

МИНИСТЕРСТВО СЕЛЬСКОГО ХОЗЯЙСТВА
И ПРОДОВОЛЬСТВИЯ РЕСПУБЛИКИ БЕЛАРУСЬ

ГЛАВНОЕ УПРАВЛЕНИЕ ОБРАЗОВАНИЯ,
НАУКИ И КАДРОВОЙ ПОЛИТИКИ

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ОРДЕНОВ ОКТЯБРЬСКОЙ РЕВОЛЮЦИИ
И ТРУДОВОГО КРАСНОГО ЗНАМЕНИ
СЕЛЬСКОХОЗЯЙСТВЕННАЯ АКАДЕМИЯ»

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АНГЛИЙСКИЙ ЯЗЫК

CHECK YOUR VOCABULARY FOR ECONOMICS

*Методические указания
для студентов, обучающихся по специальности
1-74 01 01 Экономика и организация производства в отраслях
агропромышленного комплекса*

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Данные методические указания представляют собой серию заданий и упражнений различного характера, позволяющих расширить лексический запас студентов.

Для студентов, обучающихся по специальности 1-74 01 01 Экономика и организация производства в отраслях агропромышленного комплекса.

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ВВЕДЕНИЕ

Данные методические разработки предназначены для студентов экономических специальностей.

Цель методических разработок – накопление, систематизация и контроль словарного запаса (терминов и терминологических сочетаний), характерного для языка специальности.

Методические разработки состоят из четырех разделов: «Money», «Prices», «Basic Business words», «Business firms and companies».

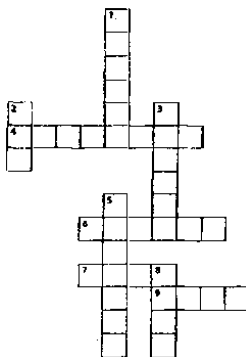
Методические разработки представляют собой серию заданий и упражнений различного характера, позволяющих расширить лексический запас студентов. Лексика представлена в виде тестов на подбор русских /английских эквивалентов, определений к словам и выражениям, а также упражнений на заполнение пропусков в тексте наиболее подходящими словами. Задания составлены на базе лексического минимума, который входит в обязательный курс обучения.

Разнообразные тестовые задания помогают создавать такие лексические умения, как умение употреблять лексические единицы во всех свойственных им формах и функциях, создавать лексические сочетания слов, не встречавшихся в речевом опыте, выбирать в зависимости от ситуации лексическую единицу из ряда слов, близких по значению.

Методические разработки предназначены в качестве дополнительного материала для аудиторной работы.

Part I
MONEY

Ex. 1. Complete this crossword.



Across:

- 4. To take out money you have put in the bank.
- 6. To use money to make a profit out of something that will increase in value.
- 7. To give someone the use of something, such as money for a limited period of time.
- 9. To get money by working.

Down:

- 1. To have enough money to do or buy something without difficulty.
- 2. To have to pay money to someone because they lent it to you.
- 3. To risk your money or property on horse races, in card games or in business.
- 5. To receive money, goods from someone who has died or moved on.
- 8. Something that you owe to someone else.

Ex. 2. Now fill in the gaps in the following sentences with the appropriate word. The first two letters of each word have been given to help you.

- 1. The cashier would not let me to take any more money out of my cu... account as I was already \$ 50 ov
- 2. Excuse me. Would you have ch..... for a 20 \$ no

3. Would you like to pay ca or by ch..... or credit card?
4. I wouldn't buy sh in that company if I were you. They made a lo ... last year.
5. The waiters in that restaurant get low wa....., but they make a fortune in
6. You can withdraw money and order a bank st..... from ca machines.
7. If you want to buy a house, go to a building society for your mo
8. The problems with the ec in my country have affected the ex... ra ... badly.
9. I'm a bit hard up at the moment. Do you think you could le me 10\$?
10. By donating money to ch you can often get substantial ta deductions.

Ex. 3. Test your money expressions! Choose the correct option in the sentence below and say what each underlined money expression means.

1. They are quite an unusual couple. She earns a fortune as a lawyer. So when they had a baby, he gave up his job. Now she is the main breadwinner/breadmaker while he stays at home to look after the children.

2. Last year I inherited some money from my grandmother, but I haven't spent it yet. I'm saving it for a wet day/ for a rainy day.

3. "Have you got any wealthy friends?" "No, all my friends are broken/broke like me"

4. "Did you hear about Alan winning 2, 000 last week?" "No! Lucky thing! What's he going to do with it?" "Oh, you know Alan. He's already thrown it/ blown it on a weekend in New York."

5. You've been wearing the same suit for years. Don't you think it's time you splashed out/ rushed out on some new clothes?"

6. "Number 21 is for sale." "How much for?" " I don't know, but it's the biggest house in the street and they've got a swimming pool, sauna and jacuzzi. It must be worth a fortune/a goldmine."

Ex. 4. Underline the most suitable word or phrase.

1. I haven't got enough money. Could you borrow / lend me some?
2. This car is too expensive. We can't afford / pay it.
3. There is a small flat to hire / let in Bridge Street.
4. How much do you earn / gain in your new job?
5. How much do you reckon / value that house would cost?

Ex. 5. Money is a very important thing for people, that is why there are a lot of proverbs and sayings about money. Match the proverbs about money with their Russian equivalents.

1. Take care of the pence and the pounds will take care of themselves.	a) Богатый совести не купит, а свою погубит. В аду не быть – богатства не нажить.
2. Money burns a hole in the pocket.	b) Деньги не пахнут.
3. Money has no smell.	c) Грязь и деньги ходят рядом.
4. Money is a good servant but a bad master.	d) Денежка к денежке – оно и капитал.
5. Money often unmakes the man who makes it.	e) Бедному нужно многое, жадному – все.
6. Poverty is in want of much, avarice of everything.	f) Хочешь потерять друга, одолжи ему денег.
7. A great fortune is a great slavery.	g) Лучше быть бедняком, чем разбогатеть с грехом.
8. Muck and money go together.	h) Деньги горят в руках.
9. Lend your money and lose your friend.	i) Не истратил – все равно что заработал.
10. A friend in court is better than a penny in purse.	j) Больше денег – больше хлопот. Богатому не спится, он вора боится.
11. A penny saved is a penny gained.	к) Умный человек – хозяин деньгам, а скупой – слуга.
12. A light purse makes a heavy heart	l) Деньги правят миром.
13. A bargain is a bargain.	m) Расходы на обучение всегда окупаются.
14. Time is money	n) Уговор дороже денег.
15. Money makes the world go round.	o) Есть звякнуть, можно и крикнуть.
16. A good name is better than riches	р) Был бы друг, а деньги будут. Доброе братство милее богатства.
17. Money spent on the brain is never spent in vain.	q) Время – деньги.
18. A heavy purse makes a light heart.	г) Хуже всех бед, когда денег нет.

Ex. 6. Match the money expressions with their definitions.

- | | |
|------------------------|--|
| 1. to put money into | a) money that is paid to someone not to tell other people about something embarrassing |
| 2. funny money | b) money paid for murdering someone |
| 3. pocket money | c) to marry someone whose family is rich |
| 4. to roll in money | d) to make much money |
| 5. for my money | e) to be very rich |
| 6. hush money | f) money that you earn very easily |
| 7. to coin the money | g) in my opinion |
| 8. money for jam | h) to use your money in order to make a profit |
| 9. to marry into money | i) a small amount of money you can use to buy small things |
| 10. blood money | j) money that has been printed illegally, counterfeit |

Ex. 7. Read the text. Use the words given in capitals at the end of each line to form a word that fits the space at the same line.

The Origins of Money

About 3,800 years ago, a woman from one of the (1) families in Sippar, Iraq,	WEALTH
decided to buy land with a (2) inheritance: a huge silver ring.	VALUE
The (3) was recorded on a tablet	SELL
which was found by (4) in the 19 th century.	RESEARCH
Other pieces of gold and silver have also been (5)	IDENTITY
and there is a strong (6) that this was the first money ever used.	POSSIBLE
At this time huge (7) were being constructed in the towns of Mesopotamia,	BUILD
and (8) were needed to do the work.	SPECIAL
It seems that these builders were (9) paid with little tokens which could be exchanged for goods.	PROBABLE
(10), these tokens were replaced by heavy weights of silver.	GRADUAL
We know from written (11) that have survived down the centuries	DESCRIBE
that the (12) people used to carry around large bags containing these pieces of silver.	RICH
The silver made people's lives (13) than before and this is how money was born.	SIMPLE

Ex. 8. Read the text. Use the words given in brackets to form a word that fits the space.

Money, money, money

Helen has always dreamed of becoming a (1) (WEALTH) woman, and imagined living in a (2) (LUXURY) mansion and how her friends would praise her (3) (GENEROUS) when she gave them expensive presents. In reality she was usually hard up. She had some (4) (SLAVE) and small life (5) (INSURE) policy, but her antique shop was not really very (6) (PROFIT). Every time she took money out of the bank, the (7) (CASH) checked her account and told her how little there was in it. Helen had taken out a (8) (LEND) a month before. How could she repay it? Then one day she noticed an old painting in her shop. She had thought it was (9) (WORTH), but as she brushed away the dust, she saw (10) (SIGN) at the bottom. It said "Renoir"! She was rich at last!

Ex. 9. How careful are you with your money? Do you spend all your money? Do you save any money? Read the questionnaire and think about your answers. Then work in pairs. Interview your partner. Find out how careful he/she is with money.

1. When you get a present of money (e.g. for your birthday), how much of it do you save?

- a) all of it b) most of it c) some of it d) none of it

2. How many of the following things did you buy last month?

Jeans, a CD, a computer game, a T-shirt?

- a) none of them b) some of them c) most of them d) all of them

3. When you go out with your friends, how much money do you take with you?

- a) none b) not very much c) quite a lot d) all the money I have

4. If you see two things in a shop you really like, which do you buy?

- a) neither of them b) one of them c) sometimes both of them
d) always both of them

5. Someone asks you to give something to a charity that you like, how much money do you give?

- a) none b) a little c) quite a lot d) all the money I've got with me

Answer key. Mainly "a" answers: you are very careful with money!
Mainly "b" answers: you are quite careful with money.

Mainly "c" answers: you aren't very careful with money.

Mainly "d" answers: you are generous but need to take more care with your money!

Ex. 10. Read the following text. The word in bold type in the text is the synonym to two words in A, B, C below. Find an odd word in A, B, C.

Counterfeit Money

In addition to (1) strict legal measures, many governments (2) undertake a number of physical measures to prevent the (3) counterfeit of money. In the United States both printed bills and struck coins have been given characteristic features that, when closely examined, will prove the money to be (4) genuine or counterfeit.

One of the more obvious (5) features of a counterfeit bill is the (6) poor resolution of lines in the engraving of the bill. The line-intaglio process used for the printing of bills produces a (7) distinctive sharpness of fine lines and readily discernible differences in ink thickness. Genuine bills have another element that is difficult to imitate: the use of a distinctive cotton and linen paper specially made for the government printing office and characterized by (8) tiny blue and red silk fibers. A third feature of government-printed bills is a border design composed of a lacelike network of fine white lines created by a geometric lathe. (9) Close examination of this feature for clear, unbroken lines will aid in the detection of counterfeit money. The test of rubbing a bill on a piece of paper to prove its genuineness is not an accurate one, (11) because a genuine bill will give off ink as (12) readily as a counterfeit.

In the United States, coins generally are not counterfeited as often as bills are, (13) partially because of their lesser (14) value. Another reason that coins are less often counterfeited is that, since 1965, the use of silver in coin production was (15) reduced 50 percent.

1.	a	severe	b	tough	c	slack
2.	a	take on	b	take after	c	tackle on
3.	a	cheat	b	fake	c	forgery
4.	a	fraudulent	b	veritable	c	true
5.	a	attributes	b	characteristics	c	manners
6.	a	deficient	b	indigent	c	insufficient
7.	a	illegible	b	visible	c	noticeable
8.	a	diminutive	b	minute	c	dwarfish
9.	a	approximate	b	precise	c	exact
10.	a	assist	b	hinder	c	help
11.	a	since	b	so	c	as
12.	a	easily	b	simply	c	merely
13.	a	parcel	b	completely	c	partly
14.	a	charge	b	worth	c	cost
15.	a	decreased	b	cut	c	deduced

Ex. 11. Read the following text and chose the correct alternative.

Counterfeit Money

Many governments have undertaken (1) a number / the number of physical measures to prevent the counterfeiting of money. In the United States both printed bills and struck coins have been given characteristic (2) futures / features that, when closely examined, will prove the money to be (3) genius / genuine or counterfeit.

One of the more obvious (4) qualities / quantities of a counterfeit bill is the vast / poor resolution of lines in the engraving of the bill. The line-intaglio process used for the printing of bills produces a (6) distinctive / vague sharpness of fine lines and readily discernible differences in ink thickness. Genuine bills have another element that is difficult to (7) imagine/ imitate: the use of a distinctive cotton and linen paper (8) especially / specially made for the government printing office and characterized by (9) tiny / dwarfish blue and red silk fibers. A third feature of government-printed bills is a border design (10) composed of / consisted from a lacelike network of fine white lines created by a geometric lathe. (11) Close / Near examination of this feature for (12) clean / clear, unbroken lines will aid in the detection of counterfeit money. The test of rubbing a bill on a piece of paper to (13) prove / proof its genuineness is not an accurate one, because a genuine bill will (14) give in / give off ink as readily as a counterfeit.

In the United States, coins generally are not counterfeited as often as are bills, partially because of their lesser (15) value / price. Another reason that coins are less often counterfeited is that, since 1965, the use of silver in coin production (10- and 25-cent pieces) was (16) reducted / reduced 50 percent. Because counterfeit coins are usually cast (17) not / rather than struck, they exhibit a lack of definition, thin plating, and sometimes even tiny globules that (18) indict / indicate where the metal penetrated porous areas of the mould.

Ex. 12. In the magic square given below try to find as many words as possible on the topic “Money”.

A	C	O	I	N	A	P	P
C	A	S	H	O	H	O	E
C	A	A	E	T	T	V	N
O	V	L	T	E	L	E	S
U	P	A	A	W	A	R	I
N	I	R	X	A	E	T	O
T	T	Y	G	G	W	Y	N
C	U	R	R	E	N	C	Y

Part II

PRICES

Ex. 13. Match the words from the left with those from the right and compose the sentences of your own using the given combinations.

- | | |
|-------------------------------|---|
| 1. at a price of | a. повышать цены |
| 2. to set prices | b. продаваться по высокой цене |
| 3. to freeze prices | c. резкое падение цен |
| 4. to pay an exorbitant price | d. диктовать цены |
| 5. skyrocket | e. договорная цена |
| 6. to mark up the prices | f. жесткие цены |
| 7. fell | g. назначать цену |
| 8. to keep prices down | h. понижать / снижать цены |
| 9. to be a price leader | i. установить цены |
| 10. to get a high price | j. замораживать цены |
| 11. to quote a price | k. не допускать роста цен |
| 12. bargain price | l. приемлемая, справедливая цена |
| 13. stiff prices | m. по цене |
| 14. to bring down the price | n. резкий рост цен |
| 15. fair price | o. заплатить за что-либо очень высокую цену |

Ex. 14. What kind of prices can you name? Match the English and the Russian equivalents.

- | | |
|---------------------|--|
| 1. buying price | a. рыночная цена |
| 2. outrageous price | b. цена со скидкой, цена ниже номинала |
| 3. retail price | c. договорная цена |
| 4. fixed price | d. запрашиваемая цена, цена продавца |
| 5. reasonable price | e. самая низкая цена |
| 6. bargain price | f. очень высокая, чрезмерная цена |
| 7. wholesale price | g. скользящая цена |
| 8. market price | h. действующая цена, действительная цена |
| 9. asked price | i. приемлемая, справедливая цена |
| 10. reduced price | j. розничная цена |
| 11. sliding price | k. оптовая цена |
| 12. going price | l. твердая цена |
| 13. fair price | m. сниженная цена |
| 14. discount price | n. покупная цена |
| 15. upset price | o. умеренная цена, доступная цена |

Ex. 15. Organize these words into two columns: to roll back, to mark up, to slash, to bring down, to cut, to hike, to mark down, to raise, to reduce, to bring down, to undercut, to increase, to lower

Слова, означающие Понижение цен
Слова, означающие Повышение цен

Ex. 16. Now imagine you live in some imaginary country of Moon-land, and comment on the economic situation there. Match the economic statements with their explanations.

1. There are 20 million in Moony land who want to work. One million do not have jobs.

2. Some industries are privately owned and some are state-owned.

3. Last year the size of economy was \$100 billion. This year it is \$101 billion.

4. Prices are much higher this year than last year.

5. Banking, insurance and tourism, etc. are important to the country's economy.

6. But the production of cars, machine tools, white goods, etc. is still the most important part of the economy.

7. At the moment, this economic situation is bad. There is a danger that the economy will shrink, not grow this year.

8. Most working people have to pay about a third of their income to the government

9. Today you can buy 10 Moons for one US dollar. Last year it was the same.

10. Two million workers are members of labor organizations.

a. The exchange rate is stable.

b. The standard rate of income tax is 30 %.

c. The manufacturing sector is larger than the service sector.

d. The unemployment rate is 5 %.

e. People are afraid of a recession.

f. The growth rate is 1 %.

g. The economy has a large service sector.

h. Trade union membership is about 10 % of the whole work force.

i. Moonyland has a mixed economy.

j. The rate of inflation is high.

Ex. 17. Find 20 words connected with pricing and prices in this Magic Square.

E	K	R	A	T	E	U	R	O	R	T	Y	M	D
C	A	I	T	O	X	B	E	W	R	A	P	H	O
O	W	T	O	I	C	S	T	A	B	L	E	B	L
N	L	K	A	N	H	A	Q	U	I	W	N	I	L
O	I	N	F	L	A	T	I	O	N	O	L	L	A
M	N	M	Q	W	N	T	E	T	Y	R	U	L	R
Y	C	B	A	R	G	A	I	N	B	K	M	I	F
L	O	N	S	L	E	X	A	S	Z	F	N	O	L
R	M	E	G	O	O	D	S	N	P	O	U	N	D
P	E	N	C	E	C	V	W	T	E	R	R	Y	U
O	L	P	P	I	S	K	Y	R	O	C	K	E	T
I	T	F	A	I	R	P	R	I	C	E	J	F	U
R	O	E	Y	J	L	X	O	A	I	G	K	A	L
D	I	N	S	U	R	A	N	C	E	P	O	L	E
R	U	B	L	E	L	K	S	H	O	D	V	L	M

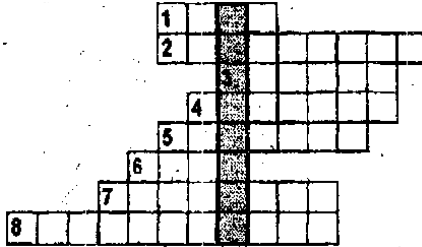
Ex. 18. Match the statements from the left with the responses on the right. Then compose business dialogs of your own.

- | | |
|---|---|
| 1. How can you explain the fall prices? | a. I know, but I like it so much, in |
| 2. Can you give me a discount? | b. Yes, but I didn't have time to reply. |
| 3. Can I leave a message? | c. You are right, moreover the prices have skyrocketed. |
| 4. I must buy insurance for my car. | d. It's on the same level with the previous year. |
| 5. You paid an exorbitant price for ring! | e. Right, and they aren't going to this make any concessions. |
| 6. At the moment the economy is stable. | f. I'm afraid, not. The prices are not fixed. |
| 7. Did you get my message? | g. It coincides with the market price. |
| 8. Their prices are set. | h. We didn't have enough customers. |
| 9. What about the asked price? | i. Sure, but this company charges an outrageous price for it |
| 10. How high is the unemployment rate? | j. Yes, I'll pass it on as soon as I see him. |

Part III

BASIC BUSINESS WORDS

Ex. 19. Find the hidden word in the puzzle.



1. Money owed; an obligation to pay to someone else.
2. Machines, tools and other items needed to run a business.
3. A plan or project.
4. Ltd.
5. A business plan, often associated with the idea or risk.
6. To deal with.
7. A person or company that puts money into a business to make profit in the future.
8. Association of two or more people.

Ex. 20. Complete the sentences below using the correct alternative.

1. He managed to get the painting for less than the asking ____ .
a) value b) price c) cost d) amount
2. The price for oil keeps ____ .
a) rising b) getting larger c) raising d) becoming bigger
3. He got very _____ advice where to invest money, so it is the reason ____ buying the house.
a) precious, of b) priceless, to c) valuable, for d) precious, for
4. The police arrested a gang making ____ currency.
a) wrong b) artificial c) counterfeit d) insincere
5. People ____ money in banks for future use.
a) give b) pay c) keep d) spend
6. Prices are very ____ in this shop.
a) expensive b) high c) deap d) big
7. The ____ money was found in the drawer.
a) missing b) missed c) losing d) absent

Ex. 22. Find the odd one in each of these groups of the basic business words:

1. firm	enterprise	company	market
2. increase	boost	rise	deteriorate
3. climb	decrease	fall	drop
4. plant	office	works	factory
5. produce	create	calculate	manufacture
6. client	customer	manager	consumer
7. bull	stag	dog	bear
8. overdraft	clerk	loan	credit
9. income	benefit	staff	profit
10. manager	executive	businessman	action
11. division	department	bank	section
12. workforce	employer	personnel	staff
13. choice	option	action	alternative
14. call	phone	discuss	ring
15. share	dividend	product	stock

Ex. 23. Fill in the blanks in this passage using phrases from the list below.

The Chain of Distribution

Between the manufacturers and consumers will be a variety of carriers, wholesales, stores and shopkeepers, making up a complex chain of distribution. When retailers (stores and shopkeepers) are operating on a sufficiently large scale, they...purchase goods directly from the manufacturer. Bulk buying will reduce their unit costs and this will...charge lower prices to customers. From the manufacturers point of view the direct contact with their customers (the retailers) give...the market and allow them to adjust their products and policies to the changing markets. The wholesalers often become an intermediary in this traditional pattern of distribution. They obtain goods from many different manufacturers and sell them to...retail outlets in their own catchment areas. By... and selling comparatively small quantities to retailers they greatly reduce transport costs.

The retailers keep small quantities of ...goods, thus giving the consumer as much choice as possible. They provide...for the customers, particularly for the information and advice, and they provide... to the whole salers and manufacturers.

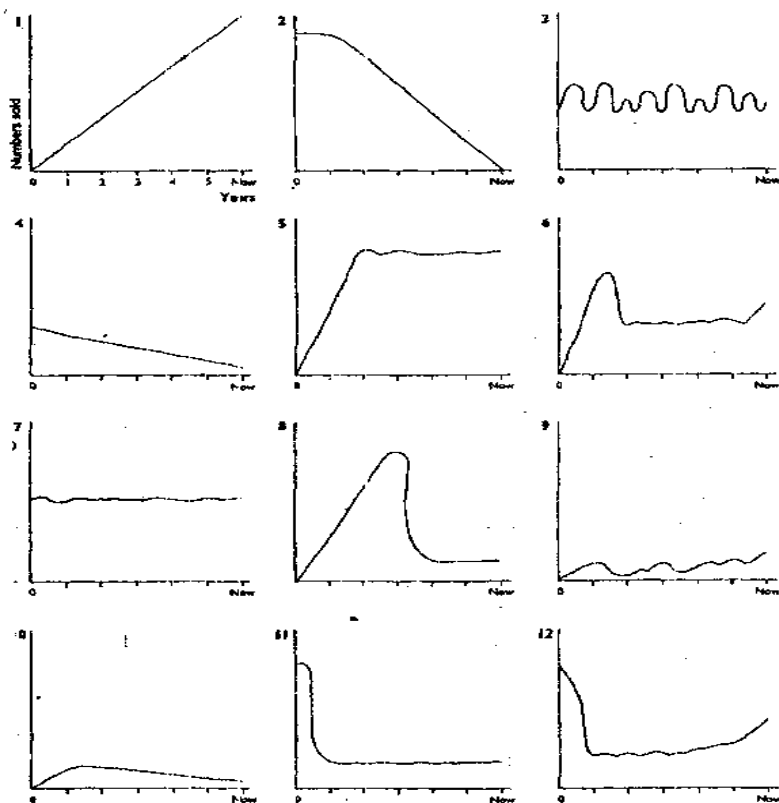
A multitude of, allow them to, may be able to, a better picture of, a wide variety of, a pick-up point, a useful feedback, buying in bulk.

Ex. 24. Match the nouns from the box with the dictionary definitions.

Shareholders, trade cycle, dividends, expertise, redundancy, depression, inflation, subsidy, boom, resources, syndicate, market research, brand, sponsor, venture, devaluation.

1. When this is happening, prices are rising.	
2. A payment by the state to produces in order to reduce prices.	
3. Part proprietors of a company, those who collectively own the equity.	
4. A period of heavy unemployment and economic stagnation.	
5. Specialized skill or knowledge.	
6. A situation where an employee is no longer required by the employer.	
7. A period when economic activity is at a high level. Production expands. Prices and wages rise. Unemployment declines.	
8. Payments made to those who own the equity of a company.	
9. Human and financial assets which can be used in the business.	
10. An established product name which is usually registered.	
11. An undertaking with a view to profit.	
12. Someone who is prepared to finance an operation so long as their name will be featured in the publicity.	
13. A group of individuals or firms joining together to profit from a joint venture.	
14. Periodic fluctuations in economic activity—evidenced by booms, recessions, depressions and recoveries.	
15. The attempt to discover the nature and extent of the market for a given range of products.	
16. When a currency is made comparison to other currencies.	

**Ex. 25. Match the following diagrams with the right descriptions.
Trends in Cassette Sales.**



- a) Sales rose dramatically about six years ago and have remained stable ever since.
- b) Sales have not changed for the last six years and are continuing to be stable.
- c) Sales fell sharply six years ago, have remained stable for the past five years and are increasing slightly now.
- d) Sales have risen sharply over the last six years and are continuing to increase.
- e) Sales have fallen sharply and consistently over the past five years.

- f) Sales have been increasing slightly for the six years and are still going up.
- g) Sales rose slowly five years ago and have been decreasing slightly ever since.
- h) Sales have fluctuated for the last six years and are still going up and down.
- i) Sales fell dramatically six years ago and have remained stable ever since. They are continuing to be stable.
- j) Sales have slowly decreased for the past six years and are still going down.
- k) Sales went up sharply about five years ago, they dropped immediately, remained stable and are now increasing again.
- l) Sales went up rapidly five years ago and then decreased sharply, they have been stable ever since.

Ex. 26. Complete the following sentences with the appropriate terms from the list below.

- | | |
|----------------------------|-------------------|
| the London Stock Exchange | clothing industry |
| wholesale and retail trade | industrial nation |
| gross domestic product | world market |
| the Bank of England | advertiser |
| the European Union | producer |
| service industries | exports |

1. A person or company that pays for something to be advertised on television, in a newspaper, or on posters, is called _____ .
2. Aerospace equipment and heavy machinery are major British _____ .
3. Belgium, Denmark, France, Germany, Great Britain, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain are members of _____ .
4. Britain ranks as an important steel _____ .
5. Leeds is the chief center of the British _____ .
6. More than 70 percent of British workers are employed in _____ .
7. One of the world's busiest stock exchanges is _____ .
8. Scotch whisky has a large _____ .
9. Service industries account for about two-thirds of the United Kingdom _____ .
10. The third most important service industry in Britain is _____ .
11. The Central Bank of the United Kingdom is _____ .
12. The United Kingdom is a leading _____ .

Ex. 27. Complete the chart using the words given below.

A person who is supposed to pay for something (goods, service, advice, money) — — —	A person who professionally deals with business matters — — —
An amount of money paid or asked for something — — —	What one can do with money — — —

Buyer, client, value, save, payment, charge, spend, waste, fare, fee, lodge, borrower, price, accountant, broker, salesman, make, manager, entrepreneur, customer, cost, shopper, debtor, lend, borrow, banker.

Ex. 28. How well do you know economic geography?

The following quiz presents some facts about the world economy. On the left there are some characteristics of countries or regions. On the right there are 20 countries or regions. Associate the characteristics with the country or region. If you answer 15 or more correctly, you have a reasonably good sense of economic geography.

1. Former British colony, now small independent island country famous for producing rum.	a) Argentina
2. Large sandy country contains world's largest known oil reserves.	b) Australia
3. Very large country with few people produces 25 percent of the world's wool.	c) Barbados
4. Temperate country ideal for producing wheat, soybeans, fruits, vegetables, wine and meat.	d) Canada
5. Small tropical country produces abundant coffee and bananas.	e) China
6. This country has world's largest population and world's largest hydropower potential.	f) Costa Rica
7. Second-largest country in Europe, famous for wine and romance.	g) Egypt

8. Former Belgian colony has vast copper mines.	h) France
9. European country, exports luxury clothing, footwear and automobiles.	i) Germany
10. Large country that has depleted many of its own resources but has enough coal to last its people for hundreds of years.	j) India
11. Long narrow country of four islands, most thickly populated country in the world, exports majority of the world's electronic products.	k) Italy
12. Recently political reunifies country, one important product is steel.	l) Japan
13. Second-largest country in the world, a good neighbor to the United States, leading paper exporter.	m) Portugal
14. European country for centuries politically repressed, now becoming industrialized, chemicals are one of its leading exports.	n) Russia
15. 96 per cent of its people live on 4 percent of the land, much of the world's finest cotton comes from here.	o) Saudi Arabia
16. Politically and racially troubled African nation has world's largest concentration of gold.	p) South Africa
17. Huge heavily populated country eats most of what it raises but is a major tea exporter.	q) Spain
18. Large country that produces oil and gold, has recently undergone major political and economic changes.	r) Sweden
19. This country has only about 50 people per square mile but lots of trees, timber and fish exporter	s) Unites States
20. Silver of a country on Europe's Atlantic coast, by far the world's largest exporter of cork.	t) Zaire

Ex. 29. Complete the sentences with suitable words from the list below.

1. The labor ... is not softening fast enough to exert downward pressure on wages.

2. The shareholders learned this week that Mr. Bauman, the group's chief executive is now the third highest ... director in Britain.

3. By midday 770. 00 Norton ...had been traded, lifting the share by \$1.50 to \$77.50 after opening at \$76.

4. The banks ate a source for borrowing ... under certain conditions. You may have to sign away your house or some of your business ...so that if your business fails and you can't repay the ... to the bank, they can sell the security, take their money back and give you the difference if any.

5. The members of a cooperative need to be reasonably committed and prepared to take responsibility for participation in

6. The of inflation jumped from 7.5 to 8.1 per cent and is certain to ...further.

7. With \$ 20 bn of foreign debt and a large ..., the government isn't in a position to act as a sugar daddy to the company. How then is the ... to be financed?

Shares, loan, rise, running the business, investment, paid, price, money, market, assets, save money, rate, budget deficit.

Part IV

BUSINESS FIRMS AND COMPANIES

Ex. 30. In each of the blank spaces below write any one of the following words:

a) company's b) companies c) its d) it's

1. When ... buy goods from you on credit the transaction has to be recorded in your accounts.

2. The accounting department will prepare the annual Trading and Profit and Loss accounts.

3. When ... are short of working capital, it is usual for them to turn to their bankers for assistance.

4. ... not uncommon to find a company making substantial paper profits but being unable to pay dividends to shareholders.

5. If a company cannot meet ... commitments an Official receiver may have to be appointed.

6. A legal requirement is that ... annual accounts must be audited by a professional accountant.

7. A company may declare a dividend if ... accounts show that a profit has been made.

8. A ... share capital will be shown on ... Balance Sheet.

Ex. 31. Fill in the blanks. Rewrite this passage filling in the blanks from the list of words below.

Decision-making

The problems confronting a manager are likely to be 1)and varied and it is not suggested they can always be 2) by reference to a rigid formula, but an analytical and 3) approach is certainly to be commended. Whether the decision 4) to personnel, finance or marketing, the 5) of the process are the same.

First, the 6) must be defined. Where it is 7)..... it may be necessary to break it down into parts. All the relevant facts should be 8) And the various aspects of the situation brought together. Then the full 9)of alternatives (or options) should be considered. A choice will have to be made between the alternatives and this 10).... weighing up the pros and cons of each of the alternatives, before deciding on what 11).... to be the best solution in the given circumstances. What is best in the 12)..... may not be so appropriate in the long-term - and vice versa.

In a business 13) the decisions will be made in terms of a 14) evaluation. The best alternative will either be the option which gives the greatest profitability, or the one which allows a given goal to be achieved with the 15) expenditure.

At this 16)..... the decision is still in the mind and it now requires implementation. Subordinates need to be told what is 17) of them and their 18) need to be monitored to make sure they are 19)with the instructions.

Subordinates are often given the 20) to participate in the 21) phases of the routine. They can 22) information and usefully discuss a situation with their manager. However, the 23)..... between the alternatives is the manager's prerogative, since he 24)responsible for the outcome.

minimum	context	required	complying
mechanics	problem	complex	involves
mixed	tackled	objective	appears
assembled	range	relates	early
monetary	actions	short-term	remains
choice	provide	opportunity	point

Ex. 32. Add an appropriate verb or adjective from the list below to each of the following sentences where indicated.

1. If subordinates are ... in the decision-making process they will show ... interest in their work.
2. The ... work can all too easily become a battle to ... with piles of paperwork before the time runs out.
3. Like a good car driver the ... manager looks as far ahead as he can so as to spot hazards and then ... them.
4. The whole business organization from the board of directors down to the ... pool, is a network of teams each trying to ... its own goals.
5. Each team in the business will ... its target more easily and effectively if everyone is pulling in the ... direction.
6. Before you decide on a course of action it is wise to ... the consequences.
7. Most firms are aware of the need to ... good public relations.
8. When a ... plan is being ... it is necessary to bring into account its effect on the environment.

Verbs: achieve, consider, maintain, avoid, deal, reach, evaluated, involved.

Adjectives: same, day's, astute, typing, greater, development.

Ex. 33. Read and translate the words before the text. Mind that there is an odd word there. Fill in the blanks with the proper words and find an odd word.

Broadly / bought / care / current / formula / fierce / history / household / lost / oils / shortly / soap / sold tube / turn / turned.

Colgate-Palmolive Company is the U.S. diversified company that produces and distributes household, health (1) _____, and personal products. Headquarters are in New York City.

Colgate-Palmolive's (2) _____ traces back to the early 19th century when William Colgate, a (3) _____ and candle maker, began selling his wares in New York City. His company sold the first toothpaste in a (4) _____ Colgate Ribbon Dental Cream, in 1908.

In 1928 Colgate & Company was (5) _____ by Palmolive-Peet Company.

Palmolive-Peet's founder, B.J. Johnson, had developed the (6) _____ for Palmolive soap in 1898.

At the (7) _____ of the century Palmolive, which contained both palm and olive (8) _____ was the world's best-selling soap. The (9) _____ name was adopted in 1953.

Colgate-Palmolive has long been in (10) _____ competition with Proctor & Gamble, the country's largest soap and detergent maker. P&G introduced its Tide laundry detergent (11) _____ after World War II and thousands of consumers (12) _____ from Colgate's soaps to the new product. Colgate (13) _____ its number one place in the toothpaste market when P&G started putting fluoride in its toothpaste.

Colgate now markets a (14) _____ diversified mix of products in the United States and other countries. Major product areas include (15) _____ and personal care products, food products, health care and industrial supplies, and sports and leisure time equipment.

Ex. 34. Read and translate the words before the text. Mind that there is an odd word there. Fill in the blanks with the proper words and find an odd word.

Advertisement / customer / competition / economic / employer / inventor / manufactured / manufacturer / possessions / profitable / proposal / sale / salesman / substituting / resulted / retired.

Gillette is an American (1) _____ and first (2) _____ of the safety razor and blade. Reared in Chicago, Gillette was forced by his family's loss of (3) _____ in the fire of 1871 to go to work, becoming a traveling (4) _____ of hardware. His (5) _____ noted his passion for mechanical tinkering. Which sometimes (6) _____ in commercially (7) _____ inventions, and advised him to invent "something that would be used and thrown away", so that the (8) _____ would keep coming back. While honing a permanent, straightedge razor, Gillette had the idea of (9) _____ a thin double-edged steel blade placed between two plates and held in place by a handle. Though the (10) _____ was received with skepticism because the blades could not be sharpened, the (11) _____ product was a success from the beginning. The first (12) _____, in 1903, consisted of a lot of 51 razors and 168 blades; by the end of 1904, Gillette's company had produced 90,000 razors and 12,400,000 blades.

He then turned his intellectual energies to publicizing a view of utopian socialism in a series of books and other writings. He found (13) wasteful and envisaged a planned society in which (14) _____ effort would be rationally organized by engineers. Gillette remained president of his company until 1931 but (15) _____ from active management in 1913.

Ex. 35. Read and translate the words before the text. Mind that there is an odd word there. Fill in the blanks with the proper words and find an odd word

Brand / custom / established / industry/ introduce / once / position / president / successful / traces / trading / virtually.

American Brands, Inc., is an American industrial conglomerate that was (1) _____ the world's largest cigarette maker. It was formed in 1959 as the parent company for the American Tobacco Company (founded in 1890). Corporate (2) _____ are in Old Greenwich, Connecticut. The history of the American Tobacco Company (3) _____ to the Post-Civil War period in North Carolina, when a Confederate veteran, Washington Duke, began (4) _____ in tobacco. In 1874 he and his sons, Benjamin and James Duke, built a (5) _____ and in 1878 formed the firm of W. Duke, Sons & Co., one of the first tobacco companies to cigarette-manufacturing machines.

Entering the "cigarette war", the Dukes eventually (7) _____ the American Tobacco Company in 1890, with James as (8) _____. Through mergers and purchases, the Duke brothers eventually acquired corporate control of (9) _____ the entire American tobacco (10) _____, some 150 factories (11) _____. In 1916 the American Tobacco introduced its most popular cigarette (12) _____, Lucky Strike to establish equally strong brands of filter cigarettes in the 1950s, however, and by the 1970s it had slipped to a minor (15) _____ among U.S. tobacco makers.

Ex. 36. Read and translate the words before the text. Mind that there is an odd word there. Fill in the blanks with the proper words and find an odd word.

changes / costly / firmly / half / handmade/ inexpensive / method / models / rapidly / similar /succeeded / wealthy / wide

Ford's Contributions

In the 1890s cars were largely recreational vehicles for the (1) _____ automobiles were very expensive to buy and operate and were placed (2)_____ in the realm of sport. Most cars were essentially (3) _____ from parts that had only short production runs, so they were expensive to buy and (4) _____ to repair. It was; in the first decade of the 20th century that beneficial (5) _____ came about, notably in the United States and at the hands of Henry Ford. As a mechanic Ford had undertaken to build his own car, using methods (6) _____ to those of his peers. In 1908, however, Ford reorganized his company and his (7) _____ of production. He decided to

standardize this car, producing only one or two (8) _____, painting almost all of them black, and simplifying the parts so they were (9) _____ and easy to install. From 1908, when it was first produced, until 1927, million Model T's, or "Tin Lizzies", were produced. In 1913 the Model T accounted for 40 percent of American production; by 1920 (10) _____ the cars in the world were Model T's. Ford had in early years said he wanted to make the Model T "The family horse", which he (11) _____ in doing. By 1929 there were 26.7 million cars registered in the United States, a swarm was so great that the mileage of surfaced roads overtook the rail mileage in 1915 and continued growing (12) _____, reaching 500,000 miles in 1925 and 1 mln by 1935.

Ex. 37. Choose the correct alternative to fill each space in the text.

Chevron Corp., the second largest U. S. oil company agreed to (1) _____ third-ranked Texaco Inc. in a \$35 billion (2) deal that formed (3) _____ powerhouse, sources familiar with the situation said.

Chevron and Texaco (4) _____ as the world's fifth-and seventh-largest oil companies. They (5) _____ long viewed as ripe to (6) _____ in the consolidation sweeping the industry.

The (7) _____ of both companies approved the deal after details of the (8) _____ were finalized.

Cost-cutting is a key (9) _____ of the deal and Chevron plans to (10) _____ \$1.2 billion in costs from the combined company.

Chevron expects the deal (11) _____ earnings (12) _____ and cash flow after it (13) _____ the cost-cutting goals.

1.	a) buy	b) buying	c) have bought
2.	a) share	b) stake	c) stock
3.	a) a production	b) an energy	c) an economic
4.	a) consider	b) rank	c) range
5.	a) are	b) were	c) have been
6.	a) participate	b) hold	c) manage
7.	a) employees	b) managers	c) boards
8.	a) transaction	b) company	c) situation
9.	a) profit	b) goal	c) plan
10.	a) cut off	b) increase	c) fall
11.	a) boosting	b) to boost	c) boosted
12.	a) per stock	b) per stake	c) per share
13.	a) hits	b) achieves	c) aims

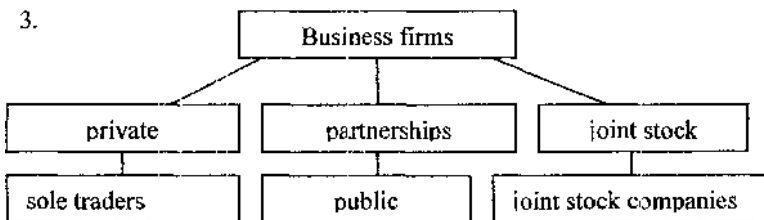
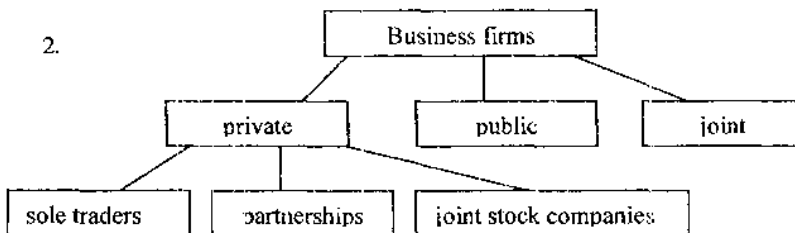
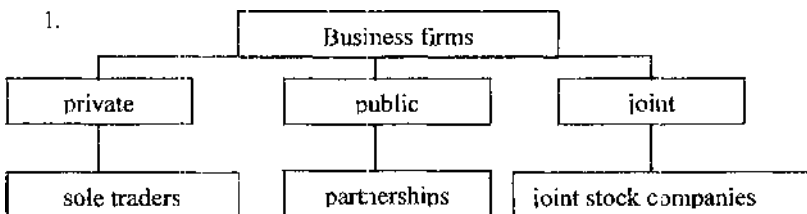
Ex. 38 Read the text. Fill in the blanks with the suitable words given below.

Business firms in Britain may be described by their ownership, and there are three classes (or groups) of firms. Firstly many firms are 1. —, that is they are financed by private companies and individuals. Secondly, some firms are 2. — corporations, that is they are state owned. Thirdly, some firms are under 3. — ownership, i. e. they are owned in association with the state.

Of the private firms, some are 4. — traders, in other words they are owned by a single 5. —. Some are 6. —, that is they are owned by between two and twenty partners who provide the capital and share the 7. —. Lastly, some are 8. — companies, or companies to which a large number of people contribute a share of the stock or capital.

Joint, profits, proprietor, private, joint stock, public, partnerships, sole.

Which of the diagrams fits the content of the text?



Ex. 39. Who should start his or her own business? Who is a potential entrepreneur?

Every day, thousands of individuals ask the difficult question, "Should I start my own business?" When asked, 85 % of all the common people said they would like to be in business for themselves. The driving force (the reason) behind this desire to start a new venture is the desire to be one's own boss, to be independent. There is no criterion that allows an individual to determine if he or she can be a successful entrepreneur. Every individual may appraise his or her situation through several different methods and self-assessment tests. One of such tests is presented below. Keep in mind that the answers develop an average profile of an entrepreneur (who does not exist). There are many exceptions, and there is no such person as a typical entrepreneur.

Attributes of an Entrepreneur

1. An entrepreneur is most commonly the ____ child in the family.
a) youngest b) middle c) oldest d) doesn't matter
2. An entrepreneur is most commonly:
a) single b) divorced c) married d) widowed
3. An entrepreneur is most typically:
a) a man b) a woman c) either
4. An individual usually begins his or her first significant entrepreneurial business enterprise at which age?
a) teens b) twenties c) thirties d) forties e) fifties
5. Usually an individual's entrepreneurial tendency first appears evident in his or her:
a) teens b) twenties c) thirties d) forties e) fifties
6. Typically an entrepreneur has achieved the following educational attainment by the time the first significant business venture begins:
a) less than secondary (high) school
b) secondary (high) school diploma
c) secondary-technical school diploma
d) higher education
7. An entrepreneur's primary motivation for starting business is:
a) to make money
b) to be famous
c) to create job security
d) to be independent

8. The primary motivation for the entrepreneur's need for achievement is based upon a relationship with:

- a) spouse
- b) mother
- c) father
- d) children

9. To be successful in entrepreneur venture you need:

- a) money
- b) hard work
- c) good idea
- d) luck
- e) all of the above

10. Entrepreneurs and venture capitalists:

- a) get along with
- b) are the best of friends
- c) have different objectives

11. A successful entrepreneur relies on which of the following for critical management advice:

- a) internal management team
- b) external management professionals
- c) no one

12. Entrepreneurs are best as:

- a) managers
- b) venture capitalists
- c) planners
- d) doers

13. Entrepreneurs are:

- a) high-risk takers (big gamblers)
- b) moderate-risk take's (realistic gamblers)
- c) small-risk takers (take few chances)

14. Entrepreneurs:

- a) are the life, of the party
- b) are bores at a party
- c) never go to parties
- d) just fit into the crowd at a party

15. Entrepreneurs tend to "fall in love" with:

- a) new ideas
- b) new employees
- c) new manufacturing ideas
- d) new financial plans
- e) all of the above

16. Entrepreneurs typically create:

- a) service businesses
- b) manufacturing companies
- c) financial companies
- d) construction companies
- e) a variety of ventures

Answers to Attributes of an Entrepreneur Quiz:

1. *Oldest.* While entrepreneurs come from many different birth orders, there is a slight tendency for an entrepreneur to be the oldest child in the family, who has a lot of time alone with parents. The youngest child usually has more time with brothers and sisters.

2. *Married*. While there has never been any statistical validation, most entrepreneurs are married when they start their first significant venture. The spouse plays an important support role, particularly when a woman is an entrepreneur. Later they may divorce because of the business.

3. *Man*. While men outnumber women entrepreneurs in terms of actual numbers, women entrepreneurs are presently forming new ventures at two to three times the rate of men.

4. *Thirties (30–39)*. While ventures may be started at any age, the first significant venture is usually started in the early 30s (30–35) for men and late 30s (35–39) for women.

5. *Teens (13–19)*. An individual's ability to handle ambiguity, the drive for independence, and creativity (important characteristics for an entrepreneur) are evident in early age.

6. *Secondary-technical or higher in Russia. Bachelor's degree for males; Master's degree for females in the U.S.* Most entrepreneurs are college educated in the United States. Women entrepreneurs are, as a rule, more educated, most of them have a master's degree. This education is particularly important in financing and starting technology-based ventures.

7. *To be independent*. The need for independence (the inability to work for anyone else) is what drives the entrepreneur to take the risks to work all the hours necessary to create a new venture.

8. *Father*. Regardless of whether it is a love or a hate relationship (*family or personal connection*), entrepreneurs report a strong parental relationship, particularly with the father. This strong father relationship is particularly important for women entrepreneurs.

9. *All of the above*. Hard work, money and a good idea are necessary but not sufficient for a successful venture. The venture formation by the entrepreneur is characterized also as being “lucky” – being in the right place at the right time.

10. *Have different objectives (have opposite interests)*. Venture capitalists and entrepreneurs have two different goals. The venture capitalist's goal is to make money and exit (get out) from the business as soon as possible. The entrepreneur's goal is independence through survival of the organization. Entrepreneurs are striving for a stable success of the company.

11. *External management professionals*. This use of an external professional for advice often takes the form of a mentor. The lonely entrepreneur receives qualified recommendations from a mentor. Sometimes these consultations run into long-term cooperation.

12. *Doers*. They get things done. Entrepreneurs are proud of creating and doing something new. They are definitely not managers and planners. Rarely are they also good venture capitalists.

13. *Moderate risk takers*. The myth that entrepreneurs are high risk takers is nothing more than just that, a myth. The calculating decision to risk everything and perhaps fail reflects moderate risk taking. Entrepreneurs do not want to lose everything. They calculate their risk.

14. *Just fit into the crowd*. Unless you knew that an individual was an entrepreneur there would be no way to distinguish an entrepreneur from a manager based on external physical appearance.

15. *All of the above*. Anything new implies creativity and venture creation, the drive of every entrepreneur.

16. *Variety of ventures*. Entrepreneurs create a wide variety of ventures depending on their field of experience and backgrounds. Women entrepreneurs, however, do tend to concentrate in the service sector.

Ex. 40.

The creation of a new business is very risky. Over 3,000 small business firms fail every day in the U.S. Most of them are less than five years old. To help evaluate whether you have some of the abilities necessary avoid this high failure rate and to be a successful entrepreneur, take the Entrepreneur Assessment Quiz. Note that this Quiz has not been validated statistically. If you score well, you may have the ability to be a successful entrepreneur. If you do not, don't be discouraged. Many entrepreneurs believe that passion for the idea and the desire to succeed are the most important ingredients for success.

Entrepreneur Assessment Quiz

1. Can you start a project and see it through completion in spite of all the obstacles?
2. Can you insist on your decision or a matter, or can you easily change your mind?
3. Do you like to be in charge and be responsible?
4. Do other people you deal with respect and trust you?
5. Are you good in physical health?
6. Are you willing to work long hours with little immediate compensation?
7. Do you like meeting and dealing with people?

8. Can you communicate effectively and persuade to go along with your dream?

9. Do others easily understand your concepts and ideas?

10. Have you had expensive experience in the type of business you wish to start?

11. Do you know the mechanics and forms of running a business (tax records, income statements, balance sheets)?

12. Is there a need in your geographic area for the product or service you are intending to market?

13. Do you have skills in marketing; and finance?

14. Are other firms in your industrial classification doing well in your geographic area?

15. Do you have a location in mind for your business?

16. Do you have enough financial backing for the first year of operation?

17. Do you have enough money to fund the start-up of your business or have access to it through family or friends?

18. Do you know the suppliers necessary for your business to succeed?

19. Do you know individuals who have talents and expertise you kick?

20. Do you really want: to start up this business more than anything else?

After you have completed this quiz, count the number of **Yes** answers. Give yourself one point for each **Yes**. If you scored **above 17 points**, you have the attributes to become an entrepreneur – the desire, energy, and belief that the venture is going to be a success. However, make sure that (find out for certain) the business venture you are contemplating is a good one. If you scored from 13 to 17 points, your entrepreneurial drive is not as apparent and your chances to become an entrepreneur are not that big. While you may definitely have the ability to be an entrepreneur, make sure that you can accept all the problems and headaches that accompany the joy of being your own boss.

If you scored below 13 points, your chances to become an entrepreneur are even less. Even though most people say they want to be entrepreneurs, in reality many of them are actually better at working for someone else. Regardless of your score, take time to gain experience in your area of interest. Evaluate your real interests and desires before you actually become involved in the entrepreneurial process.

Questions for discussion

1. Divide the twenty questions in the Entrepreneurs Assessment Quiz into two groups: those that you think primarily reflect personal characteristics that would be difficult or impossible for an adult to change, and those that you think are learned skills. Justify your choices. Why is either attribute important to the success of a new venture? List some attributes not on this list that are also important.

2. Do you believe that a well-defined entrepreneurial career path will emerge? Support your answer.

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