

Е. В. Глушенкова, Е. Н. Комарова

АНГЛИЙСКИЙ ЯЗЫК
Д Л Я
СТУДЕНТОВ
ЭКОНОМИЧЕСКИХ
СПЕЦИАЛЬНОСТЕЙ
ТЕСТЫ, КЛЮЧИ К УПРАЖНЕНИЯМ



Е. В. Глушенкова, Е. Н. Комарова

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ДЛЯ СТУДЕНТОВ
ЭКОНОМИЧЕСКИХ СПЕЦИАЛЬНОСТЕЙ**

Тесты и ключи к упражнениям

Учебное пособие

Москва
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канд. филол. наук Т. Ф. Мудрая (Московский государственный
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Пособие является приложением к учебнику и предназначается для преподавателей экономических вузов и факультетов, обучающихся студентов по этому учебнику.

Пособие включает лексические и грамматические тесты, ответы к ним и ключи к упражнениям учебника. Каждая группа тестов представлена в пяти вариантах.

Для удобства проверки тестирования в пособии имеются образцы карточек, пользование которыми облегчает преподавателю подведение итогов тестирования.

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СОДЕРЖАНИЕ

Предисловие	4
-------------------	---

ТЕСТЫ

Лексический тест № 1	5
Грамматический тест № 1	11
Лексический тест № 2	21
Грамматический тест № 2	28
Лексический тест № 3	39
Грамматический тест № 3	45
Лексический тест № 4	53
Грамматический тест № 4	60
Ответы к тестам	69
Образцы карточек для тестов	72

КЛЮЧИ К УПРАЖНЕНИЯМ

Unit 1	73
Unit 2	75
Unit 3	78
Unit 4	79
Unit 5	81
Unit 6	84
Unit 7	87
Unit 8	89
Revision 2	92
Unit 9	93
Unit 10	95
Unit 11	98
Unit 12	102
Unit 13	104
Revision 3	108
Unit 14	109
Unit 15	112
Unit 16	115
Unit 17	118
Unit 18	121

ПРЕДИСЛОВИЕ

Данное пособие представляет собой приложение к учебнику «Английский язык для студентов экономических специальностей» Г. В. Дзупенковой, Е. Н. Комаровой.

Пособие включает тесты для проверки знаний студентов по английскому языку в объеме материала, изложенного в учебнике, ответы к тестам и ключи к упражнениям учебника.

Тесты рекомендуется проводить после изучения студентами соответствующих разделов учебника, а именно после изучения разделов 4, 8, 13, 18 (Units 4, 8, 13, 18). Таким образом, всего разработано четыре группы тестов, причем каждая группа представлена в пяти вариантах.

Так как грамматические тесты основаны на соответствующем лексическом материале, то целесообразно вначале проводить проверку лексики, использованной в изученных уроках. Лексические тесты включают проверку усвоения лексики из словарного минимума к урокам учебника, а также усвоения других лексических единиц, например синонимов, производных слов и словосочетаний, которые отрабатываются в упражнениях к урокам учебника, лексических единиц, используемых в примерах в грамматическом справочнике.

Необходимо отметить, что грамматический тест начинается с тренировочного грамматического теста, который следует проводить до основного тестирования. Подобные тесты позволяют студентам оценить свои знания самостоятельно и познакомиться с типами заданий, которые им предстоит выполнять. Во всех тренировочных тестах в каждом задании правильным является ответ № 5.

После тестов прилагаются образцы карточек, которыми преподаватель может пользоваться для быстрой и удобной проверки результатов тестирования.

Предназначается для преподавателей, использующих в своей работе учебник «Английский язык для студентов экономических специальностей».

Авторы

ТЕСТЫ

ЛЕКСИЧЕСКИЙ ТЕСТ № 1

Вариант № 1

1. The company will be interested in reducing the number of workers, ... new machines can be used in the production.

a) *as to* b) *that is* c) *if* d) *provided* e) *as*
1. a/d/e 2. a/b/e 3. b/c/d 4. c/d/e 5. a/b/c

2. People have to choose the ... way of living provided the ... situation in the country is unfavourable.

a) *economic, economical* b) *economical, economic*
c) *economic, economic* d) *economical, economical*
e) *rational, economic*
1. c/d 2. a/b 3. d/e 4. b/e 5. a/c

3. One of the important tasks of a firm is to obtain the maximum amount of a commodity using any given quantity of ...

1. *input* 2. *commodities* 3. *costs* 4. *revenues* 5. *outputs*

4. Some branches of economy such as agriculture greatly ... climate.

1. *depend on* 2. *include* 3. *impose on* 4. *rely on* 5. *influenced by*

5. It is known that ... consumers prefer to buy less goods but of higher quality.

a) *particular* b) *some* c) *the same* d) *both* e) *total*
1. b/c 2. c/e 3. a/b 4. a/d 5. d/e

6. In some industrial countries producers don't ... the government regulation and make all decisions themselves.

a) *depend on* b) *impose* c) *supply* d) *affect on* e) *rely on*
1. a/b 2. c/d 3. b/d 4. c/e 5. a/e

7. The money a producer ... should compensate for all his expenses and leave him with some profit.

a) *rises* b) *owns* c) *allocates* d) *earns* e) *obtains*
1. c/d 2. d/e 3. a/e 4. b/c 5. a/b

8. ... restrictions ... regulations in the economy are the main characteristics of a command economy.

1. *As ... or* 2. *So ... as* 3. *As ... as* 4. *—, as well as* 5. *Such ... so*

9. Increasing output by one unit we shall have the increase in the ... cost known as marginal cost.

1. *particular* 2. *normal* 3. *some* 4. *high* 5. *total*

10. The ... of goods consumed by an individual is restricted by the total ... of money he earns.

1. *amount, quantity* 2. *quantity, quantity* 3. *quantity, amount*
4. *amount, amount* 5. *number, amount*

Вариант № 2

1. The total output of the society depends ... on the total supply of resources ... on the methods in which they are used.

1. *as ... so* 2. *such ... as* 3. *—, as well as* 4. *—, as well* 5. *so ... as*

2. The demanded ... of a good depends on a particular market, the number of consumers, their tastes and even the season of the year.

1. *quantity* 2. *amount* 3. *number* 4. *quality* 5. *a number*

3. ... resources, that is, labour and capital, are necessary provided an individual is going to start a new business elsewhere.

1. *The former* 2. *As* 3. *Both* 4. *Some* 5. *The same*

4. When prices are above the equilibrium price, it will result in ... supply of goods.

1. *shortage* 2. *decrease* 3. *reduction* 4. *excess* 5. *surplus*

5. Calculating expenditures on running a business it is necessary to ... expenses on maintaining buildings in good repair.

1. *impose* 2. *influence* 3. *include* 4. *improve* 5. *intervene*

6. The increase in a country's ... growth can be achieved by using more ... machines and technologies consuming less electricity.

1. *economic, economical* 2. *economical, economical* 3. *economical, economic* 4. *economic, economic* 5. *economy, economical*

7. The aim of producers using this new technological improvement is to ... higher profits.

- a) *raise* b) *affect* c) *receive* d) *obtain* e) *offer*
1. *a/c* 2. *b/d* 3. *a/e* 4. *c/d* 5. *b/e*

8. Within budget constraints the increase in consumption of one good will ... the consumption of the other.

- a) *rise* b) *reduce* c) *decrease* d) *reduction* e) *follow*
1. *b/c* 2. *d/e* 3. *a/c* 4. *a/d* 5. *b/c*

9. A number of African countries export agricultural products to European countries and to the USA ...

1. *such as* 2. *as well* 3. *as to* 4. *as* 5. *as well as*

10. There are many examples of goods that are consumed together, such as bread and cheese, cars and petrol, so they are called ... goods in economics.

1. *inferior* 2. *substitute* 3. *complementary* 4. *normal* 5. *alternative*

Вариант № 3

1. The producers have to ... the total output as the demand has grown.

- a) *impose* b) *increase* c) *rise* d) *raise* e) *supply*
1. *b/d* 2. *c/d* 3. *a/e* 4. *b/c* 5. *a/b*

2. Solving the problem of choice, a consumer wants to satisfy his demands ... much ... possible.

1. *so ... as* 2. *as ... as* 3. *as ... so* 4. *such ... as* 5. *as well ... as*

3. As consumer demand is not ... at different markets, the goods prices vary as well.

- a) *minimum* b) *marginal* c) *constant* d) *the same* e) *total*
1. *c/d* 2. *a/c* 3. *b/e* 4. *d/e* 5. *a/b*

4. The development of national ... is based on the laws and principles which are of special interest to ... belonging to a group of social sciences.

1. *economy, economies* 2. *economics, economists* 3. *economies, economy*
4. *economy, economist* 5. *economies, economics*

5. One of the producer's tasks is to choose the level of output that maximizes his total economic ...
- a) *profit* b) *costs* c) *expenses* d) *expenditures* e) *revenue*
 1. a/c 2. b/c 3. d/e 4. a/c 5. b/d
6. The goods price does not vary greatly within a particular market as all sellers impose practically ... prices.
1. *some* 2. *ceiling* 3. *minimum* 4. *the same* 5. *floor*
7. In planned economies government intervention ... total control over resources allocation and output consumption.
- a) *followed by* b) *influenced on* c) *relied on* d) *resulted in* e) *led to*
 1. b/c 2. a/d 3. a/c 4. b/c 5. d/e
8. Different sweets and chocolates are known as ... goods for sugar.
- a) *normal* b) *substitute* c) *complementary* d) *inferior* e) *alternative*
 1. b/c 2. b/e 3. a/d 4. a/c 5. d/e
9. Mixed type of economy with a rather high degree of government intervention is characteristic of some developed countries ... the USA, Canada, Japan etc.
1. *as well as* 2. *as well* 3. *such as* 4. *as* 5. *as to*
10. On private farm land, buildings and all the profits earned are ..., by the farmer.
1. *owned* 2. *supplied* 3. *obtained* 4. *included* 5. *offered*

Вариант № 4

1. The decrease in production costs leads to the ... in the total profit obtained.
- a) *reduce* b) *increase* c) *decrease* d) *fall* e) *rise*
 1. a/b 2. b/e 3. c/d 4. d/e 5. a/c
2. West European countries ... the USA are often called industrialized countries.
1. *such as* 2. *so* 3. *as well as* 4. *as well* 5. *as*
3. Free market and command economics are two quite opposite systems. ... was typical of some countries of the East European block.
1. *The first* 2. *The former* 3. *The last* 4. *The latter* 5. *The latest*

4. Statistics shows that consumption per capita has ... in developed countries.
- a) *rose* b) *risen* c) *increased* d) *raised* e) *improved*
 1. b/d 2. a/c 3. b/c 4. d/e 5. a/c
5. ... free market economies, all resources are entirely allocated through markets there.
1. *Such as* 2. *As well* 3. *As* 4. *As to* 5. *As well as*
6. ... explain most ... laws giving examples from people's every day life.
1. *Economics, economic* 2. *Economists, economic*
 3. *Economy, economical* 4. *Economists, economical*
 5. *Economics, economical*
7. In a command economy the output level was ... by the decisions of the central office.
- a) *affected* b) *depended* c) *relied* d) *influenced* e) *received*
 1. a/d 2. b/c 3. c/d 4. b/e 5. a/e
8. Market supply is calculated in terms of the alternative quantities of a commodity all producers in a ... market can offer.
1. *free* 2. *same* 3. *particular* 4. *some* 5. *total*
9. ... of assumptions are used by economists studying the theory of supply and demand.
1. *The number* 2. *The amount* 3. *Numbers* 4. *The quantity*
 5. *A number*
10. Provided a consumer's income has increased, he will ... to buy more normal goods rather than inferior goods.
- a) *decide* b) *prefer* c) *offer* d) *assume* e) *earn*
 1. c/d 2. a/b 3. b/e 4. d/e 5. a/c

Вариант № 5

1. ... people's demands ... their ability to produce goods and services are not constant.
1. *not so ... as* 2. *such ... as* 3. *as ... so* 4. *—, as well as* 5. *as ... as well*

2. The theory of supply shows that an increase in production cost ... output level.

- a) *leads* b) *results in* c) *reduces* d) *decreases* e) *depends*
1. d/e 2. c/d 3. b/c 4. a/e 5. a/b

3. Profit is calculated in terms of revenue and costs. The ... include all expenses for producing a good.

1. *former* 2. *latter* 3. *one* 4. *both* 5. *same*

4. The demand for ... goods always rises with the increase in consumer incomes.

- a) *normal* b) *inferior* c) *complementary* d) *substitute* e) *high-quality*
1. c/d 2. b/e 3. b/d 4. a/e 5. a/c

5. The increase in quantity demanded is ... by an increase in quantity supplied.

1. *affected* 2. *resulted* 3. *followed* 4. *maintained* 5. *obtained*

6. The situation at the market when the consumer demand is higher than the quantity supplied is known as ...

1. *excess* 2. *surplus* 3. *reduction* 4. *decrease* 5. *shortage*

7. The ... development in the Soviet block countries was influenced by important ... reforms which took place at the end of the 20th century.

1. *economic, economic* 2. *economical, economical*
3. *economical, economic* 4. *economic, economical*
5. *economic, economics*

8. ... of countries regulating their economies is constantly increasing.

1. *The amount* 2. *A number* 3. *The quantity* 4. *The number*
5. *The numbers*

9. High levels of profits can be ... by producers through improvements in technology.

- a) *owned* b) *received* c) *maintained* d) *offered* e) *maximized*
1. c/e 2. b/c 3. a/d 4. b/d 5. a/e

10. The allocation of ... resources among alternative uses is an important problem for all nations.

- a) *limited* b) *total* c) *unlimited* d) *scarce* e) *particular*
1. c/e 2. a/b 3. a/d 4. b/c 5. d/e

ГРАММАТИЧЕСКИЙ ТЕСТ № 1

Тренировочная работа № 1

1. Укажите предложения, содержащие «цепочки существительных», в которых одно существительное выполняет функцию определения другого.

- a) Individuals in a society are suppliers of labour and consumers of products.
b) The fact that people's incomes are very different is used as an argument against unplanned economies.
c) The coefficient of income elasticity shows how income changes influence the demanded quantity of goods.
d) As the production is regulated through market prices, the company revenue is not the same every year.
e) The concept of economic freedom assumes that freedom of a person must be sometimes restricted to a certain degree if the freedom of all is to be maintained.
1. a, c 2. b, e 3. a, e 4. b, d 5. c, d

2. Укажите, в каких предложениях при переводе следует употребить слова «представлять/иметь».

- a) In a command economic system strict limitations are imposed upon individual choices when such choices conflict with government economic policy.
b) Correct government regulations and policies during a financial crisis can be of great importance to small businesses.
c) The price elasticity is only one of the problems studied by economists in the theory of demand and supply.
d) Monopoly is known as a situation in which one seller controls the total supply.
e) Forecasts of market tendencies are often of great value in business activity.
1. a, b 2. c, d 3. c, e 4. a, d 5. b, e

3. Укажите, какие предложения переводятся на русский язык в прошедшем времени.

- a) Technical progress was defined by economists as any improvement in organization allowing to produce a given output with fewer inputs than before.

- b) Technical progress ought to be defined as any improvement in organization allowing to produce a given output with fewer inputs than before.
- c) Technical progress has been defined as any improvement in organization allowing to produce a given output with fewer inputs than before.
- d) Economists define technical progress as any improvement in organization allowing to produce a given output with fewer inputs than before.
- e) Technical progress is being defined by economists as any improvement in organization allowing to produce a given output with fewer inputs than before.

1. d, e 2. a, d 3. b, c 4. b, e 5. a, c

4. Укажите, какие предложения содержат обороты должествования.

- a) Studying economy of a particular country, we should consider both traditions and tastes of people living there.
- b) Before a business can start its operations, it is necessary to calculate how much money it will need to pay for all inputs.
- c) The first step in planning business is to define as clearly as possible the main aim of business.
- d) As goods and services are scarce they have to be produced.
- e) The owner aiming to get higher profits has decreased costs as much as possible.

1. b, d 2. a, c 3. b, c 4. c, e 5. a, d

5. Укажите, при переводе каких предложений следует употребить причастия «предлагаемый» или «предложенный».

- a) Some regulations and restrictions 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 consumers' 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.

1. a, e 2. b, c 3. a, d 4. c, d 5. b, e

Вариант № 1

1. Укажите предложения, содержащие «цепочки существительных», в которых одно существительное выполняет функцию определения другого.

- a) During the economic crises consumers' expenditures usually decrease and it greatly affects the business activity and supply decisions of all market sellers.
- b) The quantity demanded by all consumers at a particular market is the total quantity of a good that they want and are able to buy.
- c) The theory of consumer choice is based on individual utility.
- d) In a mixed economy the role of the government is restricted by a number of laws.
- e) The theory of marginal utility was worked out by Alfred Marshall.

1. c, d 2. b, e 3. a, c 4. d, e 5. a, b

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

- a) OPEC decisions are of great importance for the oil exporting countries as well as for most European countries importing oil.
- b) The main assumption of the supply and demand theory is to maintain constant level of utility.
- c) A lot of factors are to be studied in agricultural production, especially climate.
- d) Oil output was reduced by OPEC for the period of six months.
- e) The purpose of government regulations is to allocate scarce resources rationally.

1. a, d 2. b, e 3. a, b 4. c, e 5. c, d

3. Укажите, в каких предложениях следует употребить причастие "supplied".

- a) Direct producers ... goods regularly to the market do not impose too high prices.
- b) Companies ... substitute goods are interested in their high quality.
- c) Increases in the quantity of one good have to be followed by reductions in the quantity ... of the other good.
- d) In a free market economy commodities ... can greatly differ in their quality.
- e) Mass production is characteristic of industries where the product ... is highly standardized.

1. b, c, e 2. a, c, d 3. a, b, d 4. a, b, e 5. c, d, e

4. Укажите, какие английские предложения соответствуют переводу: «На требуемое количество товара повлияло увеличение цены».

- a) On the quantity demanded of the good was affected the increase in its price.
- b) The quantity demanded of the good has been affected by the increase in its price.
- c) The quantity demanded of the good affected the increase in the price.
- d) The higher price affected the quantity demanded of the good.
- e) The higher price was affected by the quantity of the good demanded.

1. b, d 2. a, c 3. c, d 4. a, e 5. b, e

5. Укажите, в каких предложениях опущен союз «который».

- a) The amount of goods a particular consumer can buy depends on the income he earns.
- b) When economists say there is excess demand they really want to say the quantity demanded exceeds the quantity supplied at this price.
- c) Studying the theory of consumer choice that is based on several assumptions, economists often start with the problem of consumer tastes.
- d) In a planned economy the government offices make all the main economic decisions companies, factories and workers are to realize in practice.
- e) The utility decreases as the quantity consumed grows.

1. c, e 2. a, d 3. b, c 4. a, d 5. b, e

Вариант № 2

1. Укажите предложения с причастием II в постпозиции.

- a) Ceiling prices imposed on farm machines can stimulate the development of agricultural production.
- b) The increase in the goods consumption is always limited by the budget constraints.
- c) In a mixed economy restrictions imposed are to be in the interests of society.
- d) Developing countries are against tariffs imposed as these restrictions limit their exports to European countries.
- e) The government offered a programme of economic development that was to be discussed by the Parliament.

1. a, e 2. b, e 3. a, d 4. b, c 5. c, d

7. Укажите, при переводе каких предложений следует употребить слово «попытки».

- a) Part of the company's profits is to be put back into business development.
- b) In command economy the aim of the government is to control production and solve other economic problems.
- c) Improvements in technology are of great importance in improving quality of goods supplied.
- d) Opportunity cost is known as the amount lost by not using labour or capital in their best alternative use.
- e) Company managers are to calculate future costs and profit before starting producing a new commodity.

1. b, d 2. a, b 3. a, e 4. c, d 5. c, e

3. Укажите предложения, содержащие «цепочки существительных», в которых одно существительное выполняет функцию определения другого.

- a) Both small businesses and large corporations are influenced by changes in economic policy of the government.
- b) Until the end of the 1980s the world economy was organized on the assumption of cheap oil prices.
- c) Command economies have a number of common characteristics such as five-year plans.
- d) The national income includes the incomes of all the people living in that country, that is, all everyone's incomes together.
- e) An improvement in technology may produce absolutely new goods that are not known to consumers.

1. b, c 2. c, d 3. a, b 4. d, e 5. a, e

4. Укажите предложения со сказуемым в страдательном залоге.

- a) All decisions about goods production were made by the central offices in the Soviet block countries.
- b) The optimal quantity supplied is being affected by non-economic factors.
- c) Changes in consumer demand have influenced goods quantity and quality demanded.
- d) Developed European countries are exporting high-quality goods all over the world.
- e) Governments typically impose ceiling prices for food in war years.

1. a, d 2. b, c 3. c, e 4. a, b 5. d, e

5. Укажите, какие предложения содержат бессюзное определительное придаточное предложение.

- a) Some people believe that a large government sector makes economy inefficient, as it reduces the number of goods that can be allocated to consumers.
 - b) The governments can sometimes affect the production process through restrictions they impose.
 - c) Any profits that are made in a command economy are to be paid to the government.
 - d) Macroeconomics and microeconomics are two branches of economics studied separately.
 - e) Prices may rise most for those goods consumers demand most.
1. a, b 2. b, e 3. a, d 4. c, d 5. c, e

Вариант № 3

1. Укажите предложения, в которых следует употребить причастие "demanded".

- a) Goods produced by developing countries are not of the quality ... by consumers.
 - b) When the market price of a good is below the equilibrium price the number of buyers ... this good increases.
 - c) ... more rather than less a consumer prefers to buy more goods with the amount of money he has.
 - d) There is excess demand when the quantity ... exceeds the quantity supplied at this price.
 - e) The ... quantity of a particular good varies with different individuals and consumer groups.
1. b, c, e 2. a, d, e 3. a, b, e 4. b, c, d 5. a, c, d

2. Укажите, при переводе каких предложений употребляется слово «должен».

- a) The plan of the company is to increase profits by reducing prices at the local market.
- b) Economists have shown that for such complementary goods as cars and petrol the increase in car price has to lead to the decrease in petrol demanded.
- c) In recent years the increase in the world population has been accompanied by the increase in consumption per capita.
- d) The total quantity of a commodity that is to be produced will not be sold at once.

e) Substitute goods or services have greater demand elasticity than complementary goods and services.

1. c, e 2. b, c 3. a, d 4. b, d 5. a, e

3. Укажите, в каких предложениях опущен союз «который».

- a) Company managers should make their decisions on the basis of statistical information economists prepare for them.
 - b) Between such categories as marginal revenue, marginal cost and output there is a close relationship the theory of supply examines in detail.
 - c) The coefficient of income elasticity of demand that can be positive, negative or zero is an important characteristic of a good.
 - d) Money income earned in the production process is then used to buy goods and services that resources help to produce.
 - e) Starting a business in a free market economy a person stimulates the production of different commodities which are important for society.
1. b, e 2. c, d 3. a, b 4. c, e 5. a, d

4. Укажите предложения, содержащие «цепочки существительных», в которых одно существительное выполняет функцию определения другого.

- a) Practically in all economies there are some restrictions imposed on economic activities.
 - b) There are a lot of well-known companies at the world market producing different substitute goods.
 - c) Economic concepts and assumptions are widely used by economists for developing economic models.
 - d) Revenues obtained from selling output depend on the demand at the market.
 - e) Sometimes floor prices should be imposed on the most important goods by the government to protect consumers with low incomes.
1. a, d 2. a, c 3. b, c 4. d, e 5. b, e

5. Укажите, какие английские предложения соответствуют русскому предложению:

«Как макроэкономика, так и микроэкономика преподаются студентам, обучающимся на экономических факультетах».

- a) Both macroeconomics and microeconomics are taught by students studied at economic departments.
- b) Both macroeconomics and microeconomics are being taught to students who are studying at economic departments.
- c) Both macroeconomics and microeconomics are taught to students studying at economic departments.

- d) Both macroeconomics and microeconomics are being taught to students studying at economic departments.
 e) Both macroeconomics and microeconomics have been taught to students studying at economic departments.
 1. c, d 2. b, d 3. a, c 4. b, e 5. a, e

Вариант № 4

1. Укажите, в каких предложениях следует употребить причастие "influencing".

- a) The rise in population's income has ... the quantity demanded of high-quality goods.
 b) Consumers ... the production of improved goods seeking maximum utility of things they buy.
 c) The producers are interested in factors ... the price increases and the changes in the quantity demanded.
 d) The amount of some consumer goods demanded is often ... by the season of a year.
 e) The main factor ... the demand for any commodity is the level of the buyers' income.
 1. c, e 2. a, b 3. b, d 4. c, d 5. a, e

2. Укажите, при переводе каких предложений употребляется слово «следует».

- a) The corporation should control output level, as it is important to maintain the market price level.
 b) Knowing of scarce natural resources people ought to examine possible alternatives of their better use.
 c) Such factors as the nature of the product, its possible uses and price, as well as its substitutes are of special interest to economists studying price elasticity of demand.
 d) Economists' recommendations based on real statistical data are to be used by governments and private businesses.
 e) Opportunity costs are to be calculated for labour and financial capital used in production.
 1. a, c 2. c, e 3. d, e 4. b, d 5. a, b

3. Укажите предложения, содержащие «цепочки существительных», в которых одно существительное выполняет функцию определения другого.

- a) In industrialized countries high consumption levels are possible only if a large number of people can be organized for cooperation, for example, in big factories.

- b) Private businesses are not interested in developing services for which they receive a zero price.
 c) The price of a commodity will usually affect the quantity that an individual will buy at a given time.
 d) The main function of a marketing service is to inform producers of consumer demands.
 e) In a free market economy producers try to satisfy all consumer's tastes producing everything a consumer demands.
 1. c, d, e 2. a, b, c 3. a, d, e 4. a, b, d 5. b, c,

4. Укажите, при переводе каких предложений следует употребить слова «представлять», «иметь значение».

- a) Good organization of managerial work is of great value for obtaining high profits.
 b) The economists have to calculate the opportunity costs of all resources that are to be used in the production.
 c) It is important that a change in the price of one good has an income and a substitution effect.
 d) The quality and price of a good are of great importance as consumers seek to receive maximum utility.
 e) If total revenue moves in the opposite direction from a price change, the demand is to be elastic.
 1. a, c 2. a, d 3. b, d 4. c, e 5. b, e

5. Какие английские предложения соответствуют следующему русскому предложению:
 «В снижении потребительского дохода последовало увеличение спроса на низкокачественные товары».

- a) After the decrease of the consumer's income followed the increase in the demand of inferior goods.
 b) The increase of the demand for inferior goods followed after the decrease of the consumer's income.
 c) The decrease in the consumer's income was followed by the increase in the demand for inferior goods.
 d) The decrease in the consumer's income has been followed by the increase in the inferior goods demand.
 e) The increase in the inferior good demand was followed by the decrease in the consumer's income.
 1. a, e 2. b, e 3. c, d 4. a, c 5. b, d

Вариант № 5

1. Укажите, при переводе каких предложений следует употребить причастие «заработанный».

- a) High profits were earned by the company when the demand for its goods increased.
 - b) The firms earning higher revenues should spend more money on new technologies.
 - c) The managers discussed how to allocate the money earned from selling additional amounts of output.
 - d) Part of high profits earned by the company will be spent on new computers.
 - e) Total revenue is the amount of revenue or income which was earned from selling a given quantity of goods and services.
1. b, e 2. a, d 3. b, c 4. c, d 5. a, e

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

- a) Different relations within the economy such as the total amount of goods and services produced, total income earned are to be studied by macroeconomics.
 - b) The American economic system known as capitalism is of great interest as a self-regulating economy.
 - 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 of inputs will make the given output level the cheapest.
 - e) One of the main principles of free market economy is to give individuals motives for economic activity.
1. d, e 2. a, c 3. a, b 4. b, d 5. c, e

3. Укажите предложения, содержащие «ключи суммативных», в которых одно существительное выполняет функцию определения другого.

- a) For maintaining a given level of utility, increases in the quantity of one good must be compensated by reductions in the quantity of the other good.
- b) The conflict between people's limited budget and their unlimited demands results in the problem of choice.
- c) Recent changes in government policy have greatly influenced the organization of agriculture.
- d) A reduction in input prices will make it possible for firms to supply more output at each price.

e) A lower price for a good usually results in larger quantity demanded. of that product.

1. a, e 2. c, d 3. b, c 4. a, d 5. b, e

4. Укажите предложения, в которых сказуемое в страдательном залоге переводится на русский язык глаголом в настоящем времени.

- a) The substitution effect has been calculated as negative for hot dogs and buns.
- b) Analysis shows that most goods and services are being produced to satisfy people living in the rich industrialized countries.
- c) The businessmen are discussing some problems of microeconomics which are of greater interest to small businesses selling goods at a particular market.
- d) In the theory of demand and supply shortage and surplus of goods are explained through the term of the equilibrium price.
- e) Price elasticity of demand is affected by the number of actual and potential uses for a service or product.

1. a, c, d 2. a, b, c 3. b, d, e 4. b, c, e 5. a, d, e

5. Укажите, в каких предложениях при переводе употребляются слова «необходимо», «нужно».

- a) The aim of some government regulations and restrictions is to reduce the supply of low quality goods to the market.
- b) Economists ought to assume some factors as constant because the relations between economic factors are too complex.
- c) A lot of African countries have to develop the export of natural resources if they want to increase their national income.
- d) In a free market economy the government must not intervene in private business, but can often control important branches of national economy, such as transport.
- e) If a country's resources are scarce, the government has to find other methods of satisfying people's demands.

1. a, b 2. a, d 3. b, e 4. c, d 5. c, e

ЛЕКСИЧЕСКИЙ ТЕСТ № 2

Вариант № 1

- 1. ... to develop the small-firm sector of the economy, the British government helps new firms with ... development problems and provides financial help to small firms.

1. *Whereas, durable* 2. *Due, profitable* 3. *In order, initial*
4. *While, average* 5. *Although, considerable*
2. ... workers as well as those unemployed ... labour force.
1. *Available, comprise* 2. *Employed, make up* 3. *Average, apply*
4. *Exhausted, supply* 5. *Employed, result from*
3. Every day money is ... from one bank to another in thousands of cities.
1. *contributed* 2. *considered* 3. *measured* 4. *replaced* 5. *transferred*
4. Expensive goods are heavily taxed ... of ... money for poorer consumers.
1. *for the purpose, raising* 2. *as a whole, obtaining*
3. *as follows, contributing* 4. *for the reason, availability of*
5. *to a great extent, making contribution of*
5. ... is the relationship between factor inputs and outputs of goods and services.
1. *Production cost* 2. *Investment* 3. *Efficiency of labour*
4. *Efficiency* 5. *Value*
6. Chemical industry provides ... for farming.
1. *ore* 2. *fertilizers* 3. *natural resources* 4. *assets* 5. *raw materials*
7. Economists ... forces of demand and supply ... the prices of goods and services.
a) *consider, to determine* b) *suppose, to have an advantage over*
c) *determine, to impose* d) *assume, to result from*
e) *presume, to affect*
1. a 2. c 3. a/e 4. d 5. b
8. Land ... to be ... used ... for housing ... for farming near big cities.
a) *is reported* b) *has been found* c) *as a whole* d) *mostly*
e) *mainly* f) *besides* g) *finally* h) *both ... and*
i) *either ... or* j) *neither ... nor*
1. a, e, j 2. c, g, h/c, f, h 3. a, f, j 4. b, e, h 5. b, d, i/a, e, i
9. The ... of the firm is measured in terms of total ... employed, capital and workers.
a) *size, assets* b) *production costs, inputs* c) *fixed capital, capital*
d) *management, investment* e) *inputs, factors of production*
1. a/b, e 2. a 3. d 4. b/e 5. c

10. Stimulate economic growth governments can increase spending and, ..., they can increase aggregate supply.
a) *for* b) *One thing* c) *Unlike* d) *In order to* e) *Nearly* f) *besides*
g) *except* h) *whereas* i) *however* j) *as well as*
1. h/c, i 2. b, g 3. a, i/a, j 4. d, f 5. e, f/d, f

Вариант № 2

1. The ... of the Department of Employment in the UK is the ... use of labour resources by running local employment offices which help workers find jobs.
1. *business, direct* 2. *purchase, profitable* 3. *Incentive, so*
4. *reason, due* 5. *purpose, efficient*
2. "Ideal" efficiency is reached when the largest possible output is produced from a given quantity of factor inputs using ... technology.
1. *average* 2. *leased* 3. *available* 4. *renewable* 5. *initial*
3. The government expected larger aggregate demand ... cuts in taxes.
a) *to vary with* b) *to give rise to* c) *to result from*
d) *to contribute to* e) *to be due to*
1. c/e 2. b/d 3. a 4. d 5. e
4. Economists ... forces of demand and supply ... the prices of goods and services.
a) *suppose, to determine* b) *say, to be due to* c) *believe, to give rise to*
d) *presume, to determine* e) *assume, to vary in*
1. a 2. b, c 3. e 4. a, d 5. d
5. Economic rent is money paid for a factor of production which is over the minimum amount ... to keep it in its present
1. *essential, household* 2. *required, condition* 3. *used up, way*
4. *—, value* 5. *supposed, advantage*
6. The ... of the budget to be allocated to health service and social security varies ... the country.
1. *portion, to* 2. *share, from* 3. *share, with* 4. *way, with*
5. *requirement, from country to*

7. Some economists offer to ... the systems of progressive taxation and social security benefits by one system ... only those with income above a minimum level.

- a) *replace* b) *exist* c) *cut* d) *look for* e) *vary* f) *taxing*
g) *raising taxes from* h) *levying* i) *comprising*

1. a, f/a, h 2. b, g/a, g 3. c, h 4. d, i/d, f 5. a, f

8. Economic growth ... to society's wealth, ... most governments think it to be of great importance.

- a) *results* b) *supplies* c) *provides* d) *contributes* e) *makes up*
f) *however* g) *since* h) *so* i) *while* j) *which*

1. d, h 2. b, j/c, j 3. a, f 4. e, i/e, h 5. d, g

9. ... these conditions the tenant may be ... a disadvantage.

1. Under, at 2. In, on 3. In, in 4. At, under 5. In, over

10. ... can be measured in physical terms or ... terms.

1. *Efficiency of labour, investment* 2. *Investment, property*
3. *Purchasing power, following* 4. *Efficiency, cost* 5. *Property, assets*

Вариант № 3

1. Economists say the work of ... to be ... when output per man-hour is high there.

1. *a business, considerable* 2. *an enterprise, productive*
3. *a state, essential* 4. *capital, efficient*
5. *a social security fund, profitable*

2. Industrial and farm workers and those ... in service sector ... labour force.

1. *applied, result* 2. *contributing, measure* 3. *existing, result in*
4. *employed, make up* 5. *required, determine*

3. Ores and ... fuels are included in ... resources.

- a) *both* b) *most* c) *final* d) *following* e) *equipment*
f) *non-renewable* g) *renewable* h) *durable* i) *essential* j) *natural*
1. b, g/a, j 2. d, i/e, f 3. b, f 4. c, i 5. b, h/b, g

4. Expensive goods are heavily ... in order to transfer incomes from the rich who buy them to the poor.

1. *levied* 2. *contributing* 3. *provided* 4. *raised* 5. *taxed*

4. The total ... of goods and services produced in an economy in one year is called

1. *value, gross domestic product* 2. *value, gross national product*
3. *measure, wealth* 4. *distribution, average standard of living*
5. *tax revenue, taxed commodities and activities*

6. The ... made to the GDP by the various sectors of the economy can be ... in a variety of ways.

1. *share, measured* 2. *assets, determined* 3. *contribution, considered*
4. *final goods, worn out* 5. *investment, used up*

7. The tenant ... himself to be ... a disadvantage.

- a) *presumed* b) *found* c) *required* d) *assumed* e) *considered*
f) *with* g) *on* h) *mostly* i) *at* j) *as a whole*

1. e, g 2. a, f/d, f 3. b, i/e, i 4. c, h 5. b, i/d, j

8. Chemical industry ... fertilizers for farming.

- a) *manufactures* b) *supplies* c) *employs* d) *applies* e) *provides*
1. a, b/e 2. b/e 3. c/d 4. d 5. a/e

9. Land has been found to be ... used ... for ... for farming near big cities.

- a) *mainly* b) *mostly* c) *as a whole* d) *as ... as* e) *neither ... nor*
f) *either ... or* g) *both ... and* h) *housing* i) *mining* j) *enterprises*
1. c, d, j 2. b, f, h/a, g, h 3. a, e, i 4. b, d, h/b, d, j 5. a, f, j/c, g, i

10. Land ... can be ... leased ... purchased.

- a) *abroad* b) *property* c) *natural resources* d) *means of production*
e) *equipment* f) *crops* g) *neither ... nor* h) *either ... or*
i) *as well ... as* j) *both ... and*
1. d, j/c, i 2. a, i/b, i 3. f, g 4. b, h/b, j 5. c, g/d, g

Вариант № 4

1. Economic mechanisms may be ... to allocate resources.

1. *Various, employed* 2. *Essential, added* 3. *Following, provided*
4. *Most, applied* 5. *Required, varied*

2. The government expected aggregate demand to increase ... cuts in taxes.

- a) *due to* b) *so that* c) *as a result of* d) *for* e) *for the purpose of*
1. a 2. d 3. b/c 4. e 5. a/c

3. It is hard to determine the ... results of a decrease in the population ...

1. *lasting, wealth* 2. *most, variety* 3. *buying, distribution*
4. *eventual, size* 5. *taxed, purchasing power*

4. High taxes are ... on expensive goods for the purpose of ... money for the poor.

1. *imposed, existing* 2. *levied, raising* 3. *determined, getting*
4. *fixed, collecting* 5. *levied, deferring*

5. Economists ... land ... to have some advantages as well as disadvantages.

- a) *believe* b) *assume* c) *employ* d) *apply* e) *exhaust* f) *lease*
g) *rent* h) *way* i) *spending* j) *taxation*
1. a, f 2. b, i/e, j 3. a, f/b, j 4. b, h 5. d, g/c, i

6. To economize is to produce a given output of a product at the lower ... than before.

1. *value* 2. *means of production* 3. *profitability* 4. *contribution*
5. *cost*

7. ... economic growth contributes to society's ..., ... governments think it to be of great importance.

- a) *Although* b) *Since* c) *As* d) *population* e) *wealth* f) *natural resources*
g) *living standards* h) *both* i) *following* j) *most* k) *no*
1. b, e, j/c, g, j 2. a, f, k/b, g, j 3. b, d, i 4. c, e, h/c, f, k 5. a, d, k

8. Chemical industry supplies farming ... fertilizers.

1. *for* 2. *—* 3. *with* 4. *to* 5. *for/with*

9. The size of the firm can be ... in terms of total assets ..., capital and labour.

- a) *considered, used* b) *determined, used up* c) *measured, employed*
d) *assumed, required* e) *measured, earned*
1. a/e 2. a/d/e 3. a/b/c 4. a/c 5. d

10. Land property can be either ... or ...

- a) *exhausted* b) *leased* c) *used up* d) *purchased* e) *improved*
1. b, d 2. b, d/a, e 3. a, c 4. a, d/b, c 5. d, e

Вариант № 5

1. The problem is that ... demands are limitless, the resources ... at one time are limited in supply.

1. *though, considerable* 2. *since, whole* 3. *while, eventual*
4. *whereas, available* 5. *still, aggregate*

2. Resources comprise ores and most ...

- a) *average* b) *renewable* c) *non-renewable* d) *natural* e) *both*
f) *raw materials* g) *fertilizers* h) *soils* i) *fuels* j) *enterprises*
1. c, d, i 2. b, j 3. a, g 4. e, f/c, f 5. d, h/d, j

3. Employed workers as well as those unemployed ... labour force.

- a) *make up* b) *are included* c) *comprise* d) *add* e) *replace*
1. a, b 2. a 3. c 4. a, d 5. e

4. The contribution ... the GDP by the various sectors of the economy can be considered in ... of ways.

1. *to, various* 2. *made up to, a number* 3. *made to, a variety*
4. *provided for, both* 5. *done to, a number*

5. The ... of national income to be spent on ... varies from country to country.

1. *measure, taxation* 2. *contribution, public goods*
3. *purpose, standard of living* 4. *average, households*
5. *share, national defence*

6. ... profit earned by a firm in relation to the ... of the firm.

- a) *Efficiency* b) *Value* c) *Financial capital* d) *Assets*
e) *Profitability* f) *management* g) *inputs* h) *environment*
i) *size* j) *number of workers*
1. e, i 2. a, h/d, h 3. b, j/e, i 4. c, g 5. a, f

7. The conditions of the lease are ... to give an advantage to the landowner rather than ...

- a) *considered* b) *assumed* c) *supposed* d) *believed* e) *made up*
f) *the farmer* g) *the employed workers* h) *the household*
i) *the tenant* j) *abroad*
1. e, j/d, h 2. b, g 3. a, i/c, i 4. c, i 5. d, f

8. Slower economic growth ... the smaller size of population.

- a) resulted in b) resulted from c) wore out d) was due to e) replaced
1. a/c 2. b 3. c 4. e 5. b/d

9. Economic ... is money paid for a ... which is over the minimum amount necessary to keep it in its present condition.

1. taxation, property 2. rent, factor of production 3. transfer payment, living standard 4. depreciation, asset 5. wage, household

10. ... these ... the landowner may have some advantages ... the tenant.

- a) in b) under c) on d) over e) at f) than g) before
h) conditions i) lease j) environment
1. a, h, g 2. b, h, d 3. c, i, f 4. a, j, e 5. c, i, g

ГРАММАТИЧЕСКИЙ ТЕСТ № 2

Тренировочная работа № 2

1. Укажите предложение, в котором глагол *to make* переводится как «заставлять».

- a) Those who make financial contributions to firms for the purpose of earning profit are known as investors.
b) Depreciation makes enterprises replace old equipment with modern one.
c) One should make property work and bring in profit.
d) A government requires all available information of the workings in all sectors of the economy to make balanced decisions.
e) The management of the company is not expected to make all the available information known to the general public.
1. a 2. a, b 3. c, e 4. d 5. b, c

2. Укажите предложения, при переводе которых не нужно употреблять слово «чтобы».

- a) Governments can increase aggregate supply for economic growth to be stimulated.
b) The increase in aggregate supply was not big enough to stimulate economic growth.

a) The government expected economic growth to be stimulated as a result of bigger aggregate supply.

b) The aggregate supply was too small to provide any economic growth

c) Economic growth was expected as a result of bigger aggregate supply

1. a, c, e 2. a, d 3. c 4. c, d, e 5. c, e

3. Укажите, какие предложения можно считать правильным переводом следующего русского предложения:

«Считают, что цены поставок зависят от производственных издержек».

a) Economists believe supply prices to depend on production costs.

b) Supply prices are believed to depend on production costs.

c) There is an assumption that supply prices depend on production costs.

d) One believes supply prices to depend on production costs.

e) Supply prices were expected to depend on production costs.

1. b 2. a 3. b, e 4. c, d 5. b, d

4. Укажите предложения, в которых слово «those» имеет значение «те».

a) There are factors affecting prices over short periods and those affecting them over longer periods.

b) Alfred Marshall determined those factors that affect prices over short periods as well as those factors that affect them over longer periods.

c) Alfred Marshall determined factors affecting prices over short periods. These were changes in demand and supply.

d) Those factors that affect prices over longer periods are production costs and resources inputs.

e) Over short periods prices are affected by changes in demand and supply, over longer periods, by those in resources inputs and production costs.

1. a, b 2. b, c 3. d 4. d, e 5. b, d

5. Укажите предложения, при переводе которых следует употребить слова «собственность, которая будет сдана в аренду».

a) Government control of rent can decrease the supply of property to be leased.

b) Property leased to a tenant should be maintained in good condition.

- c) Government control of rent reduces incentives for the landowners to increase the supply of leased properties.
 - d) The landowner expected the property that would be leased to be kept in good condition.
 - e) Property that is to be leased is thoroughly examined by the future tenant.
1. b, e 2. a, d, e 3. b, c 4. d 5. a, d

Вариант № 1

1. Укажите предложения, в которых нужно вставить слово "one".

- a) ... is expected a reduction in costs and prices resulting from greater specialization.
 - b) ... can expect a reduction in costs and prices resulting from greater specialization.
 - c) ... is possible to reduce costs and prices through greater specialization.
 - d) Factors affecting prices over short period is ... thing, those affecting prices over longer periods are quite another.
 - e) ... are factors affecting prices over short periods and those affecting them over longer periods.
1. b 2. c 3. d, e 4. b, d 5. a, b

2. Укажите, в каких предложениях слово "that" имеет значение «который».

- a) Investment in human capital is as important as that in physical capital since its contribution to production is essential.
 - b) Investment that is made in human capital does not earn profit for a long time.
 - c) Investment made in human capital typically does not bring in profit as soon as that made in financial or physical capital.
 - d) A worker with industry-specific human capital may find it difficult to find employment when that industry is depressed.
 - e) How much a society invests in human capital is an indicator that shows how much it is prepared to invest in the future rather than the present.
1. a, c 2. d 3. b 4. b, e 5. d, e

3. Укажите предложения, при переводе которых следует использовать слово «чтобы».

- a) Only the value added at each step of the production process is counted for the value of national output to be measured correctly.

- b) To obtain correct measure of the value of national output, only the value added at each step of the production process is counted.
 - c) The value of national output is believed to be measured correctly enough since only the value added at each step of the production process is counted.
 - d) To count only the value added at each step of the production process is essential for correct measuring the value of national output.
 - e) The value of national output is expected to be measured correctly enough to be used by the government as the reliable basis for decision-making.
1. a, b, c 2. b, c, d 3. b, e 4. c, e 5. b, d,

4. Укажите, в каких 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, changes over time, age and sex groupings 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 and sex groupings, etc.
 - e) To know what economic problems are to be expected in the future is of great importance for every society.
1. b, c, e 2. b, d 3. a, d, e 4. c, e 5. a, b

5. Укажите, при переводе каких предложений следует использовать слова «предполагают, что».

- a) Economists expect decreased size of population to result in slower economic growth.
 - b) It is believed that decreased size of population results in slower economic growth.
 - c) Decreased size of population is expected to result in slower economic growth.
 - d) Decreased size of population has been found to result in slower economic growth.
 - e) The fall in the size of population is not big enough to expect slower economic growth.
1. a, b, c 2. d 3. a, c 4. e 5. a, c, e

Вариант № 2

1. Укажите, при переводе каких предложений следует употребить слово «необходимо».

- a) One has to use labour to produce all goods and services.
- b) Labour is known to be used to produce all goods and services.
- c) It is required to use labour to produce all goods and services.
- d) Labour is required to produce all goods and services.
- e) We know labour to be necessary if we want to produce any goods or services.

1. b, c 2. d 3. a, c 4. a 5. e

2. Укажите предложения, при переводе которых следует употребить слово «чтобы».

- a) Governments sometimes impose maximum rent levels that help tenants on low incomes to pay rent.
- b) Governments sometimes impose maximum rent levels to help tenants on low incomes to pay rent.
- c) Rent in the area is too high for the average tenant to pay it.
- d) If the rent in an area is too high the government can impose a local maximum rent level.
- e) The rent is not high enough for the government to regulate its maximum level.

1. b, c, e 2. b, c, d 3. c, e 4. a 5. e

3. Укажите предложения, в которых слово "it" не переводится.

- a) Investment in human capital is considered to be as important as that in physical capital, since no output can be produced without it.
- b) Investment made in human capital lets it increase.
- c) It is essential to invest not only in physical but also in human capital.
- d) Human capital is considered to be as important as physical capital, since it is essential for every production.
- e) Not every businessman thinks it necessary for himself to invest in human capital.

1. a, d 2. b, e 3. c, e 4. c, d 5. c

4. Укажите предложения, при переводе которых не надо употреблять слово «что».

- a) Karl Marx expected the nation's productive assets to be controlled by the state under socialism.

b) In Karl Marx's theory, initially, under socialism, the nation's productive assets would be controlled by the state but, eventually, under communism, the workers themselves would own the means of production, which will make it possible to meet people's requirements fully.

c) Karl Marx thought that initially, under socialism, the nation's productive assets would be controlled by the state but, eventually, under communism, the workers themselves would own the means of production.

d) In Marx's theory, initially, under socialism, the nation's productive assets would be controlled by the state but, eventually, under communism, the workers themselves would own the means of production.

e) In Marx's theory, under communism goods and services will be distributed to meet people's demands due to the fact that the nation's productive assets are collectively owned by the workers themselves.

1. a 2. b 3. c 4. d 5. e

5. Укажите, в каком предложении "that" является словом-заместителем.

a) It is well known that different industries require different combinations of factor inputs.

b) The combination of factor inputs in manufacturing industries is not the same as that in the service sector.

c) Capital intensive industries are industries that require larger inputs of capital and relatively smaller inputs of labour.

d) Changes in the labour market are expected to affect production cost in labour intensive industries more than that in capital-intensive ones.

e) The most efficient combination of factor inputs is the one that lets the business earn the highest profit.

1. b 2. a, c 3. b, d 4. d 5. a, e

Вариант № 3

1. Укажите предложения, в которых слово "one" не переводится.

a) The soil in low-lying areas is typically better than the one in the mountains.

b) One expects tourism to earn more profit in some parts of southern Italy than traditional agriculture.

c) After the oil field is exhausted, one will have to think of ways of transferring this huge area to other uses.

d) New oil fields are being looked for and developed now that old ones are being exhausted.

e) Land under early vegetables and flowers near big cities is considered to be as profitable as the one used for housing.

1. b, c 2. a, d, e 3. d 4. b 5. c

2. Укажите предложения, при переводе которых следует использовать слово «чтобы».

a) Economics is the study of the problem of using available factors of production as efficiently as possible so that society's demands for goods and services were met.

b) Economics is the study of the problem of using available factors of production efficiently enough to meet society's demands for goods and services.

c) Economics is the study of the problem of using available factors of production efficiently for the purpose of meeting society's demands for goods and services.

d) Economics is the study of the problem of using available factors of production as efficiently as possible for society's demands for goods and services to be met.

e) Economics is the study of the problem of using available factors of production efficiently enough and to meet society's demands for goods and services.

1. b, c 2. a, b, d 3. b, c, e 4. a, c 5. b, e

3. Укажите, где «those» является словом-заместителем.

a) There are various kinds of taxes. Those are income tax, value-added tax and others.

b) Negative tax income is a system to tax individuals having income above a minimum level and giving tax credits to those below it.

c) Production costs are those payments which a firm has to make in order to produce its output.

d) In the UK, taxes on income include personal income tax and corporation tax. Those are both direct taxes.

e) Those costs that are necessary for producing higher-value outputs of goods and services are called production costs.

1. b 2. a, d 3. c, e 4. a, b 5. d

4. Укажите предложения, где слово «most» переводится как «самый».

a) In the modern world, most goods are provided by organizations rather than individuals.

b) In most countries, workers in employment make contributions to the government so that they can get unemployment benefits if they lose their jobs.

c) To measure unemployment rates is a most difficult task, since it is difficult to measure both the number of employed workers and the labour force.

d) The government's most important task at the moment is not to let the unemployment rate grow.

e) In the early 1990s the unemployment rate was the highest in the UK, higher than in most developed countries.

1. a 2. a, b 3. c, d, e 4. d, e 5. d

4. Укажите предложения, которые являются правильным переводом русского предложения:

Правительства иногда регулируют максимальные уровни арендной платы, которую должна выплачиваться арендаторами.

a) Governments sometimes regulate maximum rent levels paid by tenants.

b) Governments sometimes regulate maximum levels of rent that is to be paid by tenants.

c) Governments sometimes regulate maximum rent levels that tenants are to pay.

d) Governments sometimes regulate maximum rent levels to help tenants to pay the rent.

e) Governments sometimes regulate maximum rent levels to be paid by tenants.

1. b, c 2. a, b 3. b, c 4. a 5. d, e

Вариант № 4

1. Укажите, при переводе каких предложений следует употребить слово «можно».

a) When a new technology is applied, one can expect changes both in labour inputs and capital inputs.

b) When a new technology is applied, there can be changes in labour inputs as well as in capital inputs.

c) A manager who applies a new technology can expect changes in labour expenses.

d) A change in fuel prices can affect both capital and labour inputs.

e) With a change in fuel prices one can expect changes in capital and labour inputs.

1. a, b 2. a, e 3. c 4. d 5. d, e

2. Укажите предложения, при переводе которых следует употребить слово «чтобы».

- a) The investment was not big enough to replace all the equipment in the factory.
- b) The investment made was big enough and made it possible to replace most equipment in the factory.
- c) The share of old equipment was too big and all of it could not be replaced at one time.
- d) The company needed investment in order to replace old equipment.
- e) The share of old equipment was too big for all of it to be replaced at one time.

1. a, b, c 2. c, e 3. a, d, e 4. a, b 5. d

3. Укажите предложения, при переводе которых следует употребить слово «что».

- a) The share of hard physical labour has decreased, which is considered to raise the health standard in this job.
- b) Economists presume the health standards in production process to depend upon the ratio of labour and physical capital used.
- c) The combination of factors that is used in a particular production process determines its efficiency and health standards.
- d) The technology which is being used is efficient but does not provide good working conditions.
- e) The trade union officer requires that the old technology be replaced with the new one so that the working conditions did not affect the workers' health.

1. a, c 2. d 3. b, e 4. a, b 5. e

4. Укажите предложения, в которых слово «those» переводится как «те».

- a) Those measures the government is taking to stop the growth of unemployment are not effective enough.
- b) The government is taking measures to stop the growth of unemployment. Those are subsidies to producers who provide additional jobs in their enterprises, creating new jobs in nationalized industries, etc.
- c) The government is giving subsidies to those producers who provide additional jobs in their enterprises.
- d) In order to stop the growth of unemployment it is essential to create new jobs in nationalized enterprises as well as in those privately owned.
- e) There are vacancies to be filled both by highly qualified workers and by those with little human capital.

1. a, b 2. d 3. a, c 4. e 5. c

4. Укажите, где инфинитив в начале предложения является подлежащим.

- a) To have some additional income it is common for farm workers in some parts of the USA and Canada to have a job elsewhere.
- b) To have two jobs, both on a farm and elsewhere, is common practice with population in some parts of Canada and the USA.
- c) To employ additional labour force at harvest time is common practice with farmers in most countries of the world.
- d) To help them at harvest time farmers in most countries of the world employ additional labour force.
- e) To have additional labour force to be employed on farms at harvest time there must be some unemployment.

1. a 2. d, e 3. c 4. b, c 5. b, e

Вариант № 5

1. Укажите предложения, в которых «one» является словом-заместителем.

- a) Some equipment in the factory should be replaced by more modern one due to depreciation.
- b) The old equipment will be replaced in only one factory of all those owned by the company.
- c) One should replace old equipment in due time in order to keep up labour efficiency at the required level.
- d) To replace old equipment is one thing, to train workers to use modern technologies is another.
- e) The old equipment has been replaced but the workers haven't been trained to work with the new one yet.

1. b, d 2. a 3. c 4. a, e 5. e

2. Укажите, при переводе каких предложений следует употребить слово «чтобы».

- a) Cuts in taxes were not big enough and did not result in any considerable increase in total spending.
- b) Cuts in taxes were not big enough to result in any considerable increase in total spending.
- c) Cuts in taxes were expected to result in an increase in total spending.
- d) There was an increase in total spending as a result of tax cuts.
- e) Taxes were cut for an increase in total spending to be obtained.

1. a, b 2. b, e 3. c, d 4. b 5. a

3. Укажите, при переводе каких предложений на русский язык следует употребить слова «говорят, что».

- It is said that production subsidies are to re-distribute income by reducing the price of essential products such as bread and milk.
- The Prime Minister said that the government was ready to subsidize those firms which would provide new jobs in the eastern part of the country.
- The government is said to subsidize wages as an incentive to businesses to provide more jobs.
- Economists say government transfer payment system to be a form of subsidy.
- Economists consider subsidies to provide incentives for increased output of particular goods but to affect domestic resource allocation mechanism.

1. a, b, d 2. a, c, d 3. c, d, e 4. a, e 5. b, e

4. Укажите, в каких предложениях "those" является словом-заместителем.

- The most valuable agricultural resources are limited in supply. Those are land and water.
- In the 1980s, oil prices fell due to a combination of factors, including the development of alternative oil fields, those in the North Sea in particular.
- The farmers expect to improve those soils using due fertilizers and careful cultivation.
- Those methods of cultivation can be used on soils in the mountains as well as on those in dry areas.
- The prices of organic fertilizers were reported to be lower than those of mineral fertilizers.

1. a, b 2. c, e 3. c, d, e 4. b, d, e 5. a, e

5. Укажите предложения, которые являются правильным переводом следующего русского предложения:

«Доля национального дохода, которая может быть потрачена на национальную оборону, колеблется в разных странах».

- The share of national income that can be spent on national defence varies from country to country.
- The share of national income spent on national defence varies from country to country.
- The share of national income that could be spent on national defence was different in different countries.

b) The share of national income to be spent on national defence varies from country to country.

c) The share of national income to be spent on national defence was discussed by the Parliament.

1. a 2. a, c 3. a, d 4. a, b, c 5. e

ЛЕКСИЧЕСКИЙ ТЕСТ № 3

Вариант № 1

1. Statistics show that there exists structural unemployment in some developed countries, where people out of work receive high unemployment benefits.

1. Due to 2. By 3. By means of 4. In order to 5. According to

2. The new marketing policy of the company ... to be less effective than the old one.

a. likely b. proved c. unlike d. appeared
1. a 2. b/c 3. b/d 4. a 5. a/c

3. In order to ... the loan the bank had to accumulate funds by cutting amounts lent to other borrowers and calling in loans.

1. make 2. lend out 3. give out 4. enable 5. handle

4. A person or an organization that is an intermediary between producers and consumers is called a ...

a. customer b. investor c. manufacturer d. wholesaler e. retailer
1. b 2. e 3. a 4. d/e 5. c/d

5. Securities are ... either on the money markets or on ...

1. issued, the Central Bank 2. traded, the Stock Exchange
3. exchanged, telephone 4. raised, the Stock Exchange
5. repaid, clearing houses

6. The inflation ... for 10 percent of the increase in population's bank balances.

1. gained 2. explained 3. accounted 4. deferred 5. fluctuated

7. The Prime Minister ... the importance of ... measures to be taken to cope with inflation.

1. *meant, steady* 2. *argued, adopting* 3. *spoke, adjusting*
 4. *explained, accepting* 5. *emphasized, speeding up*
8. The ... price paid turned out to be higher than the advertised one because of taxes.
 1. *actual* 2. *deferred* 3. *net* 4. *expensive* 5. *assumed*
9. Financial institutions and the government handling ... lending and borrowing transactions make up money market.
 1. *short-term* 2. *convenient* 3. *major* 4. *own* 5. *relative*
10. The most often used financial ... are shares, stocks, bills and bonds.
 1. *cash assets* 2. *means of payment* 3. *media of exchange*
 4. *securities* 5. *currencies*

Вариант № 2

1. The officially recorded level of spending last year did not grow ... the recorded incomes, which means that part of incomes was spent illegally.
 1. *in line with* 2. *by means of* 3. *alongside* 4. *with exception of*
 5. *outside*
2. The expansion of trade between nations ... aid for depressed industries.
 a. *enables* b. *provides* c. *allows* d. *lets* e. *ables*
 1. a/c 2. a/c/d 3. d/c 4. b/c/e 5. b/c
3. Analyzing expenses, a manager normally ... capital inputs and labour costs.
 a. *distinguishes between* b. *completes* c. *adds up*
 d. *handles* e. *alters*
 1. c/d 2. b 3. d 4. a/c 5. e
4. Government ... are known to be traded on the Stock Exchange.
 a. *shares* b. *means* c. *loans* d. *bonds* e. *securities*
 1. a 2. d/e 3. c/e 4. d 5. b
5. Profit ... to be a firm owner's reward for organizing productive activity, making innovations, taking risks, etc.
 a. *is added* b. *is argued* c. *proves* d. *is accepted* e. *is called*
 1. a 2. e 3. b/c 4. d/e 5. c

6. ... supposed to sell commodities to retailers but ... they sometimes sell directly to consumers.
 1. *Producers, really* 2. *Manufacturers, relatively* 3. *Sellers, finally*
 4. *Suppliers, eventually* 5. *Wholesalers, actually*
7. ... institutions undertaking lending transactions ... borrowers.
 1. *Provide, compete for* 2. *Varied, provide for* 3. *Various, supply with*
 4. *Participating, depend on* 5. *Various, owe*
8. ... producers believe direct contacts with consumers without wholesalers and other intermediaries to make their output cheaper and ... more ...
 1. *thus, wasteful* 2. *because of, efficient* 3. *therefore, competitive*
 4. *hence, diverse* 5. *since, relative*
9. The ... of financial aid often ... the agreement to accept some political conditions.
 1. *offer, causes* 2. *means, results in* 3. *cause, gives rise to*
 4. *acceptance, means* 5. *assumption, adopts*
10. The lifting of tariffs is believed to ... international trade.
 1. *cause* 2. *promote* 3. *ensure* 4. *give rise to* 5. *mean*

Вариант № 3

1. ... the beginning of "perestroika" in the country a number of enterprises were unable to adjust ... new economic conditions.
 1. *After, by* 2. *At, with* 3. *In, into* 4. *With, to* 5. *In, for*
2. Both government and individuals ... from developing trade relations and decreasing trade tariffs.
 a. *gain* b. *waste* c. *aid* d. *accept* e. *alter*
 1. a 2. d/e 3. b 4. a 5. c
3. Depreciation ... to be important for correct calculation of production costs.
 a. *assumes* b. *argues* c. *accepts* d. *appears* e. *accounts*
 1. d 2. b/c 3. a 4. b/c 5. e
4. In most economies there occur barter ... alongside ... money transactions.

1. *swaps, —* 2. *operations, with* 3. *exchange, with*
4. *swaps, with* 5. *exchanges, by*
5. A rentier is a person whose income comes in the form of interest on ... or rent from property.
1. *wages* 2. *sight deposits* 3. *securities* 4. *bills* 5. *loans*
6. Fertilizers and other chemicals are known to be sometimes ... and to affect the environment.
1. *competed* 2. *exchanged* 3. *aided* 4. *distinguished* 5. *wasted*
7. The investment was not large enough to ... economic growth.
- a. *ensure* b. *emphasize* c. *determine* d. *alter* e. *speed up*
1. a 2. a/e 3. b 4. c 5. d
8. The ... purpose of transactions undertaken by financial institutions is to turn ... assets into investments.
1. *comparative, various* 2. *trade, short-term*
3. *current, interest-bearing* 4. *major, diverse* 5. *long-term, cash*
9. ... institutions ... lending transactions are included in the financial sector.
1. *Various, doing* 2. *Competing, withdrawing* 3. *Distinguished, accepting*
4. *Responsible, promoting* 5. *Diverse, handling*
10. Most commodities could be received ... barter in primitive societies.
1. *finally* 2. *without* 3. *by means of* 4. *with exception of*
5. *in exchange of*

Вариант № 4

1. It is important for potential investors to have full information of the companies competing ... capital.
1. *for* 2. *—* 3. *in* 4. *with* 5. *about*
2. The interest banks charge for loans ... to be higher than the one they pay to their depositors.
a. *are like* b. *is sure* c. *prove* d. *certainly* e. *have been found*
1. a/d 2. b 3. e 4. c/e 5. c
3. In order to ... steady economic growth it is necessary to attract larger investment in industry.

- a. enable b. ensure c. promote d. undertake e. occur
1. b/c 2. a/b 3. b 4. a/c 5. d/e
4. Thousands of ... are known to ... with each other for consumers in the computer market throughout the world.
1. *manufacturers and producers, compare* 2. *manufacturers and suppliers, trade*
3. *trade-unionists and employers, coordinate*
4. *buyers and sellers, aid* 5. *retailers and wholesalers, compete*
5. The forms of foreign financial ... are known to be ..., investments and some others.
1. *aid, loans* 2. *transaction, wealth* 3. *competition, innovations*
4. *wholesale trade, loans* 5. *stores, currencies*
6. Economists of different schools ... for the rapid growth of money supply in different ways.
1. *took responsibility* 2. *emphasized* 3. *argued* 4. *accounted*
5. *distinguished*
7. Securities are ... by companies, financial institutions and governments as a ... of borrowing money.
1. *made, gain* 2. *handled, result* 3. *stored, medium*
4. *traded, acceptance* 5. *issued, means*
8. ... trade barriers are lifted both among the World Trade Organization members and ... the organization.
1. *These days, of* 2. *Nowadays, outside* 3. *Relative, throughout*
4. *Diverse, with* 5. *Major, within*

Вариант № 5

1. Microsoft is recognized as the leader in trading ... software ... the world.
1. *for, thought* 2. *—, in* 3. *with, in* 4. *in, throughout* 5. *by, in*

2. Profit ... to be a form of value added.

- a. promotes b. proves c. pursues d. turns out e. presumes
1. c/d 2. b/d 3. a 4. e 5. d

3. The government considered the Central Bank to be responsible for the fall in government bonds prices that had ... three days before.

- a. anticipated b. owed c. occurred d. happened e. depressed
1. a 2. c/d 3. b/c 4. e 5. d

4. ... a lot of ... want to withdraw their deposits at one time, a financial panic occurs.

- a. Whether, borrowers b. Whenever, depositors c. Provided, clients
d. Because of, investors e. In addition to, clients
1. a 2. d 3. d/e 4. b/c 5. b

5. Diverse institutions ... lending ... make up the financial sector.

1. undertaking, operations 2. handling, loans 3. undertaking, transactions
4. withdrawing, customers 5. making, loans

6. Having been ... , ... can be bought and sold either on the money markets or on the Stock Exchange.

1. issued, interest-earning deposits 2. traded, bills 3. swapped, bonds
4. purchased, shares 5. issued, securities

7. A country normally receives foreign economic ... , provided it ... a certain policy.

1. aid, implements 2. wealth, pursues 3. loan, adopts
4. long-term securities, conducts 5. aid, accepts

8. His manner of running his business is ... , which is sure to result in bankruptcy.

1. depressed 2. convenient 3. interest-bearing
4. wasteful 5. long-term

9. The ... investment being made in financial securities, the investment in real economy was not large enough to maintain ... economic growth.

1. major, tight 2. major, steady 3. interest-bearing, convenient
4. expensive, permanent 5. eventual, rapid

10. In a/an ... world market each country takes the existing price of the commodity as given.

1. comparative 2. particular 3. competitive 4. diverse 5. adjusting

ГРАММАТИЧЕСКИЙ ТЕСТ № 3

Тренировочная работа № 3

1. Выберите в следующем предложении правильную форму причастия:

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

1. Repaying 2. Being repaid 3. Having been repaid
4. Having being repaid 5. Having repaid

2. Укажите, при переводе каких английских предложений следует употребить слово «чтобы».

- a) Tariff and non-tariff barriers are imposed on imports for domestic production to be expanded.
b) It is important to know that there can be imposed tariff as well as non-tariff barriers on imports.
c) It is necessary that tariff and non-tariff barriers be imposed on imports if domestic production is to be expanded.
d) It is necessary to impose tariff and non-tariff barriers on imports if domestic production is to be expanded.
e) It is common practice to impose tariff and non-tariff barriers to expand domestic production.

1. b 2. b, d 3. a, c 4. c 5. a, c, e

3. Укажите, при переводе каких предложений следует употребить «чем ... тем ...».

- a) The larger the wealth to be invested, the larger the demand for time deposits.
b) The more rapid inflation of the previous year means the quicker devaluation of bank deposits.
c) The lower value of national currency gives rise to the larger exports.
d) The higher revenue is due to the higher labour efficiency.
e) The higher is the inflation rate, the more unlikely money is to be used as a store of value.

1. b, c 2. a 3. c, d 4. e 5. a, e

4. Выберите правильный перевод следующего русского предложения:
«Сообщается, что в указанный период темп инфляции достиг 18%».

- a) The inflation rate was reported to have reached 18 percent in the period in question.
b) The inflation rate is reported to reach 18 percent in the period in question.
c) It is reported that the inflation rate reached 18 percent in the period in question.
d) The inflation rate is reported to have been reached 18 percent in the period in question.
e) The inflation rate is reported to have reached 18 percent in the period in question.
1. c 2. d 3. a, e 4. b 5. c, e

5. Выберите правильную форму инфинитива в следующем предложении:
"Interest rates are likely ... when an easy fiscal policy is implemented".

1. to raise 2. to have raised 3. to have been raised
4. to be raising 5. to be raised

Вариант № 1

1. Укажите, при переводе каких предложений следует употребить «чем ... тем ...».

- a) The greater difficulties in coping with unemployment in the Europe of the 1980s meant the stronger challenge for economists to account for it.
b) The worse chance for the firms and individuals to borrow was due to the government borrowing.
c) The larger quantities consumed of goods result in the larger indirect taxes paid.
d) The greater the budget deficit, the more the government has to borrow.
e) The lower tax rates do not always result in the higher aggregate demand.

1. a, b 2. c, e 3. d 4. d, e 5. a

2. Выберите правильный перевод следующего английского предложения:
"The discount rate was reported to be raised."

- a) Учетная ставка, как сообщается, была повышена.
b) Учетная ставка, как сообщалось, была повышена.
c) Сообщается, что учетная ставка повысится.

d) Сообщалось, что учетная ставка будет повышена.

e) Сообщается, что учетная ставка повышается.

1. c, e 2. d 3. a 4. b 5. c, d

3. Выберите правильную форму причастия.

..., taxes and interest rates increased household consumption.

- a) Reducing b) Reduced c) Being reduced d) Having been reduced
1. a 2. b 3. c 4. b, d 5. d

4. Укажите, при переводе каких английских предложений следует использовать придаточные предложения, вводимые союзом «когда».

- a) Having been established in the 17-18th centuries, nation-states made international trade assume its present form.
b) When established in the 17-18th centuries, nation-states made international trade assume its present form.
c) Whenever a transaction is handled nowadays, it is handled between producers from different countries, not between nations.
d) Beginning to assume its present form in the 17-18th centuries with the establishment of nation-states, international trade has continued to be developed both theoretically and practically up to now.
e) Nation-states being established in the 17-18th centuries, international trade began to assume its present form.

1. a, b, e 2. a, b 3. b, c 4. b, c, e 5. b, c, d

5. Выберите правильную форму инфинитива:

Transactions in euro are known to ... as soon as the new currency was introduced.

- a) have made b) be made c) make d) have been made
e) been made

1. a 2. b 3. c 4. d 5. e

Вариант № 2

1. Укажите, в каких предложениях инфинитив переводится на русский язык глаголом в прошедшем времени.

- a) The inflation could have been anticipated and adjusted to much better
b) The inflation rate proved to be higher than anticipated.
c) The inflation must have been anticipated.
d) The inflation appears to have a bad effect on investment climate.

- e) The inflation rate proved to have increased.
1. a, c 2. a, c, e 3. b, d 4. a, d 5. c, e

2. При переводе каких английских предложений следует употребить слово «чтобы»?

- a) It is desirable to keep the exchange rate steady as long as possible.
b) It is desirable that the exchange rate should be kept as low as possible.
c) To keep the exchange rate steady is the responsibility of the Central Bank.
d) The exchange rate of national currency should be kept as low as possible for exports to grow.
e) To keep the exchange rate of national currency low means to increase foreign demand for domestic output.

1. b 2. a, b 3. c, e 4. b, d 5. c

3. Укажите, при переводе каких предложений следует употребить слово «если».

- a) Being used as a medium of exchange, money makes an economy less wasteful.
b) The economy has become less wasteful since the share of barter exchanges began to decrease.
c) Provided used as a medium of exchange, money makes an economy less wasteful.
d) The share of barter exchanges having decreased in the total number of exchanges made, the economy started working more efficiently.
e) Money being used as a medium of exchange, individuals and firms can buy and sell more easily and less wastefully.

1. c, d 2. d, e 3. a, c, e 4. c, d, e 5. b, c, e

4. Выберите правильную форму причастия.

... , the required reserve ratio may work as a disincentive for banks to make loans.

- a) *Raising* b) *Raised* c) *Being raised* d) *Having been raised*
1. a 2. b 3. c 4. d 5. c/d

5. Выберите правильный перевод следующего русского предложения:

«По-видимому, страна добьется сравнительного преимущества в самолетостроении».

- a) The country is likely to have obtained a comparative advantage in producing aircraft.

- b) The country is likely to have been obtained a comparative advantage in producing aircraft.

- c) The country appears to obtain a comparative advantage in producing aircraft.

- d) The country proves to have obtained a comparative advantage in producing aircraft.

- e) The country is likely to obtain a comparative advantage in producing aircraft.

1. c, e 2. a, d 3. b 4. c, d 5. e

Вариант № 3

1. Выберите правильную форму причастия:

... low during a depression, interest rates do not serve as an incentive to keep savings in time deposits.

- a) *Being* b) *Having been* c) *Being been* d) *Having being been*
1. b 2. a, c 3. d 4. a 5. c/d

2. Выберите правильную форму инфинитива:

Wholesale markets are believed ... the supply of urban population with foods as compared with the past.

- a) *to have improved* b) *to improve* c) *to be improving*
d) *to be improved* e) *to have been improved*
1. a 2. b 3. c 4. d 5. e

3. Укажите, при переводе каких предложений следует использовать слова «так как».

- a) Demand increasing due to international trade, domestic employment grows.
b) Domestic employment grows, for international trade enables a nation to expand production.
c) Having been expanded due to international trade, production requires more workers.
d) Having expanded production due to international trade, a nation gets more jobs.
e) International trade increases demand for domestic output, therefore domestic employment grows.

1. a, c 2. a, b, c 3. c, d 4. a, c, e 5. b, c

4. Укажите, при переводе каких английских предложений следует употребить слово «чтобы».

- a) The government has to borrow from the Central Bank to pay the debt to the IMF.
 - b) The government has to borrow from the Central Bank for its debt to the IMF to be paid in due time.
 - c) The debt is most likely to be paid in due time.
 - d) It is highly important that the debt to the IMF should be paid in due time.
 - e) It will be necessary to borrow if the debt is to be paid in due time.
1. a, b 2. a, b, e 3. a, b, d 4. c, d 5. a, e

5. Выберите правильный перевод следующего русского предложения:
«Было сообщено, что золотой резерв России значительно увеличился за последний год».

- a) Russia's gold reserve is assumed to have considerably increased last year.
 - b) Russia's gold reserve has been found to considerably increase last year.
 - c) Russia's gold reserve has been found to have considerably increased last year.
 - d) Russia's gold reserve was reported to have considerably increased last year.
 - e) Russia's gold reserve have been reported to have considerably increased last year.
1. a 2. b 3. c 4. d, e 5. d

Вариант № 4

1. Укажите, при переводе каких предложений не следует употребить «чем ... тем ...».

- a) The tighter the monetary policy, the slower the money supply growth.
- b) The earlier the Central Bank detects a slowdown in the economic activity, the earlier it can take measures to alter the monetary policy.
- c) The stronger influence of monetarists among American economists accounted for the more thorough control of money supply.
- d) The more rapidly an economy adjusts to inflation, the more likely it will reach hyperinflation.

e) The higher the reserve requirements, the smaller the amounts a bank can lend out.

1. a, b 2. d 3. c 4. c, d 5. e

2. Выберите правильную форму инфинитива:

The bank is expected to ... a big loan in the near future.

- a) *make* b) *be making* c) *have made* d) *have been made* e) *be made*
1. a 2. b 3. c 4. d 5. c

3. Выберите правильный перевод следующего русского предложения:

«Известно, что международная торговля приобрела свое современное состояние в XVII–XVIII веках».

- a) International trade is known to assume its present form in the 17th–18th centuries.
- b) It is known that international trade assumed its present form in the 17th–18th centuries.
- c) It is known that international trade has assumed its present form in the 17th–18th centuries.
- d) International trade is known to have assumed its present form in the 17th–18th centuries.
- e) International trade is known to has assumed its present form in the 17th–18th centuries.

1. c, e 2. b, e 3. b, d 4. a 5. c

4. Укажите, при переводе каких предложений следует употребить слово «если».

- a) Inflation being anticipated, an economy can adjust to it more rapidly.
- b) The inflation rate having grown rapidly, the costs of inflation became more difficult to cope with.
- c) Provided anticipated, inflation can be adjusted to more rapidly.
- d) If rapidly adjusted to, inflation is likely to lead to hyperinflation.
- e) Having been adjusted to, inflation did not cause bad social trouble.

1. b, d 2. a, b, d 3. c, d, e 4. a, c, d 5. b, e

5. Выберите правильную форму причастия:

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

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

1. a 2. b/c 3. b 4. c 5. d

Вариант № 5

1. Выберите правильный перевод следующего английского предложения:

"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.
- b) Говорили, что спрос на срочные вклады возрос с увеличением доходов семей.
- c) Спрос на срочные вклады, как говорят, возрастает с увеличением доходов семей.
- d) Говорят, что спрос на срочные вклады возрастает с увеличением доходов семей.
- e) Спрос на срочные вклады, как говорилось, возрастает с увеличением доходов семей.

1. c 2. c, d 3. a, c, 4. e 5. b

2. Укажите, при переводе каких предложений следует использовать слова «так как».

- a) Having been increased by means of international trade, competition makes domestic firms raise efficiency of labour.
- b) Domestic firms have to raise efficiency of their production due to stronger competition from foreign producers.
- c) International trade increases competition among producers, hence domestic firms have to raise efficiency of labour.
- d) Domestic firms have to raise efficiency of their production, for international trade increases competition among producers.
- e) International trade increasing competition among producers, domestic firms have to raise efficiency of their production.

1. b, c, d 2. c, d, e 3. a, d, e 4. a, e 5. b, d

3. Укажите, в каких предложениях инфинитив переводится на русский язык глаголом в прошедшем времени.

- a) High unemployment benefits are likely to have caused more unemployment.
- b) Money is known to have been used since early times.
- c) New forms of money appear to be constantly introduced.
- d) The government could have received more tax revenue.
- e) The loan was likely to be repaid in time.

1. d 2. a, b, d 3. c 4. a, b 5. e

4. Выберите правильную форму причастия:

... by different schools of economic thought, causes of inflation were accounted for in different ways.

- | | | |
|--------------------|-------------------------|--|
| a) <i>Studying</i> | b) <i>Being studied</i> | c) <i>Having been studied</i> |
| 1. a | 2. a/b | 3. b/c 4. b 5. c |

5. При переводе каких английских предложений следует употребить слово «чтобы»?

- a) It is necessary that developing economies attract investments from abroad.
- b) For depressed industries to be developed, investments from abroad may be needed.
- c) It is often necessary to attract investments from abroad if depressed areas are to be developed.
- d) It is common practice with developing economies to attract investments from abroad.
- e) Developing economies with depressed industries are known to attract investments from abroad.

1. a 2. c, d 3. e 4. a, b 5. b, d

ЛЕКСИЧЕСКИЙ ТЕСТ № 4

Вариант № 1

1. ... accounting data are comparative, managers will not be able to use them for proper managerial decision making.

- | | | | | |
|----------------|--------------------|-----------------|------------------|--------------|
| a) <i>when</i> | b) <i>provided</i> | c) <i>until</i> | d) <i>unless</i> | e) <i>if</i> |
| 1. b/e | 2. a | 3. d | 4. b/d | 5. c |

2. At the annual meeting shareholders can vote to ... a new company director.

- | | | | | |
|----------------|----------------|-------------------|----------------|------------------|
| a) <i>fire</i> | b) <i>hire</i> | c) <i>promote</i> | d) <i>sack</i> | e) <i>employ</i> |
| 1. a/d | 2. b/e | 3. c/e | 4. b/d | 5. a/c |

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

- | | | | | |
|---------------------|-----------------|----------------|--------------------|--------------------|
| a) <i>dividends</i> | b) <i>wages</i> | c) <i>fees</i> | d) <i>salaries</i> | e) <i>payments</i> |
| 1. a/c | 2. b/e | 3. c/d | 4. a/e | 5. b/d |

4. Due to some unexpected reasons the ... plan is likely to fail.
 a) *durable* b) *eventual* c) *trial* d) *initial* e) *original*
 1. d/c 2. a/d 3. b/e 4. a/c 5. b/c
5. To maintain a relatively high level of living standard LDCs should ... with as many countries as possible.
 a) *cooperate* b) *compete* c) *contribute* d) *create* e) *collaborate*
 1. a/c 2. b/d 3. c/d 4. a/e 5. b/e
6. Special trade tariffs can be imposed on a few major commodities to raise ..., but not to protect trade.
 a) *benefits* b) *incomes* c) *profits* d) *revenues* e) *gains*
 1. a/b 2. c/d 3. b/e 4. a/c 5. d/e
7. Aiming to have a ... trade balance, any country is interested in exporting more goods than importing.
 a) *annual* b) *favourable* c) *adverse* d) *positive* e) *invisible*
 1. c/d 2. a/e 3. b/d 4. c/e 5. a/b
8. Creditors' rights should be ... possible unexpected losses by signing a special agreement before making the loan.
 1. *prevented from* 2. *provided with* 3. *protested against*
 4. *compensated for* 5. *protected from*
9. Consumers have already ... of the convenience of buying expensive goods (cars, TV sets) on credit terms.
 a) *anticipated* b) *accepted* c) *attracted* d) *approved* e) *adopted*
 1. a/b 2. d 3. b/d 4. e 5. c
10. The activity of a ... is known to be annually inspected by independent auditors.
 a) *partnership* b) *family business* c) *public corporation*
 d) *sole proprietorship* e) *transnational corporation*
 1. b/c 2. a/c 3. b/d 4. c/e 5. a/d

Вариант № 2

1. ... the secret information is encrypted, there can be a danger of foreign interference.
 a) *if* b) *unless* c) *provided* d) *unlike* e) *until*
 1. d 2. b 3. a 4. e 5. a/c

2. Even if some assets were from business, the company would be clear of debt.
 a) *withdrawn* b) *withdrew* c) *took back* d) *taken back* e) *returned*
 1. a/e 2. c/d 3. b/e 4. a/d 5. b/c
3. Stock-in-trade including goods ready for selling is known to belong to ... assets.
 a) *intangible* b) *long-term* c) *noncurrent* d) *tangible* e) *short-term*
 1. b/e 2. a/c 3. d/e 4. a/b 5. c/d
4. To compete successfully wholesalers should provide quicker ... of goods from their stocks directly to customers.
 a) *delivery* b) *supply* c) *deliver* d) *transfer* e) *circulation*
 1. b/c 2. a/e 3. c/d 4. d/e 5. a/b
5. In European countries the income tax declaration must be ... by a person to the state revenue service in due time.
 a) *flourished* b) *promoted* c) *provided* d) *rendered* e) *filed*
 1. c/e 2. c/d 3. a/b 4. a/d 5. b/e
6. A person who is personally interested in high company's incomes is called ...
 a) *a customer* b) *a shareholder* c) *a consumer* d) *an auditor*
 e) *a stockholder*
 1. b/d 2. a/c 3. b/e 4. c/e 5. a/d
7. Managerial ... should be reduced in order to spend more money on innovations.
 a) *losses* b) *borrowings* c) *expenses* d) *expenditures* e) *cost*
 1. b/d 2. a/e 3. c/d 4. b/c 5. a/d
8. According to the sales data the ... year wasn't successful for the company's business.
 a) *following* b) *previous* c) *current* d) *last* e) *next*
 1. a/e 2. c/d 3. a/b 4. c/e 5. b/d
9. The insurance company should be ready to ... compensating the losses of its customers in accordance with the contract.
 a) *agree on* b) *agree with* c) *adopt to* d) *approve of* e) *agree to*
 1. c/e 2. d/e 3. a/c 4. b/d 5. a/b

10. Such services as selling consumer goods, theatre and air tickets have become a ... branch of the Internet development.

- a) *facilitating* b) *successful* c) *supporting* d) *flourishing*
 e) *commercial*
 1. c/d 2. b/e 3. a/c 4. b/d 5. a/e

Вариант № 3

1. Having been engaged in speculative operations, the company is said to have ...

- a) *disclosed* b) *dissolved* c) *facilitated* d) *failed* e) *prohibited*
 1. c/e 2. a/c 3. a/d 4. b/d 5. b/e

2. The access to the Internet system will be limited ... the price for this service remains as high as that.

- a) *until* b) *provided* c) *when* d) *while* e) *unless*
 1. b/d 2. b/e 3. a/d 4. a/c 5. c/e

3. The writer's ... for his work is limited by 75 years from the date of publication.

1. *innovation* 2. *copyright* 3. *invention* 4. *trademark* 5. *patent*

4. Owning property somewhere abroad, the government is ... to foreign taxation.

- a) *liable* b) *reliable* c) *subjected* d) *required* e) *responsible*
 1. a/b 2. d/e 3. a/c 4. b/d 5. c/e

5. Nowadays the development of the ... educational systems is supposed to be of great importance for people living in small towns.

- a) *relative* b) *diverse* c) *distant* d) *remote* e) *secure*
 1. b/e 2. a/d 3. a/b 4. c/e 5. c/d

6. ... have the right to ask for a quality certificate for any good offered.

- a) *creditors* b) *employees* c) *stockholders* d) *customers* e) *consumers*
 1. d/e 2. b/c 3. b/e 4. a/d 5. a/c

7. If a new commodity is introduced, ... calculations of the expenses for its production are to be done.

1. *previous* 2. *permanent* 3. *preliminary* 4. *profitable* 5. *particular*

8. Having designed the Internet site, the company is sure to ... the advertising of its goods.

- a) *elaborate* b) *promote* c) *facilitate* d) *collaborate* e) *contribute*
 1. b/d 2. c/e 3. a/e 4. a/d 5. b/c

9. A set of concepts and principles ... the main assumptions that should be considered by an accountant.

- a) *deals in* b) *discloses* c) *performs* d) *deals with* e) *concentrates in*
 1. a/c 2. b/d 3. b/e 4. c/e 5. a/d

10. In bookkeeping, ... are usually converted into cash within one year and can be used as a means of payment.

1. *annual accounts* 2. *accounts receivable* 3. *accounts payable*
 4. *income accounts* 5. *assets accounts*

Вариант № 4

1. Records relating to possible future losses and risks should be done ... they are expected.

- a) *provided* b) *if* c) *unless* d) *until* e) *as*
 1. b/c 2. a/d 3. a/b 4. c/e 5. d/e

2. ... are documents showing what part of the company's capital belongs to their owner.

- a) *Bonds* b) *Loans* c) *Stocks* d) *Taxes* e) *Shares*
 1. c/e 2. b/d 3. a/e 4. a/b 5. c/d

3. Companies keeping ... accounting system are able to allocate scarce resources in a more rational manner.

- a) *alternative* b) *previous* c) *accuracy* d) *due* e) *accurate*
 1. b/d 2. a/c 3. d/e 4. b/c 5. a/c

4. Being personally liable for all business debts, a sole proprietor should understand all ... of this form of ownership.

- a) *drawbacks* b) *errors* c) *failures* d) *obligations* e) *disadvantages*
 1. c/e 2. b/c 3. b/d 4. a/e 5. n/d

5. A certified expert who represents his independent opinion concerning the company's activities is called ...

1. *an accountant* 2. *a creditor* 3. *an auditor* 4. *a bookkeeper*
5. *an employee*
6. The government has adopted laws ... monopolies ... total control of a particular branch of industry.
1. *preventing, from* 2. *preventing, of* 3. *compensating, for*
4. *protecting, from* 5. *objecting, to*
7. Provided employees ... private company information, they would be sacked immediately.
a) *swapped* b) *delivered* c) *disclosed* d) *dealt* e) *spread*
1. *b/e* 2. *a/b* 3. *a/d* 4. *c/e* 5. *c/d*
8. Due to the ... situation on the Stock Exchange the national currency exchange rate is rather low now.
a) *inferior* b) *inefficient* c) *adverse* d) *unfavourable* e) *disadvantage*
1. *a/d* 2. *b/e* 3. *a/b* 4. *c/e* 5. *c/d*
9. The number of small businesses ... such services as shoe mending or car repairing is rather high in most countries.
a) *rendering* b) *involving* c) *specializing* d) *providing*
e) *participating*
1. *b/c* 2. *a/d* 3. *a/b* 4. *c/e* 5. *d/e*
10. Secure intraworks allow partners to ... each other easily at any time.
a) *participate* b) *connect* c) *adjust* d) *cop* e) *link*
1. *a/b* 2. *c/e* 3. *b/e* 4. *a/d* 5. *c/d*

Вариант № 5

1. New ... means of communication are being elaborated for linking computers in networks.
a) *relative* b) *renewable* c) *reliable* d) *sufficient* e) *safe*
1. *b/c* 2. *c/e* 3. *a/e* 4. *b/d* 5. *a/d*
2. The board of directors ... getting a bank loan at a such high interest rate.
a) *objected against* b) *objected to* c) *protested from* d) *protested to*
e) *protested against*

1. *c/d* 2. *a/b* 3. *b/e* 4. *a/d* 5. *c/e*
3. Several speculative companies had operated in Britain early in the 18th century ... their activity was prohibited by a special Act.
a) *unless* b) *if* c) *provided* d) *until* e) *before*
1. *a/b* 2. *b/d* 3. *c/e* 4. *d/e* 5. *a/c*
4. Developed countries ... enough goods to meet domestic needs are expanding exports to LDCs.
a) *facilitating* b) *generating* c) *creating* d) *producing* e) *elaborating*
1. *d/e* 2. *b/c* 3. *b/d* 4. *a/e* 5. *a/c*
5. Both wages and salaries paid within a month are referred to ... liabilities.
a) *current* b) *long-term* c) *tangible* d) *intangible* e) *noncurrent*
1. *b/e* 2. *b/c* 3. *d/e* 4. *a/c* 5. *a/d*
6. Public corporations are known to be ... as well as strictly controlled by the government.
1. *surrounded* 2. *supported* 3. *subjected* 4. *spread* 5. *supposed*
7. The number of ... handled through the Internet is constantly increasing throughout the world.
a) *deliveries* b) *flows* c) *sales* d) *transactions* e) *trade*
1. *c/d* 2. *a/e* 3. *a/b* 4. *c/e* 5. *b/d*
8. Technological achievements have brought a lot of ecology problems as well as ... of economic growth.
1. *gains* 2. *incomes* 3. *benefits* 4. *revenues* 5. *profits*
9. Different specialists can ... in creating the original company trademark.
a) *agree* b) *participate* c) *be involved* d) *concentrate* e) *be attracted*
1. *a/c* 2. *a/e* 3. *b/d* 4. *d/e* 5. *b/c*
10. A highly experienced person whose task is to prepare the main financial statements of the company is called ...
1. *a shareholder* 2. *an accountant* 3. *a bookkeeper* 4. *an auditor*
5. *a proprietor*

ГРАММАТИЧЕСКИЙ ТЕСТ № 4

Тренировочная работа № 4

1. Выберите окончание предложения:

"If the economy had run a balance of payments deficit, individuals ..."

- a) would have withdrawn money from circulation to purchase foreign goods and assets.
- b) would withdraw money from circulation to purchase foreign goods and assets.
- c) will withdraw money from circulation to purchase foreign goods and assets.
- d) would withdraw money from circulation to purchase foreign goods and assets.
- e) could have withdrawn money from circulation to purchase foreign goods and assets.

1. a, b 2. c, e 3. b, d 4. d, c 5. a, e

2. Укажите, в каких предложениях при переводе следует употребить «для того чтобы».

- a) In case of a sole proprietorship the amount of money that can be borrowed is known to be limited by the assets belonging to the owner.
- b) To transfer credit card numbers or electronic funds transfer orders it is essential to encrypt such kind of information.
- c) A work must be both original and recorded in some permanent format (written down, stored on a computer disc etc.) to get a copyright protection.
- d) Only Certified Public Accountants are allowed to estimate the accuracy of a company's financial statements following accounting principles.
- e) To deliver information as quickly as possible is one of the main functions of the Internet.

1. a, e 2. b, d 3. c, e 4. a, d 5. b, c

3. Укажите, при переводе каких предложений следует употребить слово «именно».

- a) According to statistics it has been found that the sole proprietorship is the most popular form of business in the USA.
- b) It is necessary that the tax accountant should be informed of any changes in state or local tax laws.

c) It is electronic directories and various search systems that allow to find any information in the Web easily.

d) It is known that the first electronic programme elaborated for accounting system became available in the 1980s.

e) In most countries it is specially trained inspectors who examine a patent application and review previous inventions before a patent can be registered.

1. b, d 2. a, c 3. d, e 4. a, b 5. c, e

4. Выберите правильную форму герундия:

"Government officials spoke of this company's business activity ... due to illegal use of famous trademarks for selling its low-quality goods."

- 1. being prohibited 2. prohibiting 3. having prohibited
- 4. is prohibiting 5. having been prohibited

5. Укажите, в каких предложениях слово "recording" переводится существительным.

- a) A bookkeeper recording all data accurately is sure to prepare a trial balance in time.
- b) The recording of wages earned by employees results in the increase in the wage-expense account known as a debit.
- c) Recording each journal entry on a planned side of its account, a bookkeeper should place a special mark in the post column of the journal.
- d) Recording a transaction in a journal means the starting point for the double-entry bookkeeping system.
- e) Recording data about moral and physical depreciation of tangible assets, one can estimate the useful period of their life.

1. c, e 2. a, e 3. b, c 4. a, d 5. b, d

Вариант № 1

1. Укажите, в каких предложениях слово "calculating" переводится существительным.

- a) Calculating periodic depreciation of capital assets, one can estimate the period of their useful time.
- b) Accountants spoke of their calculating different figures such as taxes, salaries, etc. using this new reliable computer programme.
- c) Before calculating debit and credit balances a bookkeeper should post data to the general ledger.

- d) The calculating of the goodwill value is impossible as it belongs to intangible assets.
 e) Stockholders calculating their future dividends should not forget about double taxation of the corporation profits.

1. a, c 2. b, e 3. a, b 4. d, e 5. c, d

2. Укажите, в каких предложениях при переводе следует употребить союз «который».

- a) The amount of money to be determined as the net worth means the investment interest for the stockholders of the corporation.
 b) It is the fundamental accounting equation that a bookkeeper uses for preparing the balance sheet.
 c) The rent, wages and salaries are included in overhead expenses that are usually recorded by a bookkeeping department.
 d) It is necessary that the government foreign policy should be aimed at maintaining a favourable balance of trade.
 e) To attract customers' attention retailers may reduce prices for goods for a definite time period.

1. c, e 2. a, d 3. a, c 4. b, d 5. b, e

3. Укажите, в каких предложениях при переводе следует употребить частицу «бы».

- a) Favourable conditions for developing foreign trade will be created if governments reduce trade barriers on imported goods.
 b) If a government policy supports depressed domestic economy sectors, it will facilitate the economic growth of the whole economy.
 c) Unless a business had issued bonds, it would not have raised enough capital funds.
 d) Provided employees do not require money in cash, their salaries can be paid by cheques or straight into bank accounts.
 e) If the company introduced modern inventions, its business would flourish.

1. c, e 2. a, c 3. b, e 4. d, e 5. a, b

4. Укажите, в какие предложения можно вставить союз "until".

- a) The import of a good or service results in making the buyer a debtor ... the final payment is made.
 b) The practice of double-entry bookkeeping is likely to have appeared long time ... a detailed description of this system was published.
 c) Pirate copies of video cassettes will continue to appear at the "black" market ... more strict laws are adopted by the government.

- d) ... the countries had signed trade agreements, different trade barriers restricting rapid development of commerce were removed.

- e) A joint-stock company has been formed recently, ... a group of businessmen decided to combine their assets.

1. b, d 2. a, d 3. c, e 4. a, c 5. b, e

5. Выберите правильную форму герундия в предложении:

"Government officials insisted on the country's debts ... to the International Monetary Fund in time according to the agreement."

1. repaying 2. being repaid 3. repaid 4. having been repaid
 5. having repaid

Вариант № 2

1. Выберите правильную форму герундия в предложении:

"The error in the trial balance is due to the financial information ... inaccurately at the first step of the accounting cycle."

1. having been recorded 2. being recorded 3. having recorded
 4. recorded 5. recording

2. Укажите, в какие предложения следует вставить союз "unless".

- a) The GNP cannot be defined ... various sectors of economy are not analyzed.
 b) Business partners can avoid any conflict ... their rights and obligations are recorded in a special legal agreement.
 c) Employers cannot make their employees work more ... additional payment for extra-work is paid.
 d) ... economical and political situation is not steady in the country, it is not safe to store wealth in the form of money.
 e) ... efforts to improve fiscal policy are taken by the government, the country's economy is unlikely to be flourishing.

1. b, c 2. a, d 3. d, e 4. a, b 5. c, e

3. Укажите, в каких предложениях при переводе следует употребить слово «именно».

- a) It is not surprising that governments take special measures restricting foreign imports to protect domestic producers.
 b) It is the annual report that informs stockholders of the real financial position of the company they have invested money in.
 c) It is essential that the most important information concerning e-commerce transactions should be stored in encrypted files.

- d) It has been published that governments of both countries have ratified the trade agreement.
 e) It was the bookkeeper who insisted on recording overhead expenses in a separate journal.

1. c, d 2. b, d 3. a, e 4. b, e 5. a, c

4. Укажите, в каких предложениях "disclosing" переводится существительным.

- a) Both the general public and tax government departments are interested in disclosing the financial company statements.
 b) Managerial accounting deals with disclosing information referring to company's pricing decisions, budgeting, planning etc.
 c) Disclosing revenues and expenses in the income statement, the accountant shows whether the business was successful.
 d) The statement of retained earnings disclosing information about equity is of great interest to stockholders.
 e) It is often essential that financial reports should be accompanied by additional data disclosing figures for previous years.

1. d, e 2. a, b 3. b, c 4. a, e 5. c, d

5. Укажите, в каких предложениях инфинитив является подлежащим.

- a) To reduce tariffs and remove trade restrictions was one of the main purposes of the General Agreement on Tariffs and Trade (GATT).
 b) To be less dependent on distance many companies are investing large amounts of money in developing new means of communication.
 c) To summarize amounts of assets withdrawn by the owners is the main purpose of the income statement.
 d) Starting business a person has to analyze such factors as the total amount of capital to be used, the amount of money to be borrowed in a bank, etc.
 e) To perform all seven steps of the accounting cycle corporations often have internal bookkeeping and accounting departments.

1. a, b 2. b, d 3. a, c 4. c, e 5. d, e

Вариант № 3

1. Укажите, в каких предложениях при переводе следует употребить «безусловно» или «наверняка».

- a) Reliable computer programmes are sure to be of great aid in calculating accounting data such as salaries, taxes, expenses etc.

- b) Only corporations are supposed to attract enough money for carrying on such expensive projects as space exploration, ecology protection, etc.

- c) The most important and expensive element of any modern computer is certain to be a central processing unit.

- d) Before we hire auditors to check a company's statements, we should be sure that they do not possess any stocks of the company to be examined.

- e) First works summarizing experience in the field of accounting are likely to have appeared in England, France, Germany during the 16th century.

1. a, b 2. c, d 3. b, e 4. a, c 5. d, e

2. Выберите правильную форму герундия:

Engineers are interested in their innovations ... legally by patents.

1. *protected* 2. *protecting* 3. *having protected* 4. *being protected*
 5. *having been protected*

3. Укажите, в каких предложениях отражены нереальные события в прошлом, в которых при переводе следует употребить частицу «бы».

- a) If the political situation in the country influenced trade relations, it would cause general instability in the world economy.

- b) The company's equity would have decreased, provided a larger part of profit had been spent on new technologies.

- c) Such a big corporation would not run business so successfully unless experienced managers were hired.

- d) Another company would be allowed to participate in making managerial decisions of a particular company if more than 20 percent of the stocks were sold.

- e) The company would have increased its share at the market if the e-commerce system had been used for promoting sales through the Internet.

1. b, e 2. d, e 3. b, c 4. a, d 5. a, c

4. Укажите, в каких предложениях "drawing up" переводится существительным.

- a) The drawing up of a business plan for future company development is supposed to be one of the essential manager's responsibilities.

- b) Drawing up a plan for combining their resources, partners could not come to an agreement.

- c) An accountant drawing up a balance sheet with all the necessary adjustments performs the last steps of the accounting cycle.
 d) Computer programmers were busy drawing up a design of a Web-site for a new e-shop.
 e) After drawing up a trial balance a bookkeeper supplies an accountant with all the necessary information for further analysis.
1. a, e 2. b, c 3. a, b 4. d, e 5. c, d

5. Укажите, в каких предложениях "that" заменяет ранее упомянутое существительное.

- a) It is a favourable trade balance that shows how successful a nation's economic development is.
 b) According to calculations of physical depreciation that machine should be replaced in five years.
 c) The accounting system in the USSR was unlike that of many European countries.
 d) It is obvious that when opportunity costs are equal in both countries, one cannot expect any gains from foreign trade.
 e) The information of cash inflows as well as that of cash outflows is disclosed in the company's statement of cash flows.
1. b, c 2. a, b 3. c, e 4. a, d 5. d, e

Вариант № 4

1. Укажите, в каких предложениях "provided" переводится «при условии, если».

- a) Being provided with adequate amounts of national resources, large nations, for instance the USA, possess a high degree of economic security.
 b) As the Internet is developing rapidly, many commercial computer networks and data services provided indirect connection to the Internet.
 c) Having been provided with financial information, a tax department can estimate profitability of a particular business.
 d) Provided a corporation goes bankrupt and has to repay its debts, the shareholders are not individually liable.
 e) In some countries the owner of a trademark may lose his right to use it, provided he failed to renew its registration.
1. d, e 2. a, b 3. b, e 4. c, d 5. a, c

2. Укажите, в каких предложениях "rendering" переводится существительным.

- a) The rendering of accounts is known to be done once in three months in most of the companies.
 b) The company rendering an account for payment expects the money to be received by the end of the month.
 c) Rendering technical aid during a guarantee period is one of the ways used by companies selling durables to attract customers.
 d) Rendering diverse services the World Wide Web is becoming more popular with businessmen.
 e) Economic resources used for rendering potential services to the company are known as the company's assets in accounting.
1. a, d 2. a, e 3. c, e 4. b, d 5. b, c

3. Выберите правильную форму герундия в предложении:

"... people of different ages, nationalities and views, the Internet is supposed to have become one of the important means of modern communications."

1. Having connected 2. Connected 3. Connecting
 4. Having been connected 5. Being connected

4. Укажите, в каких предложениях при переводе следует употребить слово «именно».

- a) It is the Microsoft Corporation that has created its multimedia encyclopedia Encarta in 1985.
 b) It is necessary that corporation activities should be restricted by antitrust laws preventing their growth in a single field.
 c) It is managers and company directors who have access to the information prepared by managerial accounting.
 d) A bookkeeper has recommended that a separate account should be kept for tangible and intangible assets.
 e) It is known that accounts receivable as well as stock-in-trade can be used as means of payment.
1. a, d 2. b, c 3. d, e 4. b, e 5. a, c

5. Укажите, в каких предложениях следует употребить союз "until".

- a) ... stockholders own the company, there is no practical way for them to operate it on everyday basis.
 b) All partners equally share the losses and debts, ... one of the partners assumes complete financial responsibility.
 c) The US Patent and Trademark Office will not support registration for a trademark ... it has actually been used to identify a product.

- d) The balance sheet is not supposed to be ready ... there is balance in all its debts and credits.
 e) ... a convenient set of programmes for exploring the Internet sites was developed, there had been some disadvantages in using informational Internet services.
1. c, e 2. a, b 3. a, c 4. d, e 5. b, d

Вариант № 5

1. Укажите, в каких предложениях "establishing" переводится существительным.

- a) Everybody is speaking of the corporation establishing new branches throughout the world.
 b) Establishing a virtual company we expect most part of transactions to be handled through the Internet.
 c) A person establishing a special fund to support young talented scientists is said to be the owner of a famous company.
 d) There is no reliable information of establishing any trade relations between these developing countries.
 e) The establishing of joint-stock companies is believed to be one of the ways of attracting foreign capital to the country's depressed sectors.
1. a, e 2. b, d 3. a, c 4. d, e 5. b, c

2. Выберите окончание предложения:

"Provided there were a difference between a planned and a real income, ..."

- a) it would be shown in the comparative income statement.
 b) it will be shown in the comparative income statement.
 c) it would have been shown in the comparative income statement.
 d) it is shown in the comparative income statement.
 e) it could be shown in the comparative income statement.
1. a, b 2. a, e 3. c, e 4. b, d 5. d, c

3. Выберите правильную форму герундия в предложении:

"At the end of each month the record keeping accuracy is checked by ... debits and credits in ledgers."

1. *balanced* 2. *balancing* 3. *having balanced*
 4. *having been balanced* 5. *being balanced*

4. Укажите, при переводе каких предложений следует употребить союз «что».

- a) It was suggested by special Copyright Conventions that governments prohibit strictly illegal copying of records and fight piracy more actively.

- b) The economic value of an asset is the maximum amount that a company would be willing to pay for it.
 c) It is evident that diverse machines used in the production differ in power consumption, maintenance costs and in their depreciation
 d) Everybody believes that the future development of e-commerce is closely connected with elaboration of new improved means of communication based on the Internet.
 e) It is the general ledger that is used for posting data from various journals.

1. b, e 2. a, c 3. d, e 4. c, d 5. a, b

5. Укажите, в каких предложениях слово "it" не переводится.

- a) If single owners are able to invest a large amount of capital, they often run great risks of losing it as they are personally liable for the debts of the business.
 b) It is important that since its creation in 1983 the Internet has become an increasing commercial and popular medium available throughout the world.
 c) On the one hand, the growth of multinationals helps countries to develop closer economic relations, but on the other hand, it causes serious problems.
 d) It is prohibited by the law to use as a trademark the flag of a foreign country or the name of a living person without his permission.
 e) The real power of a computer is estimated by the speed with which it can recognize the data.

1. a, d 2. b, c 3. b, d 4. a, e 5. c, e

ОТВЕТЫ К ТЕСТАМ

Для всех вопросов в тренировочных тестах (грамматические тесты № 1, 2, 3, 4) верными являются ответы за номером 5.

Лексический тест № 1

Вариант № 1: 1 - 4; 2 - 4; 3 - 1; 4 - 1; 5 - 3; 6 - 5; 7 - 2; 8 - 4; 9 - 5; 10 - 3;

Вариант № 2: 1 - 3; 2 - 1; 3 - 3; 4 - 4; 5 - 3; 6 - 1; 7 - 4; 8 - 5; 9 - 2; 10 - 3;

Вариант № 3: 1 – 1; 2 – 2; 3 – 1; 4 – 5; 5 – 1; 6 – 4; 7 – 5; 8 – 2;
9 – 3; 10 – 1;
Вариант № 4: 1 – 2; 2 – 3; 3 – 4; 4 – 3; 5 – 4; 6 – 2; 7 – 1; 8 – 3;
9 – 5; 10 – 2;
Вариант № 5: 1 – 4; 2 – 2; 3 – 2; 4 – 4; 5 – 3; 6 – 5; 7 – 1; 8 – 4;
9 – 2; 10 – 3.

Грамматический тест № 1

Вариант № 1: 1 – 3; 2 – 2; 3 – 5; 4 – 1; 5 – 4;
Вариант № 2: 1 – 5; 2 – 3; 3 – 1; 4 – 4; 5 – 2;
Вариант № 3: 1 – 2; 2 – 4; 3 – 3; 4 – 5; 5 – 1;
Вариант № 4: 1 – 1; 2 – 5; 3 – 4; 4 – 2; 5 – 3;
Вариант № 5: 1 – 4; 2 – 1; 3 – 2; 4 – 3; 5 – 5.

Лексический тест № 2

Вариант № 1: 1 – 3; 2 – 2; 3 – 5; 4 – 1; 5 – 4; 6 – 2; 7 – 3; 8 – 5;
9 – 2; 10 – 4;
Вариант № 2: 1 – 5; 2 – 3; 3 – 1; 4 – 4; 5 – 2; 6 – 3; 7 – 5; 8 – 1;
9 – 1; 10 – 4;
Вариант № 3: 1 – 2; 2 – 4; 3 – 3; 4 – 5; 5 – 1; 6 – 3; 7 – 3; 8 – 5;
9 – 2; 10 – 4;
Вариант № 4: 1 – 1; 2 – 5; 3 – 4; 4 – 2; 5 – 3; 6 – 5; 7 – 1; 8 – 3;
9 – 4; 10 – 2;
Вариант № 5: 1 – 4; 2 – 1; 3 – 2; 4 – 3; 5 – 5; 6 – 1; 7 – 3; 8 – 5;
9 – 2; 10 – 2.

Грамматический тест № 2

Вариант № 1: 1 – 4; 2 – 4; 3 – 1; 4 – 1; 5 – 3;
Вариант № 2: 1 – 3; 2 – 1; 3 – 3; 4 – 4; 5 – 3;
Вариант № 3: 1 – 1; 2 – 2; 3 – 1; 4 – 5; 5 – 1;
Вариант № 4: 1 – 2; 2 – 3; 3 – 4; 4 – 3; 5 – 4;
Вариант № 5: 1 – 4; 2 – 2; 3 – 2; 4 – 4; 5 – 3.

Лексический тест № 3

Вариант № 1: 1 – 5; 2 – 3; 3 – 1; 4 – 4; 5 – 2; 6 – 3; 7 – 5; 8 – 1;
9 – 1; 10 – 4;
Вариант № 2: 1 – 1; 2 – 5; 3 – 4; 4 – 2; 5 – 3; 6 – 5; 7 – 1; 8 – 3;
9 – 4; 10 – 2;

Вариант № 3: 1 – 4; 2 – 4; 3 – 1; 4 – 1; 5 – 3; 6 – 5; 7 – 2; 8 – 4;
9 – 5; 10 – 3;
Вариант № 4: 1 – 1; 2 – 2; 3 – 1; 4 – 5; 5 – 1; 6 – 4; 7 – 5; 8 – 2;
9 – 3; 10 – 1;
Вариант № 5: 1 – 4; 2 – 2; 3 – 2; 4 – 4; 5 – 3; 6 – 5; 7 – 1; 8 – 4;
9 – 2; 10 – 3.

Грамматический тест № 3

Вариант № 1: 1 – 3; 2 – 2; 3 – 5; 4 – 1; 5 – 4;
Вариант № 2: 1 – 2; 2 – 4; 3 – 3; 4 – 5; 5 – 1;
Вариант № 3: 1 – 4; 2 – 1; 3 – 2; 4 – 3; 5 – 5;
Вариант № 4: 1 – 3; 2 – 1; 3 – 3; 4 – 4; 5 – 3;
Вариант № 5: 1 – 2; 2 – 3; 3 – 4; 4 – 3; 5 – 4.

Лексический тест № 4

Вариант № 1: 1 – 3; 2 – 2; 3 – 5; 4 – 1; 5 – 4; 6 – 2; 7 – 3; 8 – 5;
9 – 2; 10 – 4;
Вариант № 2: 1 – 2; 2 – 4; 3 – 3; 4 – 5; 5 – 1; 6 – 3; 7 – 3; 8 – 5;
9 – 2; 10 – 4;
Вариант № 3: 1 – 4; 2 – 1; 3 – 2; 4 – 3; 5 – 5; 6 – 1; 7 – 3; 8 – 5;
9 – 2; 10 – 2;
Вариант № 4: 1 – 3; 2 – 1; 3 – 3; 4 – 4; 5 – 3; 6 – 1; 7 – 4; 8 – 5;
9 – 2; 10 – 3;
Вариант № 5: 1 – 2; 2 – 3; 3 – 4; 4 – 3; 5 – 4; 6 – 2; 7 – 1; 8 – 3;
9 – 5; 10 – 2.

Грамматический тест № 4

Вариант № 1: 1 – 5; 2 – 3; 3 – 1; 4 – 4; 5 – 2;
Вариант № 2: 1 – 1; 2 – 5; 3 – 4; 4 – 2; 5 – 3;
Вариант № 3: 1 – 4; 2 – 4; 3 – 1; 4 – 1; 5 – 3;
Вариант № 4: 1 – 1; 2 – 2; 3 – 1; 4 – 5; 5 – 1;
Вариант № 5: 1 – 4; 2 – 2; 3 – 2; 4 – 4; 5 – 3.

ОБРАЗЦЫ КАРТОЧЕК ДЛЯ ТЕСТОВ

№№ вопросов	Варианты ответов (Обведите правильные варианты)				
	1	2	3	4	5
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

№№ вопросов	Варианты ответов (Обведите правильные варианты)				
	1	2	3	4	5
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

КЛЮЧИ К УПРАЖНЕНИЯМ

UNIT 1

Упр. 8, стр. 8*

Действие (глагол)	Общее понятие (существительное)	Лицо, выполняющее действие (существительное)
decide recommend regulate consume produce allocate	decision recommendation regulation consumption production allocation	consumer producer

Упр. 9 (а), стр. 8:

in the seventies; during the forties; in the thirties of the twentieth century; in the nineties of the nineteenth century

Упр. 13, стр. 10:

- All resources allocation decisions in the Soviet Union were made by the government.
- Consumption and production are regulated through / by prices in a market economy.
- Planning is not usually relied upon entirely.
- The prices and levels of consumption of different goods and services are monitored (by the economists).
- Society's production and consumption levels are analyzed by economics.
- A decision to start producing new machines has been made by the company.

* Здесь и далее указывается номер упражнения и соответствующая страница в учебнике «Английский язык для студентов экономических специальностей». Авторы: Е. В. Глушенкова и Е. Н. Комарова.

7. The ideas of Karl Marx had been studied and discussed by economists for over sixty years before they were put into life by Russians.
8. If enough resources are allocated to agriculture, a high level of production will be achieved.

Ynp. 14, ctp. 10:

1. In, on, of; 2. In, by, through; 3. of, in, by; 4. in / to, of, near / at; 5. at, of / for, at; 6. in; 7. at, at; 8. for, in, over / for; 9. of, by, on; 10. of / for, of, of, in, for; 11. through. for, in, in / to

Ynp. 16, ctp. 11:

1. a command economy; 2. economics; 3. the importance; 4. levels; 5. the price; 6. both; 7. the former, the latter

Ynp. 18 (a), ctp. 13:

says; formulated; are made, are not regulated, relies; organizes, have recently moved away

Ynp. 20, ctp. 14:

1. Advanced / developed economies achieve economic success / progress through specialization.
2. There is always regulation of economy by the government in a country in war years.
3. In mixed economies there are always government restrictions of what to produce and how to produce.
4. Every manager makes decisions how to allocate scarce resources in the best way.
5. We cannot rely on the data while planning production for the next / coming year.
6. In a free market economy, regulation of production and consumption is done through prices.

Ynp. 21 (a), ctp. 14:

are; limit, controls, are / have been nationalized, have been established, owns, are / have been nationalized; is; is; has grown, has been granted; is

Ynp. 22, ctp. 14:

1. goods, services, to produce; 2. economics; 3. government; 4. through; 5. restrictions, regulations; 6. mixed economy; 7. both; 8. goods, services; the former, the latter

Ynp. 23, ctp. 15:

1d; 2a; 3b; 4f; 5h; 6e; 7g; 8c

UNIT 2

Ynp. 2, ctp. 17-18:

- a) three-fourths, one-sixth, three-eighths, one-fifth
- b) three point seventy-one; eighty-three point twelve; seventeen point four; twenty point five; eleven point thirty-three
- c) grew by one point seven percent; decreased by eight percent; grew by one-third; decreased by two-fifths; grew by twenty-five percent; decreased by thirty point one percent
- d) decreased three times; grew four times; decreased many times; grew five times
- e) decreased from one hundred and two percent in nineteen eighty-eight to fifty-seven percent in nineteen ninety-seven; increased from forty thousand tons in nineteen ninety-one to forty-two thousand tons in nineteen ninety-eight; increased from twenty-four thousand five hundred dollars in nineteen ninety-six to twenty-four thousand six hundred and fifty dollars in nineteen ninety-seven

Ynp. 11, ctp. 22:

1. reduced; 2. some; 3. impose; technology; 4. as well as; 5. increase; 6. inferior, substitutes; 7. input

Ynp. 12, ctp. 22:

1. The market is in equilibrium when the demanded quantity is as large as the supplied quantity.
2. Prices rise when they are not so high as the equilibrium price.
3. Prices rise when they are lower than the equilibrium price.
4. We may have excess supply if prices are higher than the equilibrium price.
5. The demand for inferior goods at high incomes will not be as high 1) as the demand for normal goods, 2) as at low incomes.

Ynp. 13, ctp. 22:

1. more; 2. greater; 3. lower; 4. strong, stronger; 5. more important; 6. clearer, more reliable; 7. largest, most, less important; 8. more effectively, higher; 9. quicker

Ynp. 14, ctp. 23:

- a) 1. higher revenue / increased revenue; 2. lower demand / reduced demand; 3. larger input / increased input; 4. smaller market / reduced market; 5. larger supply / increased supply; 6. better technology / improved technology; 7. larger resources / increased resources

- (6) 1. рост (уровня) дефицита; 2. снижение равновесной цены;
3. увеличение спроса; 4. усиление влияния; 5. уменьшение капиталовложений; 6. ослабление государственного вмешательства; 7. усиление / ужесточение ограничений

Упр. 15, стр. 23:

ОБРАЗЕЦ 1:

1. Firms producing computers...
2. ...people living in that country.
3. ...factors determining a consumer's demand.
4. ...governments consuming goods and services...

ОБРАЗЕЦ 2:

1. Supply restrictions imposed by cartels...
2. ...the quantity of a good demanded by buyers is less than the quantity supplied by producers.
3. ... of one good produced at one time... of another good produced at the same time.
4. Some of the inputs used by an individual...; ... the decisions made in day-to-day life.

ОБРАЗЕЦ 3:

1. Putting demand and supply together, we can...
2. Increasing the quantity of one good produced at one time, the society reduces...
3. Consuming goods and services, people provide...
4. Making up a major portion of the national income, US high technology industries...

Упр. 16, стр. 24:

1. in, of; 2. in, of / for, in, for; 3. at; 4. of / for, — ; 5. in, by, in, of, by;
6. in, of, in, — ; 7. of, of, for; through, to, from, from, in; 8. in, on, by;
9. for, for / over; 10. with, with, of, in / for

Упр. 22, стр. 27:

1. As the price of / for a good grows, the demanded quantity falls / decreases.
2. The situation in low-income countries has improved since 1965.
3. The aim of the ceiling price is to reduce the price for consumers and the aim of the floor price is to raise the price for producers and suppliers.
4. An increase in supply leads to an increase in / greater equilibrium quantity and a reduction in / lower equilibrium price.

5. When prices are reduced to the equilibrium price, there will not be any surplus.

6. If the price of / for a good falls and the prices of / for other goods used by the consumer remain the same, the consumer will buy cheaper goods instead of the more expensive good.

Упр. 23 (a), стр. 28:

happens / will happen, supplied, changes; wish, are, to supply, did; will it influence; will fall; is, supplied, will decrease; will it influence; will go; concerned, were shown, supplied, could do; was, supplied, was raised; was; was sold; said; has dropped

Упр. 24, стр. 28:

1. inputs; 2. normal; 3. fell; 4. rises; buy; 5. equilibrium price, (surplus), (shortage); 6. shortage, impose; 7. the same; to increase, as well as; 8. consumers

Упр. 25, стр. 29:

1. such as, as quickly as; As; such, as; 2. us; 3. as, as well

Упр. 28, стр. 30:

1. b; 2. b; 3. c; 4. a

Упр. 29, стр. 30:

ОБРАЗЕЦ 1:

1. The demand for meat before 1966 was not as high as after 1966.
2. The quantity of sold fish after 1966 was not as great as before 1966.
3. The quantity of sold meat before 1966 was not as great as after 1966.
4. The price for fish before 1966 was not as low as after 1966.

ОБРАЗЕЦ 2:

1. The average weekly price for fish after 1966 was lower than before 1966.
2. The average weekly quantity of consumed fish before 1966 was bigger than after 1966.
3. The demand for meat before 1966 was lower than after 1966.
4. The quantity of meat consumed on Friday after 1966 was bigger than before 1966.
5. The quantity of fish consumed on Friday after 1966 was less than before 1966.

ОБРАЗЕЦ 3:

1. People paid less for fish after 1966 than before 1966.
2. People ate less of fish after 1966 than before 1966.
3. Meat was bought more on Friday after 1966 than before 1966.
4. Fish was demanded less on Friday after 1966 than before 1966

UNIT 3

Упр. 8, стр. 35:

1, 3, 4, 6, 7

Упр. 10, стр. 36:

1. constant, utility, to be maintained; 2. is assumed, maximize, to maximize utility; 3. that is; 4. particular; 5. expenditure, depends on; 6. vary; 7. per year, within

Упр. 11, стр. 36:

1. organized, called; 2. produced; 3. affecting; 4. demanded, supplied; 5. leading to; 6. increased; 7. making, spending

Упр. 12, стр. 37:

1. rather than; 2. provided, assume; 3. maintained, obtained; 4. results in; 5. choice, choose, within, that is; 6. per, per, per; 7. within, number; 8. per, constant, obtain

Упр. 13, стр. 37:

1. is based; 2. depending; 3. given, needed; 4. influencing; 5. spent; 6. called

Упр. 14, стр. 38:

1. in, per, by, within; 2. within, within; 3. of, in, —, in; 4. of, from, in, to, in, of, after, of; 5. in, of, in, in, of; 6. per, in, on, between; 7. —; 8. to, on; 9. —, of, for, —, for

Упр. 16, стр. 39:

1. affects, budget; 2. substitutes, complements; 3. assume; 4. expenditure; 5. depending, maximize; 6. obtain; 7. per; 8. rather than; 9. the number; 10. follows

Упр. 18, стр. 40:

1g; 2a; 3f; 4b; 5c; 6h; 7d; 8e

Упр. 20, стр. 41:

1. Every consumer has to solve the problem of choice.
2. At equilibrium price supply is equal to / equals demand.
3. Prices below (the) equilibrium price result in shortage.
4. In a free market prices vary with changes in demand and supply.
5. A firm can control / manage one or more production units such as a plant / a factory.
6. The concept of marginal utility is of great importance for solving some / certain problems of demand.

Упр. 21, стр. 41:

is described; includes; satisfy; are; are; are not; are included; is; is usually baked and sold; are; are transported; is

Упр. 23, стр. 42:

1. had long before stopped being..., were bought and sold; characterized, were sold, needed; 2. had been used; 3. passed, could give, had had; 4. would have grown

Упр. 24 (8), стр. 43:

1. increased / rose; 2. increase / rise; 3. arise; 4. increased / rose; 5. decreases, rise; 6. decreased, increased / grew; 7. decreased; 8. rise; 9. decrease / reduce, decrease / reduce; 10. rise / increase; 11. decreased

UNIT 4

Упр. 7, стр. 48:

2, 3

Упр. 8, стр. 48:

предприятие, находящееся в собственности и управляемое одним или более членами одной и той же семьи; финансовый анализ, использующий статистическую информацию о прошлом и изучающий современные тенденции на рынке; ограниченные ресурсы; поставляя / поставляющий сельскохозяйственную продукцию; продукция / товары, поставляемые отдельными фирмами; люди, управляющие своими собственными предприятиями / фирмами; товары, предлагаемые на рынке; решения, следующие за экономическим анализом; потребляемые товары; ограничения, налагаемые на выбор ценами

Упр. 9, стр. 48:

1. production costs; 2. marginal costs, marginal revenue, use, in particular; 3. output, output, revenue, earned; 4. including; 5. opportunity costs, alternative uses; 6. elsewhere

Упр. 10, стр. 49:

1. are owned, are owned; 2. is offered; 3. increased; 4. Exporting, founded, began, raising, had risen, importing, has increased; 5. earned; 6. held; 7. obtained; 8. owning, owned; 9. used, is used; 10. are made, are sold; 11. depends, will result / results, will have / has, will not change, rise, fall, can be neutralized, change, reduces, leads

Упр. 11, стр. 49:

1. of, per, of, of, for; 2. of, —, in, on, toward; 3. in, —, in, on, in, in;
4. in, of, of, in; 5. of / for, of, —; 6. for, in; 7. of, in, by, in, over; 8. in,
in, by, of, by, with; 9. in, in, in, of, on, for, —, in, —

Упр. 13, стр. 51:

1. earn; 2. total; 3. in particular; 4. opportunity cost, earn; 5. own; 6. revenues, costs

Упр. 14, стр. 51:

1g; 2e; 3a; 4d; 5c; 6b; 7h; 8f; 9i

Упр. 17, стр. 53:

1. Market demand is the total demand for a good in an economy.
2. Not all partners in a business must take an active part in running it.
3. It is not easy to calculate revenue, costs and profits for a big business.
4. The farmer is a man who owns and runs a farm.
5. When the price rises above marginal costs, every producer wants to produce more.
6. Even at zero output level a firm has to pay some costs.
7. Costs must include opportunity costs of all resources used in production.

Упр. 18 (a), стр. 53:

trying to get the maximum benefit; buying a car, a meal, a concert, or even a year at college; getting something else; raising your course grade from B to A; raising that grade from C to A; Staying in the house your parents do not get...

Упр. 19, стр. 54:

1. corresponding; 2. own; 3. marginal cost, marginal revenue; 4. owned;
5. profit, alternative; 6. owner, use, used; 7. opportunity cost; 8. expenses

Упр. 20, стр. 54–55:

1. quantity; 2. The number of; 3. amount; 4. A number of; 5. amount;
6. amount; 7. amount; 8. The number of; 9. quantities; 10. a number of;
11. amount; 12. quantity; 13. numbers

Упр. 21 (a), стр. 55:

is not, formed, following, developing, agreed, showed, could be explained, struggling, were interested, examined, could be, was, working, made

Упр. 7, стр. 66:

1, 3, 5

Упр. 9, стр. 67:

1, 2, 4, 6, 7

Упр. 11, стр. 68:**ОБРАЗЕЦ 1:**

1. The equipment is too sophisticated to be operated by a worker.
2. The information is too outdated to be used for the analysis of the present-day situation.
3. The enterprise is too big to be located in the city centre.
4. The rate of unemployment is too high to be ignored by the trade unions.
5. The company's batteries are used up too soon to be relied upon in a long expedition.

ОБРАЗЕЦ 2:

1. The company is not large enough to invest much in production.
2. The factory has enough raw materials to work for a month.
3. The production costs have risen (high) enough to become a real headache for the manager.
4. The job is well-paid enough to meet his requirements.
5. He has made a big enough contribution to the development of the project to hope for a success and a good share of the profit.

ОБРАЗЕЦ 3:

1. The manufacturer's guarantee is too short for us to buy their equipment.
2. The company's investment in machinery was too big last year for the dividends to be high.
3. The value of the equipment is too high for us to take any risks transporting it by train.
4. The rate of unemployment is too high for the government to ignore it.
5. The firm's requirements are too high for all their jobs to be filled in.

ОБРАЗЕЦ 4:

1. The income is not big enough for you to live without a job.
2. The choice of goods is good enough for the store to be the most popular one in the neighbourhood.
3. Human capital in some industries is not well-paid enough for young people (to want) to pay for their education in corresponding professions.

4. The birth-rate in Russia is low enough for the size of the labour force to become a problem for society in the near future.
5. The efficiency of investment on the farm is high enough for the cost of its final products to be lower than the one on other farms of the region.

Ynp. 12, crp. 70:

1. It is important / impossible / required to know on what information a decision is based.
2. It is economical to buy large quantities of a product rather than small quantities.
3. It is possible to be economical if one compares the prices of goods before buying them.
4. It is required to replace inputs used up in one production cycle periodically.
5. It is useful to know that in Denmark young men below 18 cannot be trade-union members.
6. It is interesting / important / required to know that production costs depend on the size of the business.
7. It is required to analyze the production cycle in detail in order to decrease production cost and increase production efficiency.

Ynp. 13, crp. 70:

1. to; 2. of, —, by; 3. in, in; 4. in, with; 5. to, on, of, from, by, in, by, of, —, from, —, —; 6. In, to; 7. for, of, on, for, —; 8. Unlike; 9. of, as, for, for, for; 10. of, in, from, to, in, in; 11. in

Ynp. 14, crp. 71:

1. In economics, the term "capital" refers to goods and money used to produce more goods.
2. Both physical and financial capital is important for production.
3. Yes.
4. Both productive and unproductive labour is important for society.
5. Yes.
6. The supply of labour depends on size of population, geographic mobility and human capital.
7. It is impossible for an economy to achieve full employment but it is desirable to have the lowest possible unemployment rate.

Ynp. 15, crp. 71:

1. Like;
2. available;
3. either ... or...;
4. various;
5. employment;
6. require;
7. requirements, both ... and...;
8. fixed capital, production process, fixed capital

Ynp. 16, crp. 72:

1. The firms prefer the factor of production retaining its old price to the one that has become more expensive.
2. The new technology used now in less developed countries is taken from the developed ones.
3. It is necessary

to replace this inefficient equipment with the new one. 4. The production cycle for manufacturing Coca Cola and some other drinks in Russia is not the same as the one in West Europe. 5. Generally, the value of renewable resources is not so high as the value of non-renewable ones.

Ynp. 17, crp. 72:

- 1d; 2j; 3a; 4g; 5k; 6e; 7i; 8f; 9h; 10b; 11c

Ynp. 18, crp. 73:

- 1, 3, 5, 7, 9

Ynp. 20, crp. 74:

1. It is important to manufacture final goods in the country.
2. Labour force is part of population participating in production.
3. Labour has the following basic functions: production of raw materials; manufacturing final products, management, and services.
4. The main factors of production are as follows: land, machinery, financial capital, and labour.
5. An enterprise is a unit of production and management.
6. Early in the 1990s 40 percent of Russian / Russia's labour force was employed in the private sector of economy.
7. The rise in oil prices in the early 1970s was dramatic enough to result in an immediate increase in the value of fuel exports.

Ynp. 21 (a), crp. 74:

- job, human capital, value, jobs, required, rate of unemployment, available

Ynp. 22, crp. 74:

1. Unlike; 2. employment; 3. purpose; 4. variety; 5. both ... and ...; 6. various; 7. employed, machinery, employed, available, contribute

Ynp. 23, crp. 75:

1. It is useful for students of economics / businessmen / firms to know that in Denmark young people below 18 cannot be trade-union members.
2. It is necessary / important / required for firms to calculate changes in their marginal cost and marginal revenue.
3. It is necessary / important / required for governments to know the contribution of both industry and agriculture to the national economy.
4. It is profitable for businessmen / firms to employ workers as long as the value of the product produced by them exceeds their wages.
5. It is necessary / important / required for labour markets to be more effective for workers to go easier into employment.

6. It is necessary / important / required for employment and unemployment to be stabilized for labour markets to be in equilibrium.
7. It is required for statistical systems to change when political systems change.

Упр. 24, стр. 75:

1. either ... or; 2. both ... and; 3. neither ... nor; 4. either ... or; 5. both ... and; 6. either ... or; 7. neither ... nor; 8. both ... and

Упр. 26, стр. 76:

1. The costs of manufactured products include costs of raw materials, labour costs, depreciation of plant and equipment, rent, lighting, and heating of factory buildings.
2. The methods of combining factor inputs are as follows: to use small amounts of labour and much capital or large quantities of labour and only a little capital.
3. Economists are interested in achieving the least costly technology of producing output, that is, in the cost aspect of the input-output relationship.
4. The highest efficiency of production is the optimal relationship between factor inputs and outputs of goods and services.
5. To know the cost of producing a particular output it is necessary to know not only the required quantities of various inputs but also their prices.

UNIT 6

Упр. 7, стр. 81:

1. Although, thoroughly; 2. though; 3. Thorough; 4. through; 5. through; 6. thought; 7. Although

Упр. 9, стр. 82:

1. Although, provide; 2. looking for, looks for; 3. vary in; 4. met, due; 5. profitability; 6. area; 7. provide; 8. a disincentive; 9. business

Упр. 10, стр. 83:

Предлагаемый вариант:

- (a) 1. Economists believe the price of land to change due to a change in its condition.
2. Economists expect the price of ore to rise as its supply reduces.
3. We expect rising prices for mineral resources to be a strong enough incentive for people to look for their substitutes.
4. Economists believe a low wage level area to be a disincentive for businessmen to look for capital-intensive technologies.

5. We expect farmers to apply fertilizers on this poor soil
6. We don't believe the rent in the area to be high enough to scare off all potential tenants.
7. Economists don't believe the present-day condition in mining to be a disincentive for potential investors.
8. We don't believe cost of production in mining to be too high to make the industry profitable.
9. Economists believe profitability of housing to be high enough to meet the requirements of potential investors.
10. We don't expect the farmer to lease the land as he has enough money to purchase it.

- (b) 1. The small rent lets tenant farmers make their farms profitable.
2. A large supply of raw materials and spare parts lets the enterprise work smoothly.
3. Profitability of housing in areas near big cities makes landowners transfer land from farming to housing.
4. Used up the supplies of mineral resources make landowners transfer land from mining to other uses.
5. An increased rent makes the manager raise the price of the output.

Упр. 11, стр. 84:

1. Economists know the rate of unemployment in tourist areas to be higher than in highly industrialized areas.
2. Economists know the motives for nationalization to be political as well as economic.
3. As prices for fuel and electricity have risen, we expect all prices to increase.
4. Some economists think the degree of profitability in private enterprises to be higher than in the public sector.
5. Many experts think the growing use of fertilizers and other chemicals to present a danger for the environment.
6. Experts expected the Iran-Iraq war to cause a sharp rise of oil prices in 1979-1980.

Упр. 12, стр. 84:

1. though; 2. meet the demands; 3. advantages, disadvantages, although;
4. conditions; 5. profitable; 6. conditions; Besides; 7. purchase, though;
8. provide; 9. Lease, rent

Упр. 13, стр. 85:

1. to, within, for; 2. of / for, for, - ; 3. of, - , for; 4. on; 5. of, at, over, in, of, by; 6. Under, at, in; 7. with; 8. - , for; 9. in, on; 10. - , of, with, for;
11. in, of, - , of; 12. Under, of, - , for, with, of, in

Упр. 14 (a), стр. 85:

Порядок вопросов:

1. What natural resources ...? 2. When do prices ...? 3. Can the supply of land ...? 4. Why is land durable? 5. How can a farmer ...? 6. For what purposes ...? 7. Why is land an essential ...? 8. When do farmers buy land ...? 9. Why do farmers ...? 10. Why is land transferred ...?

Упр. 15, стр. 86:

1. except; 2. Besides; 3. Besides; 4. except; 5. except; 6. except; 7. Besides

Упр. 16, стр. 86:

2, 3, 5, 6, 8

Упр. 17, стр. 87:

1e; 2i; 3c; 4d; 5f; 6b; 7a; 8h; 9j; 10g

Упр. 18, стр. 87:

1) следующие удобрения должны быть внесены / вноситься; для того чтобы внести следующие удобрения, фермер должен ...; для того чтобы следующие удобрения были внесены; следующие удобрения слишком дорого стоят (для того) чтобы их вносили; мы ожидали / предполагали, что фермер внесет следующие удобрения; внося следующие удобрения, фермер улучшил ...; фермер, вносящий следующие удобрения, улучшил ...; фермер внес следующие удобрения для того, чтобы улучшить / для улучшения ...; внесение удобрений — хороший метод;

2) покупать землю для жилищного строительства дорого; мы предполагаем / ожидаем, что корпорация купит эту землю для жилищного строительства; для того, чтобы купить землю для жилищного строительства; для того, чтобы эту землю купили для жилищного строительства; земля расположена слишком далеко от центра города, чтобы ее купили для жилищного строительства; земля, купленная для помещений (фирмы); покупая землю для жилищного строительства, корпорация...; корпорация, покупающая землю для жилищного строительства;

3) for tenants to lease the land; tenants leasing the land; leasing land tenants...; the land leased out to tenants; (in order) to lease land tenants...; we think tenants (to) lease the land (in order) to...; land lease is popular with...

Упр. 20, стр. 89:

1. We know farmers to apply fertilizers (in order) to make crops grow better.
2. Under conditions of economic crisis unemployment rate tends to grow.

3. We know ore to be rock, ground, etc. from which metal can be extracted / one can extract metal.
4. Some economists consider not only various kinds of fuels and ores but also water resources and fertile lands to be used up in the next century, which will result in local as well as global wars for resources.
5. Higher profitability of oil production has led to bigger investment in new oil fields, in the North Sea in particular, which has weakened OPEC control over the world supplies.
6. We know British Gas to extract gas very profitably in the shallow part of the North Sea.

Упр. 21 (a), стр. 89:

US economists believe the degree of modern farming dependence upon commercial energy sources to be very high.

The present-day condition in the energy market makes farm technology move away from energy-intensive methods.

Упр. 22, стр. 89:

- (a) 1. in, from, to; 2. with; 3. — ; 4. with; 5. in; 6. in; 7. in, from, to
(b) 1. varied; 2. variety; 3. vary from ... to ..., vary from ... to ...; 4. varies with; 5. various, variety, various; 6. variety; 7. vary in

Упр. 23, стр. 90:

- (a) 1. so, which; 2. in order to; 3. So, in order to; 4. which; So, that
(b) as, which, So, though, Although

UNIT 7

Упр. 6, стр. 95:

2, 3, 4, 6

Упр. 8, стр. 96:

амортизация фондов — depreciation of assets; обложение собственности налогом — property taxation; экономика в целом — economy as a whole; отечественное производство — home production / domestic production; существующие фонды — existing assets; средняя заработная плата — average wage; средняя семья — average household; крупная собственность — considerable property; собственность за рубежом — property abroad

Упр. 9, стр. 96:

1. way; 2. adds up; 3. replaced; 4. property; 5. determined; 6. aggregate, spending, domestic; 7. standard of living

Упр. 11, стр. 97:

(a) who, of, by, —, to, in, in, while, in, by;

(b) which, in, through; which, by, on, in, of; However, for, to, on, where, who, in; Since, to

Упр. 12, стр. 98:

1. The value of intermediate components and services is absorbed by / in final goods.
2. The value of imported goods and services is not included in the GDP.
3. The statistics provided by the agency will not / won't be relied upon.
4. Alternative automobile fuels are being looked for by chemists and engineers.
5. The basis for a nation-wide environment conservation project has been made up by the natural resources examination data.
6. Support has been distributed among producers by the government.
7. Tax relief has to be provided for smaller producers by the government.
8. The US administration farming support policies are applied flexibly. *or* Farming support policies are applied flexibly by the US administration.

Упр. 14, стр. 99:

1. while; 2. assets, distribution; 3. Since, as a whole, while; 4. adds to; 5. is made up, property; 6. is determined; 7. is made up, households; 8. spending

Упр. 15, стр. 99:

1. This is the best method to be used in order to compare the productivity of capital in different industries.
2. Engineers have developed a soya-based car fuel to replace petrol one day.
3. Intermediate goods are the goods to be used as inputs in production of other goods.
4. Intermediate products are the goods and services not to be counted as part of the gross national product.
5. Final goods are the goods to be consumed by end-users.
6. The purpose of a demand analysis to be done is to determine which products the company can sell and at what price.
7. The labour supply is a measure to be offered at given wages at a certain time.
8. Labour supply is determined by the number of workers to be available for commercial production and the average number of hours to be worked by available workers.

Упр. 16, стр. 100:

1d; 2f; 3h; 4a; 5g; 6b; 7e; 8c

Упр. 18, стр. 101:

1. Aggregate supply depends on goods and labour markets.
2. They should know the average rate of wage increase per year.
3. After the purchase of the enterprise last month the new owner did not change the whole managing / management team at once / immediately.
4. Larger government spending and borrowing have / An increase in government spending and borrowing has some effect on interest rates to be offered by banks.
5. The model of the circular flow of income shows how, in money terms, households purchase goods and services from firms using incomes received from supplying firms with factors of production.
6. Average direct government payments to American firms in subsidized industries vary with the size of the firm.
7. Although the US administration has imposed some limitations on grain imports from the European Community, there is no evidence that this has considerably reduced exports from the EC.

Упр. 19 (a), стр. 101:

in, of, in, in, per; in, in; in, in / of, of; of, in, to, of, as; since, —, —, of; to, up, to

Упр. 20, стр. 102:

1. There will be / is; 2. there does not exist; 3. There have been; 4. there has been, there has been; 5. There may be; 6. There should be; 7. there will take place / takes place; 8. there is, there will be provided / there are provided

Упр. 21, стр. 102:

1. produced; 2. is, bought in, is, adds, bought in, is known; 3. produce, using, supplied; 4. is determined, is measured; 5. is, owned, has; 6. is measured, is measured, supplied

UNIT 8

Упр. 3, стр. 104:

that: 1) тот, та, то — 2, 11

2) который — 1, 5

3) что — 8

4) заместитель — 4, 7

those: 1) те – 3, 10
2) заместитель – 6, 9

Упр. 6, стр. 108:
1, 2, 5, 7

Упр. 7, стр. 109:
1) 1, 2, 5, 8; 2) 4, 7, 9

Упр. 9, стр. 110:
that – 6; those – 1, 3

Упр. 10, стр. 110:
1. mostly, borrowing; 2. whereas; 3. unemployment benefits; 4. initially;
5. productive, those, as a result; 6. mostly; 7. eventually; 8. reasons; 9. initially, mainly

Упр. 12, стр. 111:
1. Youth employment is thought to be low in Germany because education is subsidized by the state. 2. Government spending cuts are considered to be necessary in order to cut taxes. 3. Economic system is said to be the particular way in which the economic activity in a country is organized. 4. Workers in poor countries are believed to be much less productive as a result of bad working conditions. 5. The 16 percent of world population living in the industrial countries are said to receive nearly 80 percent of the world income. 6. Public goods are known to be paid for out of general taxation. 7. A subvention is known to be money given by a government, a person or organization to help somebody... 8. A subsidy is considered to be money given by a government...

Упр. 13 (a), стр. 112:
1. John M. Keynes was born in Cambridge on June 5th, 1883.
2. He went to Cambridge University in 1902.
3. He was a most hard-working student.
4. He joined the Treasury in London in 1915.
5. In 1919 he resigned because he was disillusioned with the Treaty of Versailles.
6. He was also exhausted by his heavy workload.
7. He returned to Cambridge as a teacher.
8. At that time he was thought to be a brilliant economist.
9. His best-known book was published in 1935.
10. It was called *The General Theory of Employment, Interest and Money*.
11. This book went against conventional thinking and made him many enemies.

12. Keynes provided a general theory explaining the level of economic activity.
13. He thought a depression to result from reduced aggregate demand.
14. He believed tax cuts to improve the situation.
15. Tax cuts would result initially in higher purchasing power of population and eventually in higher aggregate demand.
16. Besides, higher direct governments' spending could add to aggregate demand as well.
17. He resumed public service during World War II.
18. He played an important role in establishing the World Bank and the International Monetary Fund in 1944.
19. He died on April 21st, 1946.

Упр. 14, стр. 113:
1. out of, by, on; 2. of, in, for, through / out of; 3. – , to, in; 4. on, of / for; 5. of / – , by, for, by, from, of, for, through / out of; 6. from, to, – , on; 7. over, for; 8. from; 9. – , – , – .

Упр. 16, стр. 114:
1d; 2h; 3c; 4f; 5a; 6g; 7e; 8b

Упр. 17, стр. 114:
Синонимы: so that – in order to, mostly – mainly, almost – nearly, to cut – to reduce, to levy – to impose, taxed – taxable, to result in – to give rise to, spending – expenditure, domestic – home, since – as, considerable – great, to provide – to supply, to purchase – to buy, to manufacture – to produce, to require – to need, provided – if.
Антонимы: renewable – non-renewable, initially – eventually, advantage – disadvantage, to sell – to buy / to purchase, like – unlike, employed – unemployed, efficient – inefficient, productive – unproductive.

Упр. 18, стр. 114:
1. purchasing power, that, as a result; 2. levied, indirect taxes, whereas, levied, direct; 3. productive, most, those, as a result; 4. nearly; 5. comprises; 6. whereas, reason for; 7. shares; 8. transfer payments; 9. exhausted

Упр. 19, стр. 115:
1) № 3 и 4, первая часть № 5 и 7,
2) № 1 и 2, вторая часть № 5 и 6

Упр. 21, стр. 116:
1. The share of taxes in a commodity price cannot depend on the purchasing power of population.

2. An additional income from the state is considered to be a disincentive for looking for a job with a higher wage.
3. Japan's low share of government spending is known to result from the very low level of spending on national defence.
4. Public spending is known to be that spending which is financed from taxation and government borrowing.
5. A large government sector is believed to make economy inefficient, reducing the number of goods and services that can be produced / to be produced and eventually allocated to consumers.
6. In the UK contributions to social security funds make up nearly a third of the whole amount allocated to public expenditure.

Ynp. 22 (a), crp. 117:

State is known to affect ...; (and subsidies which are thought to be negative taxes); ... it is believed to reduce the quantity ...; The power to tax is considered to be ...

Ynp. 23, crp. 117:

1. those; 2. those; 3. that; 4. that; 5. so that; 6. those; 7. that; that; 8. that is; 9. that; 10. that is why

Ynp. 24, crp. 118:

direct tax — 7; indirect tax — 5; tax burden — 10; tax revenue — 4; income tax — 8; corporation tax — 11; value added tax — 2; sales tax — 1; excise duty — 12; tax rate — 3; taxable income — 9; public goods — 6

REVISION 2

TEXT 2 (crp. 121)

1. Economists believe oil-producing countries to use up most of their oil reserves in about 50 years' time.
2. The choice of a fuel to be produced depends on its opportunity costs.
3. At present, the price of oil rises because its production costs grow and due to its reducing supplies the reserves are being bought up.
4. A rise in oil prices results in a parallel rise in prices for other fuels.
5. The search for new oil deposits is mainly done in oceans, particularly in remote regions.
6. The marginal revenue of exploration decreases since fuels are being sought in remote regions.

7. The rapid discovery and use of new oil deposits is desirable provided new fuel sources are cheap and meet the demands of growing population.

UNIT 9

Ynp. 7, crp. 131:

1, 2, 4, 6, 8

Ynp. 9, crp. 132:

1. alongside; 2. wasteful; 3. distinguish between; 4. The exchange rate;
5. actually; 6. to store; 7. exceptions; 8. accepted, accepted; 9. temporarily

Ynp. 10, crp. 132:

1. Travellers' cheques, credit cards or even prepaid telephone cards are known to have been included in money by some economists.
2. Gold is believed to have for a long time been a convenient store of value.
3. Swaps of products and services are reported to be extensively used in underdeveloped countries.
4. The forms of capital are known to be distinguished in various ways.
5. Expensive objects of art are known to be used alongside money as a store of value.
6. Russian economy was reported to have become wasteful in the 1990s, for ...
7. OPEC oil price is reported to have increased from \$ 2.5 per barrel in 1973 to nearly \$15 per barrel in 1980.

Ynp. 11, crp. 133:

1. for, with; 2. against, of; 3. Between, of, from, to; 4. from, with, at;
5. between, of, of, as, of; 6. of, for; 7. in, for; 8. With, of, of, into, on, in;
9. for, for; 10. of, alongside, of

Ynp. 12, crp. 133:

1. When kept regularly and accurately, accounts may be a convenient tool of making a business more effective.
2. Although accepted as a medium of exchange, domestic currency is thought to be an inadequate store of value under conditions of hyper inflation.
3. When growing rapidly, average wages add to production costs considerably.
4. If rapid, an increase in average price level results in inflation.

5. Though regularly supplied by households, labour is never actually fully used.
6. When used as a store of value, money is saved for future consumption.

Ynp. 14, crp. 134:

1d; 2j; 3f; 4i; 5b; 6c; 7h; 8e; 9a; 10g

Ynp. 15, crp. 135:

1. medium of exchange; 2. store; 3. distinguish between; 4. exceptions, exceptions; 5. medium of exchange, exchange, trade, swaps; 6. repay the loan; 7. account; 8. stored

Ynp. 17, crp. 136:

1. higher than; 2. as well as, more often ... than; 3. a great deal / much lower than; 4. as considerably as; 5. less expensive, cheaper, greater / larger quantities, greater / larger amounts; 6. the more, the higher; 7. not as / so widely as; 8. not as / so high as, at the same price as

Ynp. 19 (a), crp. 137:

could have produced; will be expected to be increased; is said to be used

Ynp. 20, crp. 137:

1. The use of several national currencies is said to be more wasteful than one common currency for a number of countries.
2. Economists expect euro to be used alongside national currencies in the European Community countries as long as 2003.
3. Temporary unemployment is believed to be transformed into permanent one due to unemployment benefits.
4. The 1990 tax reform in Sweden put an end to a number of conditions under which taxes might be reduced and the payment of a tax might be deferred.
5. Most European banks were reported to start offering accounts in euro and trading in euro as soon as the latter was introduced.
6. Loans provided by commercial banks, building societies, etc. must be considered as the essential source of credit in an economy.

Ynp. 21, crp. 138:

1. be accepted; 2. be distinguished; 3. to have been used; 4. to have become; 5. to have allowed; 6. to have provided; 7. be regulated, be intervened in; 8. to be constantly falling

Ynp. 22, crp. 138:

1. The slower real wage grew in the late 1980s in Europe, the faster employment started to grow.

2. The farther a product has to be transported to the market place, the higher are transportation expenses.
3. The greater (is) the habit of the population to pay in cash, the more restricted (are) the possibilities for banks to develop new technologically advanced forms of money.
4. The longer (is) the period for which the money is borrowed, the worse (is) the possibility for the loan to be repaid.
5. The higher are minimum wages for workers with little human capital, the more often it actually results in unemployment for those workers.

Ynp. 26, crp. 140:

1. Purchasing on credit, the buyer becomes the owner of the good when it has been delivered to him.
2. The difference between simple credit and hire purchase system is the length of the period during which the buyer may make payments, with hire purchase system the period being much longer.
3. Consumer credit cannot exist in barter economies because it is difficult for sellers to say how much of which commodity they will need at which particular time in the future.

UNIT 10

Ynp. 6, crp. 145:

1, 3, 5, 6, 8, 9

Ynp. 7, crp. 145:

2, 3, 5, 6, 8

Ynp. 9, crp. 146:

1. Whenever, settle a debt, chequing account; 2. interest; 3. net, net; 4. clearance; 5. handle; 6. issue; 7. lends, deposited; 8. deposits, interest-bearing; 9. depositors; 10. transactions, net

Ynp. 10, crp. 147:

ОБРАЩЕИ 1:

1. Computer technology is known to have had a great effect on the work of the Stock Exchange.
2. Simons and Co. are said to have settled all their debts.
3. The firm's debts are believed to have reached an unacceptable level.
4. A man is expected to keep some amount as cash or as a deposit in a chequing account to make his daily purchases or to handle other transactions.

5. Most bills are known to be bought from businesses that issue them for an amount less than the face value of the bill.
6. Prices for these shares are known to have fluctuated considerably over this year and they are expected to fluctuate in the year to come.
7. Clearance operations are known to be conducted not only for bank transactions but also for transactions in commodities and securities.

ОБРАТЕН 2:

1. With a financial panic, most depositors are sure / certain to want to withdraw their deposits at one time.
2. Banks seem / appear to be able to offer interest on checking accounts in some countries.
3. Each individual's expenditure is sure / certain to add to some other individual's income.
4. Banks seem / appear to have started offering trust services in the early 1980s.
5. New services appear / seem to be constantly developed by commercial banks.
6. Nearly 80 percent of all money in the USA seems / appears / is likely to be in the form of chequing accounts.
7. Government bonds are sure / certain to be sold and bought by the Federal Reserve System almost every working day.

Упр. 11, стр. 148:

1. To keep economy as close as possible to full employment with low inflation is essential.
2. To issue bonds for the period of several years is more typical.
3. To pay by plastic card rather than hold hard currency and run the risk of losing out due to fluctuations in exchange rate makes sense in Russia.
4. To serve as a medium of exchange has for centuries been the function of money.
5. To carry travellers' cheques abroad is convenient because you can cash them whenever you may need.

Упр. 12, стр. 148:

1. to, — ; 2. against, against; 3. for, by, — ; 4. — , of, with / in; 5. in, — ; 6. of, — ; 7. from, for, of, out, to; 8. in, from, in; 9. to, for, for, — ; 10. in, of, on, over; 11. on, up

Упр. 13, стр. 149:

1. Banks borrow money from the public in order to lend it out to firms, households, or governments and thus to earn profit.

2. The clearing system lets banks settle debts without actual transferring huge amounts from one bank to another.
3. The asset side of the bank balance sheet includes cash, loans, bills, and shares.
4. The liability side of the balance sheet includes deposits, cheques in the process of clearance and others.
5. The two most important kinds of deposits are known to be sight deposits and time deposits.
6. Cheques can be written against sight deposits/ current accounts/ chequing accounts.
7. Interest is usually paid on time deposits.
8. To withdraw a time deposit one must give the bank a period of notification for the bank to sell off some of its securities and call in some of its loans to raise the necessary amount.

Упр. 14, стр. 149:

- a) 1, 3, 6; 6) 2, 4, 5, 7, 8

Упр. 15, стр. 149:

1. With a rise in wages the net quantity of capital demanded is likely to grow.
2. Whenever the tax rate rises over 45 percent, people are unlikely to pay taxes.
3. Lending money to customers the bank earns interest, and this interest is sure to be higher than interest paid to depositors.
4. Depositors are unlikely to earn high interest on sight deposits.
5. The bank has proved to be unable to meet its liabilities. The Central Bank is sure to / is likely to withdraw its license in the near future.
6. The person is likely / appears to obtain some additional money depositing assets with a bank for a certain period of time.
7. As banks lend out money people deposit with them, the public proves to be a net supplier of loans.

Упр. 16, стр. 150:

1. to handle transactions; 2. therefore; 3. net, interest; 4. chequing account; 5. bills, interest; 6. setting debts, securities; 7. liability, owes; 8. therefore; 9. be undertaken

Упр. 18, стр. 151:

1. The balance sheet contains information about / of assets and liabilities of the firm on the last day of a certain period.
2. The bank receives its main profit lending out part of deposited money.
3. Interest banks charge for loans is usually higher than that they offer to depositors.

4. This financial capital could have been used elsewhere, perhaps in an interest-bearing bank account or to buy shares of a different company.
5. The purpose of the talks was to settle the debts of the Russian government to foreign banks.
6. The financial sector consists of / includes / comprises banks, financial institutions, and stock markets whose function is to collect savings and lend them out to borrowers. Borrowers here are firms wishing to get a loan whenever they cannot purchase productive equipment without additional funds.
7. Credit cards let a man pay for goods without cash and then pay what he owes to the issuing institution.

Упр. 19 (а), стр. 152:

To pay, to be paid; to credit ... and to debit; To credit or to debit, to achieve it; to pay; to be paid; to settle them

Упр. 20, стр. 152:

1. to have decreased; 2. to decrease; 3. to be decreasing now; 4. to have been cut; 5. to be cut; 6. to fluctuate; 7. to be fluctuating; 8. to be; 9. to have been met

Упр. 21, стр. 153:

current account — 2; cheque — 6; cash — 3; liability — 5; stock exchange — 4; clearance — 7; securities — 1

Упр. 23, стр. 153:

1. The easier an asset is converted into cash, the more liquid it is.
2. Machinery can be included in illiquid assets since it cannot be converted into money without finding a buyer and determining its value.
3. Loans to households and firms turn out not to be highly liquid, for the borrower may not be able to repay the sum owed to the bank whenever the bank demands.
4. The bank cannot expect to raise a needed amount of cash by selling securities because their prices are known to fluctuate from day to day.
5. The most liquid bank assets happen to be cash and short-term market loans.

UNIT 11

Упр. 2, стр. 154:

ОБРАЗЕЦ 1:

1. Урегулировав долги, банки ...
2. Установив высокий уровень налогов, правительство ...

3. Вернув ссуду, фирма ...

4. Изучив рынок труда, компания ...

5. Полностью использовав свои природные ресурсы, страна ...

ОБРАЗЕЦ 2:

1. Когда облигации были выпущены правительством, они ...

2. Так как проценты выплачиваются по срочным вкладам, они ...

3. Так как эластичность предложения определяется для каждого конкретного продукта, он ...

4. Так как цены на нефть регулируются ОПЕК, они ...

5. Когда / если / так как деньги используются как средство обмена, они ...

ОБРАЗЕЦ 3:

1. После того / так как природные ресурсы были истощены, они ...

2. После того, как правительство было сформировано, оно ...

3. После того, как у премьер-министра взяли интервью, он ...

4. Так как государственные расходы были сокращены, они ...

5. Так как / после того как НДС был снижен, он ...

6. После того, как был определен ВВП, он ...

Упр. 5, стр. 157:

1. Неся ответственность за долги правительства / государственный долг, Центральный банк ...

2. Когда в стране проводится жесткая бюджетная политика, она ...

3. Повысив процентную ставку, банк ...

4. Так как финансовый план был принят в конце года, он ...

5. Установив высокую учетную ставку, Центральный банк ...

6. После того как / так как учетная ставка была повышена, она ...

7. Выкупая векселя, правительство ...

8. После того как векселя были выкуплены, они ...

Упр. 6, стр. 157:

2, 4, 7

Упр. 7, стр. 158:

1. money supply in circulation; 2. is responsible for; 3. on the one hand, on the other hand; 4. adopted; 5. interest rate; 6. tighter; 7. fiscal and monetary policies, were frequently responsible for; 8. easy monetary policy, tight monetary policy, (to) alter; 9. reserve requirement ratio

Упр. 8, стр. 158:

Синонимы: hence — therefore; thus — in this way; mainly — mostly; in addition — besides; permanent — constant; permanent — long-term; to pursue — to implement; to alter — to change

Антонимы: within – outside; to result from – to result in; to borrow – to lend out; the latter – the former; tight – easy; permanent – temporary

Упр. 9, стр. 158:

1. Employing workers, the firm ...
Having employed (the) workers, the firm ...
Being employed, the workers ...
Having been employed, the workers...
2. Setting the discount rate, the Central Bank ...
Having set the discount rate, the Central Bank ...
Being set by the Central bank, the discount rate ...
Having been set, the discount rate ...
3. Investing in human capital, you ...
Having invested in human capital, society ...
Being invested in human capital, money ...
Having been made in human capital, investments ...
4. Purchasing bonds, the bank ...
Having purchased the bonds, the bank ...
Being purchased by a / the bank, bonds ...
Having been purchased by a / the bank, (the) bonds ...
5. Repurchasing bills, the borrower ...
Having repurchased the bills, the borrower ...
Being repurchased by the borrower, bills ...
Having been repurchased by the borrower, (the) bills ...

Упр. 10, стр. 159:

1. for, in; 2. of, in, of / for, of; 3. on; In, to, on; 4. in, in; In, to, in;
5. of, of, in, in, for; 6. under, under; 7. through, – , within, outside

Упр. 11, стр. 160:

1. Tight, money supply; 2. interest rate; 3. in addition to; 4. responsibility; 5. within; In addition, outside, without; Thus, outside; 6. responsibility, implementing; 7. ratio, because of; ratio; 8. alters

Упр. 12, стр. 160:

Порядок вопросов:

1. What are the responsibilities... ? 2. What is money supply made up of?
3. How can the Central Bank... ? 4. What is monetary policy? 5. What does the ratio... ? 6. In what way does consumption...?

Упр. 13, стр. 161:

1h; 2d; 3g; 4b; 5f; 6e; 7a; 8c

Упр. 14, стр. 161:

1. permanent; 2. Tight; 3. outside; 4. budget deficit; 5. altering; 6. In addition to; 7. outside; 8. monetary; Hence; 9. altered

Упр. 15 (a), стр. 162:

1. Having paid taxes, wages, and other production costs, firms can ...
2. Switching from one production technique to another, the firm can ...
3. Both short-term bonds and long-term bonds depend on fluctuations of money supply being affected by interest rates.
4. Having / producing almost daily effect on economic life, monetary policy ...
5. Borrowing money to finance its expenditures rather than taxing citizens to finance them, the government reduces the public's current tax liability increasing its future tax liability. The public will have to pay higher taxes to finance the interest payments on the bonds issued by the government. Taxpayers recognize that higher taxes result from the budget deficit, and hence cut their current expenditures thus reducing aggregate demand.

Упр. 16, стр. 162:

- (a) considerable wealth – значительные материальные ценности; national wealth – национальное богатство; taxed wealth – богатство, облагаемое налогом
- (b) permanent budget deficit – постоянный бюджетный дефицит; because of budget deficit – из-за бюджетного дефицита; in addition to budget deficit – вдобавок к бюджетному дефициту
- (c) to alter a policy – изменять политику; to adopt a policy – принимать политику; to pursue / to implement a policy – проводить политику

Упр. 18, стр. 163:

1. In modern advanced economies the ratio of annual GDP to money supply is as follows: in China – 1.0, in the UK – 1.0, in Germany – 1.4 (there is a tendency to its decreasing to 1. 0), in France – 1.6, in Switzerland – 0.8. As a result of policies pursued by Russian governments in the years of 1992 to 1998, this ratio grew in our country from 1.2 to 8.0, which made normal economic activity impossible.
2. Implementing monetary policy, the Central Bank can affect / influence the money supply in the economy.
3. Having reached considerable economic growth in the last decade, the government increased the wealth of society as a whole.
4. Being fantastically rich in natural resources, Russia has become one of poor countries nowadays.

5. From 1989 to 1997 the gross domestic product in China grew two times / doubled, having reached 3,366 billion dollars. That was eight times more than in Russia and two times more than in Germany.

Упр. 19 (a), стр. 164:

Pursuing an easy fiscal policy, the government is likely to ...

Because spending more than it receives in taxes, the government must borrow the difference thus tempting banks to raise interest rates on loans. Having to borrow a great deal (because of the great budget deficit), the government makes it impossible ...

Упр. 20, стр. 164:

1. had been expected; 2. was growing / grew; was; 3. monitored; 4. grew, had grown, had adopted; 5. adopted, had fallen / had been falling; 6. faced, was elected, had been accumulating / had accumulated; pledged, would cope with, was; 7. announced, would take, owed

Упр. 22, стр. 166:

1. therefore; 2. whereas; 3. On the one hand, on the other hand; 4. Since; 5. because of; 6. because of; 7. Hence / Therefore; 8. On the one hand, Therefore / Hence, On the other hand

UNIT 12

Упр. 9, стр. 172–173:

- (a) 1. In a command economy the growth of prices was restricted / was held back / was restrained / was kept under control by / through / by means of direct government regulation.
2. Inflation can be restricted / held back / restrained / kept under control by means of tight incomes policy.
3. Some economists consider tight incomes policy to be unable to restrict / hold back / restrain / keep under control inflation for a long time.
4. The aim of the government is to restrict / hold back / restrain / keep under control the growth of the inflation rate.
(b) 1. adopt; 2. receive; 3. adopted; 4. accepted; 5. accept; 6. adopt; 7. receive; 8. accepted / received

Упр. 10, стр. 173:

1. incomes policy; 2. mean; 3. are adjusted, tight monetary policy; argue; 4. speeding up, adjustment; 5. The inflationary spiral, cause; 6. means; 7. argue, money supply growth/ increase, occurs; 8. ensure; 9. account for

Упр. 11, стр. 174:

1. of, to, on, of / for; 2. of, of, with, of; 3. of, — ; 4. — , for, of; 5. of, to, — , between, of; 6. in, — ; 7. per, in, of / for; 8. of, to, in, to, in; 9. — , in, of; — , to

Упр. 13 (a), стр. 175:

1. growing, is interpreted; is considered to be; 2. is adjusted, is not; 3. cannot increase, to compensate, work; 4. are likely to be hurt; 5. has been found to have caused/ has been found to cause; 6. is known to be reduced; 7. are known to have been achieved, decentralized; 8. has moved/ has been moving; have risen; hasn't been, has fallen; hasn't been, has resulted; worn, has gradually lost; are, were; is, has

Упр. 16, стр. 177:

1. adopting; means; 2. anticipated; 3. caused, caused, rather; 4. ensures; 5. indexation; 6. argues, are caused; 7. rather; 8. extent

Упр. 17, стр. 177:

1. temporary, speeding up, adjustment; 2. Tight, money supply; 3. hyper-inflation, inflation rate; 4. adjusted; meant; 5. anticipated, adjusted, cope with; 6. Indexation; 7. though; 8. account for; 9. argued

Упр. 18, стр. 178:

- Sped up / accelerated money circulation causes a higher inflation rate.
- In industrialized economies the share of cash accounts for about four percent of the money supply.
- The incomes policy is an attempt to affect wages and other incomes directly.
- (With) Inflation rate growing, interest rates rise but aggregate demand falls.
- The economists have already determined what causes inflation.
- The government can adopt a tight policy to ensure a low inflation rate.
- A steady increase in money supply is to cause inflation.

Упр. 19, стр. 178:

1. to become; 2. be accounted for; 3. to be characterized; 4. to go down; 5. to have influenced; 6. to have been; 7. to have gone down; 8. to ensure

Упр. 20 (a), стр. 179:

Unlike, that is, both ... and ...; Actually; As a result, eventually; Therefore; On the one hand, whereas; as a result, in particular; On the other hand, as

Упр. 21, стр. 179:

(a) **Синонимы:** by means of — through; however — though; to be due to — to be caused by; to cause — to result in; aggregate — total; to speed — to

accelerate; quite — rather; to accept — to adopt; to expect — to anticipate; a little — to some extent; to happen — to take place, to occur; a number of — several; constant — steady; entire — total; if — whether; to purchase — to buy

(6) *Антонимы*: to sell — to purchase; to sell — to buy; slow — rapid; varying — constant; to be due to — to cause; to be due to — to result in; to cause — to be caused by; constant — temporary; temporary — steady

Упр. 22, стр. 179:

1. The Central Bank requires every commercial bank to hold a certain percentage of its deposits as reserves and the percentage is different for current accounts and time deposits.
2. As / since depositors make deposits and withdraw money at different times, any bank can get along with an amount of cash to cover withdrawals that is much smaller than the total amount of its deposits.
3. Since / as there exists a traditional suspicion in the USA of "big bankers", the United States has given rise to the growth of a great number of local banks.
4. If / provided / when inflation occurs, there are more disadvantages than advantages in holding money.
5. If / provided / when the price level rises, the value of money decreases.
6. When full employment has been achieved, increases in the quantity of money and, hence, spending plans will rapidly speed up inflation.
7. Reductions in the international value of a nation's currency are likely to increase the nation's exports, whereas its imports will be reduced.

Упр. 24, стр. 180:
№ 2

UNIT 13

Упр. 7, стр. 186:
1, 4, 7, 8, 9

Упр. 8, стр. 186—187:

(6) *Developed countries*: Canada, the United Kingdom, France, Australia, Japan, Germany

Developing countries: Mexico, Colombia, Brazil, Argentina, China, India

Less developed countries: Zambia, Chad, Kenya, Nigeria

(a) 1. development; 2. developed; 3. to develop; 4. developing / less developed, developed; 5. development; 6. developing, developed; 7. developing, less developed

Упр. 9 (a), стр. 187:

noted; participating, is manufactured, distributed; Having used, proposed; Having designed, were engaged; produced, manufactured, were delivered, played; based, allowed, having changed, is being used

Упр. 10, стр. 188:

1. allowed; 2. diverse, relatively; 3. gain; 4. depressed; 5. accepted, a major, emphasized; 6. retailer; 7. comparative, relatively; 8. innovations; 9. acceptance, emphasizes

Упр. 11, стр. 189:

(a) employment, employer; dependence; gain; insurance; expansion; credit, creditor; tendency; construction, constructor; exchange; measure, measurement; decision; cost; value; preparation; increase; promotion

(6) to manufacture, to operate, to consume, to report, to cause, to differ, to compete, to market, to develop, to emphasize, to fall, to sell, to force, to compare

(a) different, advantageous, clean, free, marketable, additional, depressed, depressive, reliable, close, diverse, alternative, direct, various, low, warm, major, practical, financial, acceptable

Упр. 12, стр. 189:

1. developed, are recorded / have been recorded; 2. Being; 3. imported; 4. adopted; 5. Holding, maintaining; 6. produced; 7. allowing; 8. Having been destroyed; 9. having applied; 10. being included; is called; 11. being limited, is increasing; 12. Having been designed, known, requiring

Упр. 13, стр. 190:

1. Imposing customs tariffs; Having imposed customs tariffs; Being imposed; Having been imposed;

2. Promoting foreign trade; Having promoted foreign trade; Being promoted by the government; Having been promoted by the government;

3. Accepting the principle of comparative advantage; Having accepted the principle of comparative advantage; Being accepted; Having been accepted;

4. Buying goods in small quantities; Having bought goods in small quantities; Being bought in small quantities; Having been bought in small quantities;

5. Participating in the production sharing; Having participated in the production sharing; Being involved in the world production; Having been involved in the world production;

6. Applying innovations in the production process; Having applied innovations in the production process; Being applied in the production process; Having been applied;
 7. Using credit cards; Having used credit cards; Being used for purchasing goods by mail or phone; Having been used for purchasing by mail.

Упр. 14, стр. 192:

from, to, to, through; of, between, of / for; in, in, to, with, in, at, with, of, for; in, of, for

Упр. 16 (6), стр. 193:

1. exports, imports; 2. to produce, produce; 3. subjected; 4. to record; 5. survey; 6. use; 7. to export; 8. use; 9. subject; 10. are presented; 11. records; 12. to survey

Упр. 17, стр. 194:

1d; 2a; 3b; 4f; 5j; 6i; 7h; 8g; 9c; 10e

Упр. 18 (a), стр. 194:

let, gain; allowed; participating in foreign / international trade, (had) expanded; In line with / According to; acceptance, promotion of innovations, allowed / enabled, major; aid; emphasized; diverse / different, competitive, customers, throughout

Упр. 19 (a), стр. 195:

Национальная валюта	Страна	Прилагательное
rouble	Russia	Russian
pound	England / Britain	English / British
lira	Italy	Italian
mark	Germany	German
peseta	Spain	Spanish
dollar	America / the USA	American
yen	Japan	Japanese
franc	France	French
escudo	Portugal	Portuguese
yuan	China	Chinese
drachma	Greece	Greek

- (6) 1. Last week one dollar was equal to 29 roubles. 2. The rate of pound increased to 46 roubles for one pound. 3. The franc exchange rate is at the same level as yesterday: seven francs to one dollar. 4. Today two Deutsche marks are equal to one dollar. 5. The yen exchange rate has decreased / has fallen to 109 yen to one dollar. 6. There has been / was noticed the increase in escudo exchange rate to dollar at the London Stock Exchange Market. 7. The rouble exchange rate fell / went down sharply yesterday. 8. The Italian lira exchange rate to dollar didn't change last week.

Упр. 21, стр. 197:

- Foreign trade including the exchange of goods and services among countries has resulted in / given rise to greater interrelation between economies of different countries.
- It is important that foreign trade should allow a country to specialize (let a country specialize) in those goods that it can produce cheaper and more efficiently than its competitors.
- Many economists consider / think that the trade based on the principle of comparative advantage allows / enables a country to obtain more goods than it can produce using only its own resources.
- The principles of the foreign trade development considered by such famous economists as Adam Smith and David Ricardo are supposed to be the basis for modern economic theories.
- Competition both in the world market and inside the country makes producers improve goods' quality, apply modernization and innovations to attract more consumers.
- The development of foreign trade allows / enables a country to expand (lets a country expand) the goods' market, to use raw materials and labour resources more rationally, as well as to help / aid depressed sectors of the domestic economy.

Упр. 22 (a), стр. 197:

coordinating, were signed; established, liberalizing; Having signed; organized, existing; having finished, to establish; Having been ratified

Упр. 23 (a), стр. 198:

of, with, for, in / at, in, at; from, out, for, of; — , of, of, of, of, of; of, in, with; — , — , of

Упр. 24, стр. 198:

- Having limited imports, the government attempted to control the amount of currency leaving the country, thus it could increase reserves of its own currency and reduce amounts held by foreigners.

UNIT 14

2. Being involved in production sharing, LDCs
3. Having signed a new major agreement, the member nations of the GATT ...
4. Having been imposed quotas could ...
5. The taxes imposed on the goods imported by domestic producers also increase revenues ...
6. Retailers make their products available at times when consumers are willing and able to buy them; holidays, changing seasons, school graduations generating special opportunities to sell goods.
7. A retailer working hard at improving an image of his store and products, customers ...
8. Having grown to a large size, retail businesses found ...
9. Only having reached the stage of industrialization, the countries began to develop trade relations based on the principle of competitive advantage.
10. Being known for its fine watches, Switzerland maintains its reputation promoting the selling of famous Swiss watches all over the world.

Yup. 26, crp. 200:

1. major; 2. enabled / allowed, compete in; 3. emphasized, gained; 4. relatively, are competing for; 5. has expanded / has been expanding; 6. to compete with; 7. competitive; 8. diverse; 9. promotes, innovations; 10 allows / enables; 11. participating, gain; 12. throughout

REVISION 3

TEXT 6 (crp. 208)

	Output and consumption before trade		Output after specialization		Consumption after trade	
	Radios	Cameras	Radios	Cameras	Radios	Cameras
South	125	5	250	0	130	10
North	250	50	150	70	270	60

TEXT 8 (crp. 211)

that; such as; Due to; as ... as; Although, as well as, such as; than, as; while, but, as; In contrast, so; Although, such as; that, but, both ... and

Yup. 7, crp. 216:

- (a) 1. a stock; 2. a copyright; 3. goodwill; 4. a bond; 5. a trademark; 6. stock-in-trade; 7. a patent; 8. a loan
 (b) 1. copyright; 2. bonds; 3. stock; 4. patent; 5. goodwill; 6. loan; 7. trademarks; 8. stock-in-trade

Yup. 8, crp. 216-217:

1) the calculating of a VAT, calculating a VAT; 2) the imposing of taxes, imposing taxes; 3) the development of trade relations, developing trade relations; 4) the settlement of debts, settling debts; 5) the lease of land, leasing land; 6) the levying of taxes, levying taxes; 7) the repayment of the loan, repaying the loan; 8) the purchase of equipment, purchasing equipment; 9) the management of the enterprise, managing the enterprise; 10) the export of goods, exporting goods

Yup. 9 (a), crp. 217:

1) applying fertilizers, having applied fertilizers; 2) issuing shares / stocks, having issued shares / stocks; 3) expanding retailing, having expanded retailing; 4) introducing innovations, having introduced innovations; 5) supporting depressed industries, having supported depressed industries; 6) regulating the exchange rate of national currency, having regulated the exchange rate of national currency; 7) identifying the GDP per capita, having identified the GDP per capita; 8) setting import tariffs, having set import tariffs; 9) decreasing the production cost, having decreased the production cost; 10) estimating tangible assets, having estimated tangible assets

Yup. 10 (a), crp. 217:

- 1) money in cash, accounts receivable, stock-in-trade;
- 2) investments in bonds, short-term investments in stocks,
- 3) office furniture, harvesters, real estate, computers, company buildings, equipment;
- 4) copyrights, trademarks, goodwill, patents;
- 5) salaries, wages, taxes on property, short-term loans, accounts payable;
- 6) long-term loans

Yup. 11, crp. 218:

1. ... proper managing the company's money and preparing accounts at the due time;
2. ... running his company ...;
3. ... the increasing the total company's profits;
4. ... damaging the goods ... improper packaging;

5. ... everyday managing the company;
6. ... carrying out/ implementing the general company policy;
7. ... decreasing production expenses/ costs and proper operating capital assets;
8. ... improving computer programmes for processing accounting information;
9. ... signing the loan agreement;
10. ... selling the company's real estate.

Ynp. 12 (a), ctp. 219:

has, being; consist; are known to belong; owned, are considered to be; may not be included; argue, is, should be included; (will) cancel out, is; owns, owning; should take

Ynp. 13, ctp. 219:

1. because of; 2. since; 3. so; 4. but; 5. however; 6. While; 7. because;
8. Although; 9. If, thus

Ynp. 15, ctp. 220:

1. stocks, investment interest; 2. long-term, tangible; 3. Accountants, terms; 4. employees, wages, liabilities; 5. stock-in-trade, balance sheet;
6. To operate; 7. net worth, equity; 8. equation; 9. short-term, liabilities;
10. goodwill

Ynp. 16, ctp. 221:

- (a) 1. ... Mr Smith's preparing a balance sheet; 2. ... being in debt; 3. ... his salary having been increased/ having increased his salary; 4. ... the manager's making a report at the general meeting of stockholders; 5. ... the company's president arriving tomorrow; 6. ... its paying the debts in a month; 7. ... publishing his books ... receiving his permission; 8. ... limiting / restricting the UK imports of cars; 9. ... applying the principle of comparative advantage; 10. ... solving the most important tasks; 11. ... joining the European Union; 12. ... importing cheap farm goods; 13. ... receiving foreign financial aid.
- (b) 1. to his building an extension to the barn; 2. the company of not declaring all its profits; 3. for allocating means; 4. for not paying dividends in time; to running the company improperly; 5. of raising tax rates on non-residents' property; 6. of the company's opening a new modern department store; 7. to ratifying the GATT; 8. in producing particular commodities; 9. businessmen from employing young workers with little human capital; 10. from increasing the UK imports of cheaper foreign cars; 11. in exporting natural resources; 12. in developing international division of labour; 13. against com-

panies closing enterprises and decreasing wages, government increasing taxes

Ynp. 17, ctp. 223:

1e; 2j; 3i; 4g; 5c; 6b; 7h; 8f; 9a; 10d

Ynp. 19, ctp. 224:

1. The production can be profitable if both tangible and intangible assets are in proper proportion.
2. Such items as land, real estate and equipment belong to long-term tangible assets as they participate in the production process for / over a long period of time.
3. One can use current / short-term tangible assets, for example accounts receivable, as a means of payment.
4. Goodwill is known to belong to intangible company's assets, however company's reputation can greatly increase its profits.
5. The studying / examination of current/short-term and noncurrent / long-term company's assets is very important for carrying out the analysis of the company's activity.
6. The difference between assets and liabilities is the company's net worth which can be represented in the form of stocks / shares for corporations.

Ynp. 20, ctp. 225:

1. ... without receiving the owner's permission.
2. After having signed a number of documents, the owner transferred his real estate to this educational centre.
3. In preparing a balance sheet the accountant made a few serious mistakes,
4. ... by introducing proper technologies.
5. Before deciding to sell company's stock-in-trade the Sales Manager has to consult the company's president.
6. ... either by issuing extra stocks or borrowing a loan from a bank.
7. In spite of having sold a great share of its stock-in-trade ...
8. On subtracting current liabilities from current assets the accountant found out ...
9. Without enjoying a good reputation the company is not expected ...
10. Before hiring a new employee the Personnel Manager always invites ...

Ynp. 21, ctp. 225:

(a) 1. pay; 2. fee; 3. salary; 4. wage

(b) 1. wage; 2. pay; 3. fee; 4. wages; 5. pay; 6. salary; 7. fees; 8. salary

Ymp. 22, crp. 226:

1. chose / have chosen, has changed; 2. is affected, is called; 3. have bought, lost; 4. knows, was taught; 5. has been followed; 6. is selling; 7. was shown, could; 8. will be developed, will help

Ymp. 25, crp. 228:

age – salary; symbol – trademark; quantity – amount; depreciation – obsolescence; intangible – invisible; form – shape; gradually – slowly; price – value; obligation – liability; employee – worker; to own – to possess; to replace – to change; to owe – to be obliged; tangible – material

UNIT 15

Ymp. 7, crp. 233:

record, preparation, payment, receivables, profit, disagreement, decision, determination, equation, information, investment, management, balance, interpretation, value, analysis, post, accuracy

Ymp. 9, crp. 234:

1. keeping; 2. posting, calculating; 3. checking, showing; 4. having been completed; 5. recording / having recorded; 6. keeping; 7. being held; 8. deciding; 9. not having detected, checking; 10. being drawn up

Ymp. 10, crp. 234:

1. accounting, records; 2. trial balance, statements, accounting; 3. receipts, payments, transactions; 4. record, journals; 5. accuracy; 6. debits, credits; 7. account, debits; 8. listed; 9. a balance

Ymp. 11, crp. 235:

1. The manager knows of the losses being suffered by the company now.
2. The manager knows of the company having suffered losses recently.
3. The manager knows of the losses having been suffered by the company recently.
4. The bankers suggested Mr. Black paying the interest on the loan within three days.
5. The bankers suggested the interest on the loan being paid by Mr. Black within three days.
6. The bankers were informed of Mr. Black having paid the interest on the loan a few days ago.
7. The bankers were informed of the interest on the loan having been paid by Mr. Black a few days ago.
8. The author insists on the publisher making a copyright agreement.

9. The author insists on a copyright agreement being made with the publisher.

10. The author is satisfied with a copyright agreement having been made with the publisher.

11. The author is satisfied with the publisher having made a copyright agreement.

12. The stockholder doesn't mind the investment interest being sent to his account in the bank.

13. The stockholder doesn't mind the investment interest having been sent to his account in the bank.

14. At the general meeting the stockholders agreed to the company employing a new Production Manager.

15. At the general meeting the stockholders agreed to a new Production Manager being employed by the company.

Ymp. 12, crp. 236:

1. records, statements; 2. double-entry, journals, ledgers; 3. Posting data; 4. double-entry, balance, receipts, debits; 5. bookkeeping, trial balance; 6. preliminary; 7. Accuracy; 8. errors; 9. balance, credits, debits; 10. list

Ymp. 13 (a), crp. 236:

of, of; in, in, of; of, by; in; in, —, in; of, on, in; of, below, in; Below, of; of, of, on

Ymp. 14 (a), crp. 237:

are posted, known, consisting; shows, can be determined; is recorded, planned, is placed, to show, has been recorded; used, is, was recorded; is used to show, was posted; is used, to provide; may be kept, owed, paid, owned, owed

Ymp. 16, crp. 238:

1g; 2c; 3i; 4b; 5h; 6j; 7a; 8f; 9d; 10e

Ymp. 17, crp. 239:

1. is to record, to provide; 2. is said to have been done; 3. For the book-keeper's work to be completed/ To complete; 4. expects the manager to make, (in order) to make; 5. know the financial statements to help; 6. (In order) to know, it is necessary to keep; 7. is to / should be done; 8. For the business/ firm to be successful, 9. is known to depend on; 10. are likely to affect/ to influence

Ymp. 18 (a), crp. 239:

is known, have taken / took place; using, mean; shows, made; preparing, should consider; records, earned, owned; are listed; consists of; includes,

concerning, made / undertaken / handled, existing, being recorded; are recorded; is, there is; contains, wish to make, importing, exporting, buying or selling; shows, wishes to make

Ynp. 20, crp. 241:

1. At present the accounting system is known to consist of seven steps, accounting cycle being performed at the first three steps.
2. The principle of double-entry bookkeeping is used for controlling the financial position of a business / an enterprise.
3. One should know that a typical account consists of two parts: the left side for recording payments, and the right side for recording receipts.
4. (In order) to prepare a trial balance it is necessary to do posting to the ledger.
5. The first three steps of the financial accounting cycle are accomplished by the preparation of a trial balance at the end of the fiscal year.
6. Financial accounting provides data for the economic analysis and planning of labour productivity / efficiency and profit increase.

Ynp. 21, crp. 242:

1. a balance of; 2. bringing the company's accounts to a balance; 3. a balanced economy; 4. has had a balance of trade deficit since 1982; 5. the company's balance sheet; 6. the balance of payments; 7. has to draw up a trial balance; 8. is to balance every day, never allowing balances to accumulate; 9. the cash balance will go down by \$40 and the balance in accounts payable will go down by the same amount; 10. the sum of all the debit balances should be equal to the sum of all the credit balances; 11. called the balance on hand / cash, can calculate the account's balance, balance it

Ynp. 22 (a), crp. 242:

its balance of trade; The trade balance, visible exports, visible imports; visible trade, invisible trade; a trade balance, net exports; a favourable trade balance; an unfavourable / adverse trade balance; favourable and unfavourable trade balance, invisible trade; the unfavourable / adverse trade balance, invisible trade; a favourable trade balance, invisible exports earnings

Ynp. 23, crp. 243:

1. Since / After; 2. until; 3. when; 4. Until; 5. Before; 6. since / after; 7. After; 8. When; 9. when; before; since, after; until

UNIT 16

Ynp. 7, crp. 250:

1. If too much money were available, its value would decrease and it would result in inflation. If too much money had been available, its value would have decreased and it would have resulted in inflation.
2. If the company didn't earn a reasonable profit, the share price would fall and it would be difficult to attract additional capital. If the company hadn't earned the reasonable profit, the share price would have fallen and it would have been difficult to attract additional capital.
3. Many companies would lose their stable position in the market if recession continued. Many companies would have lost their stable position in the market if recession had continued.
4. The company would achieve a higher sales level if the retail price were decreased. The company would have achieved a higher sales level if the retail price had been decreased.
5. If the output decreased, the company's costs per unit of the goods produced would go up. If the output had decreased, the company's costs per unit of the goods produced would have gone up.
6. If current liabilities exceeded the company's assets, the company would be forced to sell off its assets for the debts. If current liabilities had exceeded the company's assets, the company would have been forced to sell off its assets for the debts.
7. If the company issued new stocks, it would be possible to replace the obsolete equipment. If the company had issued new stocks, it would have been possible to replace the obsolete equipment.
8. If governments reduced restrictions and tariffs, it would promote the expansion of world trade. If governments had reduced restrictions and tariffs, it would have promoted the expansion of world trade.
9. If the wage paid in a certain industry rose, workers would be attracted from other industries. If the wage paid in a certain industry had risen, workers would have been attracted from other industries.
10. If prices were above the equilibrium price, there would be excess supply. If prices had been above the equilibrium price, there would have been excess supply.

Ynp. 8, crp. 251:

1, 4, 5, 7, 8, 11, 12

Ynp. 9, crp. 251:

(a) relating to the future; pricing decisions; an outside part, an application of capital; following; a defined interval; broad; a set of, a source of supply; an annual report; a performance; the previous month

(6) to distribute – to spread; to deal in – to trade; to accept – to agree; to borrow – to get a loan; to disclose – to make known; to handle – to deal with; to summarize – to give the main points of smth; to be interested in – to be concerned with; to offer – to render; to withdraw – to take back; to generate – to produce; to evaluate – to determine

Ynp. 10, crp. 252:

1. the net loss; 2. evaluates; 3. pricing policy; 4. rendered services, the source of these services; 5. deal in economic performance; 6. summarizing, disclosing, managerial accounting; 7. generate; 8. the withdrawal; 9. inflow and outflow; 10. relating to

Ynp. 12, crp. 253:

(a) 1. Costs; 2. Expenditures; 3. Expenses.

(6) Marginal costs; opportunity costs; budget expenditures; capital / investment expenditures; cash expenses; consumption expenditures / expenses; total expenditures / expenses / costs; annual expenses / costs; anticipated expenses; average expenses / costs; banking expenses; financing expenses / costs; financial expenses / costs; variable costs; management expenses; marketing expenses / costs; per capita expenses; preliminary expenses; storage expenses / costs; fixed expenses / costs; comparative costs; decreasing costs; obsolescence costs; overhead expenses / costs; intangible costs.

(a) 1. annual expenses / costs; 2. capital expenditures; 3. expenses; 4. Expenditures / Expenses; 5. production costs; 6. Current expenses, costs; 7. Overhead costs, fixed / constant costs, variable costs; 8. opportunity costs; 9. planned expenditures, unexpected expenses; 10. management expenses; 11. Fixed / Constant costs

Ynp. 13, crp. 254:

1. can be, should / ought to be related to; 2. are to be / must be; 3. has to increase; 4. must be combined with; 5. had to look for, could be used; 6. must determine, should / ought to be ensured; 7. had to sign; 8. may / can supply; may / can supply; 9. must be replaced / will have to be / is to be replaced; 10. should / ought to be made

Ynp. 14 (a), crp. 255:

exists, may be viewed, are summarized, accepted; (were) developed, have been recognized; deals; 1. states, is to perform, is to receive, must be defined, existing, must be understood; 2. should be evaluated, exchanged; occurs, is, are exchanged; 3. discloses, takes place, is; 4. is calculated; 5. defines; 6. used, must be, used; allows, to be compared; 7. emphasizes,

should present; 8. requires, concerning, should not be recorded, is received, relating, ought to be done, are predicted

Ynp. 16, crp. 257:

1. withdrew; 2. is; 3. will not be shown; 4. chose; 5. had chosen; 6. would be recorded; 7. is paid; 8. had introduced

Ynp. 17, crp. 257:

1c; 2f; 3a; 4e; 5b; 6d

Ynp. 18, crp. 258:

1. are to; 2. ought to, should, should; 3. can; 4. should; 5. should; 6. may; 7. must; 8. had to, should; 9. is to

Ynp. 20, crp. 259:

1. Financial statements published annually for the stockholders are of interest for taxation bodies as well.
2. Statements for management contain data about planning, relationships between cost / value and profits, pricing, budgeting, efficiency and productivity of an enterprise.
3. An annual statement contains the following set of financial reports: a balance sheet, a cash flows statement, an income statement, a statement of retained earnings, data concerning the previous year being disclosed in the statements for comparison.
4. A cash flows statement shows whether the company has accumulated enough cash for financing its activity or it was necessary to borrow some money.
5. An income statement discloses the data both about incomes and expenses and about gains and losses of a company within a given period.
6. A statement of retained earnings includes information about using the company's equity and the level of the stockholders' dividends.

Ynp. 21, crp. 259:

1. managerial, financial, deals with, flows, revenues, losses; 2. pricing, rendered; 3. sources; 4. spread, managerial; 5. budgeting; set; 6. access; 7. previous; 8. summarizes, gains; net loss; 9. dealing in; 10. withdrawal

Ynp. 22, crp. 260:

1. can / should; 2. can; 3. can / should; must; 4. can; can; 5. can; 6. must / should, can

Ynp. 23, crp. 261:

1. ... it will attract more investments from creditors and stockholders.
2. ... they would have covered the production costs and would have ensured

higher profits. 3. Unless / If the long-term plan for the production development were / were not drawn up beforehand / in advance ... 4. ... , provided capital assets were used rationally. 5. ... , tax departments and other interested parties cannot evaluate the financial position of the company. 6. Unless / If the obsolete equipment were / weren't replaced in time, ... 7. ..., the accountant would have determined the company's income. 8. ... if it had higher goodwill in the market than its competitors. 9. ... unless it had been / if it had not been the dry summer weather. 10. ... provided there is not any / no tight government control over cash flow in the market.

Упр. 24, стр. 261:

1. Unless; 2. If / provided, until; 3. if / provided, either ... or; 4. in order to, in spite of; 5. If / provided, instead of; 6. on the one hand, on the other hand; 7. The former, the latter; 8. though; 9. The ... the; 10. neither ... nor; 11. both ... and.

UNIT 17

Упр. 4, стр. 265:

undesirable, irresponsible, improper, disadvantage, unlimited, unexpected, impossible, inadequate, disagreement, unreal, insufficient, undeveloped, uneasy, irregular, unable, inefficient, unprofitable, unsuccessful, inactive, unemployed, independent

Упр. 7, стр. 268:

advantage – benefit; disadvantage – drawback; in order to have profit – for the purpose of profit; to employ smb – to hire smb; to be fully responsible for smth – to be fully liable for smth; to forbid smb smth – to prohibit smb smth; to get (dividends) – to receive / obtain (dividends); to take chances – to run a risk; smb's property – personal wealth; a consumer – a buyer; to carry out functions – to perform functions; to operate a business – to run a business; to end the business – to dissolve; to let smb do smth – to allow / enable smb to do smth; to be pensioned off – to retire; to spread profits – the distribution of profits; full financial liability – complete financial responsibility / unlimited liability; to get back investments – to recover investments; a corporate performance – a corporate activity; to set up a partnership – to create / establish a partnership; to own smth together – to own jointly; to pay debts – to settle the debts; produced commodities – manufactured goods; to restrict liability – to limit liability; to involve large amounts of capital – to attract large amounts of capital; the main business form – the dominant form; to pay taxes twice – double taxation; smth unwanted – undesirable; to provide reports – to file reports

Упр. 9, стр. 269:

1, 4, 5, 6, 9

Упр. 10, стр. 269:

2, 4, 5, 6

Упр. 11, стр. 270:

1. a sole proprietorship, ownership, personal services; The owner; 2. to be personally liable for the activity; prohibited, fail; 3. benefits / advantages, drawbacks / disadvantages; double taxation; desirable, agreements prohibiting double taxation; 4. The failure; 5. hire / employ; 6. partnership retires, partners, the dissolving of the company; 7. Limited liability

Упр. 12, стр. 271:

(a) 1. Gain; 2. Profit; 3. Income; 4. Benefit; 5. Revenue

(б) получить прибыль; общий доход / выигрыш / прирост; ежегодный доход; доход / прибыль от торговли; средний выигрыш / доход; прибыль до налогообложения; чистая прибыль; ожидаемый доход / прирост; доход от дивидендов; повышение / увеличение прибылей; предельный доход; потребительский доход; снижение прибылей; доход от экспорта; торговые преимущества / преимущества от торговли; прибыль от рекламы; бюджетный (годовой) доход; процентный доход; балансовая прибыль; финансовое преимущество; национальный доход / доход страны; избыточный доход; необлагаемый налогом доход; взаимный выигрыш; доход на душу населения; налоговые поступления / поступления от налога; прирост капитала; дополнительные преимущества / льготы; доход от ренты; нераспределенная прибыль; экономические выгоды / преимущества

(с) 1. benefits / gains; 2. net profit / gain; 3. benefits; 4. annual company' revenue / income, retained income; 5. total income / gain; 6. the total economic gain; 7. Advertising profit, trade / commercial profit; 8. benefits; 9. annual income / revenue; 10. profit; 11. net gain / revenue / profit; 12. The gain; 13. Average income per capita

Упр. 13 (a), стр. 272:

that, those; these; these, that; this; that, those; this, that; that; this, those

Упр. 14 (a), стр. 272:

led, including; Having been established, was expected to bring, produced; had been issued, started, were / are likely to have believed, bought; had risen / rose, became, had gone; rose, was announced to have been dissolved, was; is, was, lost; Having adopted, prohibited

Упр. 17, стр. 274:

1. should; 2. should; 3. have to; 4. can / may; 5. may; 6. should be able; 7. should; 8. must

Упр. 18, стр. 275:

1. retired; 2. doubled; 3. prohibited, limiting; 4. to benefit; 5. hiring; 6. recover; 7. file; 8. dissolved; 9. established; 10. are ... liable

Упр. 20, стр. 276:

1. The emergence of the three main existing forms of ownership was closely connected with the era of rapid economic progress in all industries.
2. In the sole proprietorship the owner receives the whole business profit, however, he is also fully personally responsible/ liable if he is not able to meet his liabilities to suppliers and clients.
3. The partnership allows owners to combine their financial capitals for obtaining maximum profits, and makes it easier to get a bank loan for the expansion of their activity as well.
4. The corporation ownership has both benefits/advantages and drawbacks/ disadvantages, limited liability of stockholders being the main advantage of a corporation.
5. The system of double taxation includes taxation on dividends obtained by stockholders.
6. Large corporations paying higher salaries to their employees, more qualified specialists for performing complex research can be employed/ hired.

Упр. 21 (a), стр. 277:

Having been founded; is said to have changed; Having started; is known to have been established, being, being; was expected to buy, refined, to be sold; Expanding / Having expanded; marketing, operating; Having spread / Spreading; is known to have been involved, trying; was reported to have come

Упр. 22, стр. 278:

1. having reached, having exceeded; 2. working, should take, spent; 3. are spread; 4. grew, doubled, increased; 5. Being, makes, draws, hires, fires, obtains; 6. made, failed; 7. are, is, to meet; 8. has been invested, owns; 9. is affected; 10. Having recovered, spent

Упр. 25, стр. 279:

1. an industry; 2. a holding company; 3. a company; 4. a subsidiary; 5. a firm; 6. public corporation; 7. an insurance company; 8. a joint-stock company; 9. a cooperative society

UNIT 18

Упр. 2, стр. 281:

- 1) e-mail; 2) chip; 3) on-line; 4) software; 5) browser; 6) World Wide Web; 7) internet; 8) site; 9) file; 10) directory

Упр. 3, стр. 281:

- 1, 2, 3, 5, 7, 9

Упр. 6, стр. 285:

быстро расти; посредством компьютеров; поддерживать деловые отношения; включать экономическую деятельность; для обмена документами; сектор розничной торговли; совершать простые торговые сделки; быть относительно недорогим; любая отдельная машина; передача информации; делать вклад в рост...; среди других нововведений; посреднические услуги; ограничивать доступ; заменять на электронные эквиваленты; производить продукт; возросшее число отдельных лиц; внутри компании; формы покупки

Упр. 7, стр. 285:

- (a) additional, economical / economic, reliable, valuable, competitive, limited, direct, comparable, favourable, productive, financial, special, various, different
(b) accurate, preliminary, similar, relative, different / various, due / proper, current, available, temporary, total / common, alternative, marginal, tangible, obsolete, previous, initial
(c) более благоприятный, наилучшие окружающие условия, более высокий уровень жизни, менее аккуратный, самая процветающая компания, большая поддержка, гораздо более надежный, простейший метод доставки, более хорошие возможности, наилучшая удаленная обучающая система, более надежное шифрование информации, менее эффективное сотрудничество, худшее творение(создание), самое нежелательное соединение

Упр. 8, стр. 286:

1. collaborating, creating; 2. deliver; 3. surrounding; 4. flourishing; 5. remote; 6. secure; 7. creation, linking; 8. elaborated; 9. sales

Упр. 9, стр. 286:

1. had run; 2. will dissolve; 3. couldn't obtain; 4. hadn't been; 5. would have increased; 6. differed; 7. doesn't have; 8. would be able to borrow; 9. were; 10. is

Упр. 10, стр. 287:

1. are connected, link; 2. delivery; 3. commercial; 4. support; 5. original; 6. encrypting; 7. facilitate; 8. sales; 9. Collaborating; 10. refer

Упр. 11, стр. 288:

1. The extent of public ownership in industry is believed to depend very much on political ideology.
2. Each individual's expenditure is assumed to contribute to some other individual's income.
3. Much of economics is thought to be devoted to the theory of how society solves the problem of what, how and for whom to produce.
4. The general definition of markets is considered to have been adopted only some years ago.
5. The lower company taxes were assumed to promote domestic industry development.
6. High quality goods were expected to be sold at the annual sales.
7. The passwords are known to be used by collaborating businesses for restricting access to the company's sensitive information.
8. E-commerce is supposed to be the essential part of business by newly established companies.

Упр. 12, стр. 288:

1. an employee; 2. an owner / a proprietor; 3. a creditor; 4. a consumer; 5. an investor; 6. an employer; 7. a stockholder; 8. an accountant; 9. a customer; 10. a retailer; 11. a wholesaler; 12. a bookkeeper; 13. a debtor; 14. a marketer; 15. a competitor

Упр. 13 (a), стр. 289:

one; It; It, ones; It; One, it; it; It, one; it, ones

Упр. 15, стр. 290:

1e; 2c; 3h; 4j; 5i; 6b; 7g; 8f; 9a; 10d

Упр. 16, стр. 290:

1. should / have to; 2. ought to / should; 3. must; 4. should / are to be; 5. may / can; 6. should / ought to; 7. should / must; 8. are to be; 9. had to; 10. should / can

Упр. 17, стр. 291:

1. both ... and; 2. The ... the; 3. Neither ... nor; 4. both ... and / either ... or; 5. both ... and / either ... or; 6. as ... as; 7. The ... the; 8. Neither ... nor

Упр. 19, стр. 292:

1. New technologies for communications having been developed, the Internet services can be easily delivered to users in remote places.

2. Due to the Web one can get access to different/ various Internet information.
3. The Internet / computer network is known to be used for different purposes, e-mail and e-commerce being the most important of its partners / components.
4. The more users are connected to computer networks, the more rapidly e-commerce will be spread.
5. Communication through the Internet is of great importance both for individuals and organizations.
6. All types of computer networks should be provided with security systems for transferring any sensitive information.

Упр. 20 (a), стр. 292:

поддерживая электронную торговлю; поддержка электронной торговли; соединяющая система; система, соединяющая пользователей; соединяя пользователей, сеть...; будучи окруженными обширной сетью, пользователи...; без соединения пользователей; система, соединяющая пользователей компьютеров; после разработки сложной сети; после того как эта сеть была разработана (кем-то)...; разрабатывая сложную сеть, инженеры...; разработав сложную сеть, инженеры...; разрабатывая сложную сеть; благодаря созданию электронного аукциона по продаже; до создания электронного аукциона по продаже; после того как система безопасности компьютера была создана; будучи созданной, система безопасности компьютера...

Упр. 21 (a), стр. 293:

appeared, was called; Having been established, was to provide, engaged; were allowed, named, was created; Having taken, used, is / was able to handle, carrying; is known to be governed, is; Being developed, help

Упр. 22, стр. 293:

1. as well as; 2. only; 3. Unlike; 4. the same, such as; 5. Like; 6. as; 7. as well; 8. the only

Упр. 23, стр. 294:

to compete for attracting customers; to provide users with free access to information; to involve in collaboration; to refer to unfavourable conditions; to exchange American dollars to Deutchemarks; to trade in manufactured / production goods with developed countries; the distribution of the world computer network was followed by the rapid development of e-commerce; trade relations development is influenced by the government policy; to contribute in the creation of remote educational system; to cope

with a problem; to adapt to inflation; to depend on the exchange rate; to explain the causes of depreciation to the manager; to look for a wholesaler; to elaborate/ develop new means of communications; to facilitate e-commerce development

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**Глушенкова Елена Владимировна
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Компьютерная верстка Н. В. Молокановой
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E-mail: astpub@aha.ru**

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