in the text a passage describing the balance of the two factors of supply and demand and translate it into Russian.

4. Answer the following questions:

1. What is an economic system?
2. What distinguishes an economic system from another one?
3. What types of economic systems do you know?
4. In whose hands are the factors of production under capitalism?
5. Who makes economic decisions under capitalism? Does the marketplace have influence on them?
6. Whose interests do producers and consumers pursue in the market?