

ВСТУП

Методична розробка містить завдання **контрольної роботи № 3** для **студентів 2-го курсу економічних спеціальностей** заочної форми навчання, методичні рекомендації до її виконання, граматичний коментар-довідник. Студентам пропонується також перелік літератури для вивчення та використання під час виконання контрольної роботи. Складовою частиною розробки є також тексти для самостійної роботи професійного спрямування.

Мета розробки – надати допомогу студентам у виконанні контрольної роботи № 3, сприяти подальшому розвитку навичок читання, аналізу текстового матеріалу та перекладу з англійської мови, активізувати, розширити та поглибити набуті ними знання з лексики і граматики англійської мови. Тексти контрольної роботи № 3 орієнтовані на спеціальність, яку студенти здобувають на Фінансово-економічному факультеті.

Методичні рекомендації визначають порядок виконання контрольної роботи, а граматичний коментар дає пояснення щодо тих граматичних явищ та конструкцій англійської мови, які включено до контрольної роботи і знання яких необхідне для її успішного виконання. Оскільки ця контрольна робота методично є продовженням контрольних робіт № 1 та 2, її виконання ґрунтується на тих навичках, які мали сформуватися у студентів після виконання робіт на першому курсі. Таким чином, контрольна робота № 3 входить до єдиного навчально-методичного комплексу, який спрямований на засвоєння студентами обсягу мовного матеріалу, визначеного робочою програмою дисципліни „Іноземна (англійська) мова професійного спрямування” для студентів заочної форми навчання.

Порядок виконання контрольної роботи

Кількість контрольних робіт, що виконуються у першому та другому семестрах 2-го курсу навчання студентами різних спеціальностей, визначається навчальним планом університету. Контрольна робота № 3 виконується у першому семестрі.

Робота виконується на аркушах формату А 4. При виконанні контрольної роботи слід дотримуватись поданого порядку завдань. Зразок оформлення титульної сторінки подано у додатку 1. Після кожного завдання потрібно залишати місце для запису зауважень рецензента. Після перевірки контрольної роботи, за наявності помилок, виконується робота над помилками. Контрольна робота складається з декількох лексико-граматичних завдань (з двостороннім перекладом), тексту для перевірки навичок читання та письмового перекладу і післятекстових вправ. Усі вправи спрямовані на перевірку сприйняття та розуміння прочитаного, розвиток навичок аналізу тексту.

Варіант контрольної роботи (загальна кількість – двадцять) визначається за списком студентів у групі (або в підгрупі) та узгоджується з викладачем. Тексти для самостійного читання визначаються викладачем. Контрольні роботи повинні подаватись вчасно, у термін, визначений навчальним планом.

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КОНТРОЛЬНА РОБОТА № 3

Щоб успішно виконати контрольну роботу № 3, потрібно повторити чи засвоїти навчальний матеріал таких розділів навчальної програми:

Грамматичні теми:

1. Модальні дієслова (**MODAL VERBS**): загальне поняття, форми, значення та особливості використання; сполучення модальних дієслів з Non-Perfect Infinitive.

2. Інфінітив (**INFINITIVE**) в англійській мові: загальне поняття, форми, значення, функції у реченні.

3. Об'єктний та суб'єктний інфінітивні звороти (**COMPLEX OBJECT; THE OBJECTIVE WITH THE INFINITIVE – COMPLEX SUBJECT; THE NOMINATIVE WITH THE INFINITIVE**).

4. Конструкції з дієприкметником. Незалежний дієприкметниковий зворот (**ABSOLUTE PARTICIPLE CONSTRUCTION**).

Готуючись до виконання контрольної роботи № 3, ознайомтесь спочатку із розгорнутими формулюваннями завдань контрольної роботи (с.7) та зі зразками їх виконання (с.7-8), а під час виконання контрольної роботи використовуйте рекомендовану літературу (с.4-5) та граматичний коментар з рекомендаціями щодо виконання кожного завдання (с.66).

РОЗГОРНУТІ ФОРМУЛЮВАННЯ ЗАВДАНЬ КОНТРОЛЬНОЇ РОБОТИ

Завдання 1. Перепишіть та перекладіть текст українською мовою.

Завдання 2. Дайте письмову відповідь на запитання англійською мовою.

Завдання 3. Виконайте творче завдання англійською мовою.

Завдання 4. Перепишіть речення та перекладіть їх українською мовою, пам'ятаючи про модальні дієслова та їх еквіваленти.

Завдання 5. Перепишіть речення та перекладіть їх англійською мовою. Підкресліть модальні дієслова та визначте їх значення.

Завдання 6. Перепишіть речення, підкресліть у реченнях інфінітив та визначте його функцію. Перекладіть речення українською мовою.

Завдання 7. Перепишіть речення та визначте тип граматичної конструкції: Complex Object, Complex Subject, Absolute Participle Construction, Participle Clause. Перекладіть речення українською мовою.

Завдання 8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ЗРАЗОК ВИКОНАННЯ ЗАВДАНЬ КОНТРОЛЬНОЇ РОБОТИ

Завдання 1.

Поля	Текст англійською мовою	Переклад тексту українською мовою	Поля
		МОВОЮ	

Завдання 2.

Поля	Питання українською мовою	Відповіді на питання англійською мовою	Поля
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Завдання 3.

Поля	Відповідь на завдання англійською мовою	Поля
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Завдання 4.

You must work hard at your English. Ви повинні наполегливо працювати над своєю англійською.

Завдання 5.

Нове вимірювальне обладнання слід використовувати для скорочення витрат енергії.

New metering equipment should be used to reduce energy expenses.

should - рекомендація, порада, бажаність.

One may expect that the efficiency of a new experiment will be higher.

Можна очікувати, що ефективність нового експерименту буде вищою, may - можливість, дозвіл.

Завдання 6.

To solve this problem is extremely important. Вирішення цієї проблеми є надзвичайно важливим.

to solve - підмет

To get a new magazine I went to the library. Щоб взяти новий часопис, я пішов до бібліотеки.

to get - обставина

The method to be used takes into account environment conditions.

to be used - означення середовища.

Метод, який буде використовуватись враховує умови навколишнього середовища.

Завдання 7.

I believed him to know this subject very well.

Я вважав, що він знає цей предмет дуже добре.

Complex Object

She seems to be always in time.

Вона, здається завжди приходиться

Complex Subject

вчасно.

Having written the translation, I gave it to the editor.

Написавши переклад, я віддав його редакторові.

Participle Clause

The book being interesting, we read it with pleasure.

Оскільки книга була цікавою, ми прочитали її з задоволенням.

Absolute Participle Construction

Завдання 8.

Поля	Виконання завдання англійською мовою	Поля
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1.1

Leadership

Leadership, the most visible component of a manager's responsibilities, is the act of motivating or causing others to perform activities designed to achieve specific objectives. Because of the importance of effective leadership in organizational success it is not surprising that research into the characteristics of a good leader has gone on for generations.

Early leadership concepts concentrated on «the great man theory», which held that remarkable individuals—such as Abraham Lincoln, Simon Bolivar—were born with the abilities that enabled them to play important leadership roles. As a result, early research focused on the traits of a good leader. These three traits were often mentioned: empathy (the ability to place oneself in another's position) self-awareness, and objectivity in dealing with others.

Leadership involves the exercise of power—the ability of one person to influence the behaviour of another. The way in which a leader uses available power to lead others is referred to as leadership style. There are three basic styles of leadership.

Autocratic leaders make decisions on their own without consulting others. Democratic leaders, the second type, involve their subordinates in making decisions. A democratic sales manager for example, allows sales personnel to participate in setting sales quotas, while an autocratic sales manager simply assigns quotas for each salesperson. The most democratic style belongs to free-rein leaders, who believe in minimal supervision and leave most decisions to their subordinates.

Hundreds of research studies have failed to answer the question of which leadership style is the best. Researchers now realize that a number of factors should affect a manager's choice of the most appropriate leadership style. The choice

can be expressed as follows: „Appropriate leadership is a function of the leader, the subordinates, and the situation”.

1.2

1. Чому якості лідера є найбільш очевидними складовими відповідальності керівника?
2. На чому зосереджувались ранні дослідження Лінкольна та Болівара?
3. Як можна охарактеризувати стиль керівника?
4. Охарактеризуйте основні стилі керівництва.
5. На яке питання не могли відповісти чисельні дослідження?

1.3 Якими якостями, на ваш погляд, повинен володіти сучасний лідер?. Дайте письмову відповідь на запитання англійською мовою.

1.4

1. Her English is very poor, she must study very hard.
2. He had to sit up late with this work.
3. He was to leave that night.
4. I think we should let him know the date of our arrival.
5. You may see your wife for a minute.

1.5

1. Задачу він розв'язати не зміг.
2. У цій моделі речення можна використовувати й інфінітив, і герундій.
3. Вони повинні діяти так, як їм наказали.

4. Я був змушений звернутися за допомогою, щоб знайти дорогу до станції.
5. Я думаю, вам слід виявляти більше уваги до старших.

1.6

1. To answer the question at that time was impossible.
2. The new locomotives to be brought into use will haul superlong goods trains.
3. We learn grammar to know English well.
4. They are planning to spend the weekend together.

1.7

1. I don't want you to suffer.
2. This student is known to be working at his diploma project.
3. Approaching the city, people are surprised with absence of the industrial landscape.

The weather being fine, we went for a walk.

1.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 2

2.1

The Need for Funds

In virtually all organizations, funds are required to finance specific operational needs. A firm has four basic financing needs: financing daily operations, managing accounts receivable, financing the purchase of inventory, financing the purchase of major assets.

If workers are scheduled to be paid on Friday, they don't expect to have to wait until Monday for their paychecks. If tax payments are due on the 15th of

the month, the government anticipates the money should be paid on time. If the interest payment on a business loan is due on the 30th, the lender doesn't mean it could be repaid later. As you can see, funds have to be used to meet the daily operational costs of the business. As you may or may not know, money has a time value. In business the interest which is gained on the firm's investments is important in receiving the profit the firm will gain. For this reason, financial managers often try to keep cash expenditures at a minimum, to free funds to be used for investment in interest-bearing accounts.

In the highly competitive business environment today it's unlikely a firm could survive without purchasing which is bought on credit. Finance manager carefully scrutinize old and new credit customers to see if they have a good credit history. So financial position of a firm is reflected by its credit policy.

To satisfy customers, businesses are forced to maintain inventories that involve a sizable expenditure of funds. But a carefully constructed inventory policy assists in maximizing profitability. For example, an owner of an ice cream parlor ties up more funds in inventory (ice cream) in the summer months than in winter.

In many organizations, the purchase of major assets such as land for future expansion, plants for production capability to be increased, and equipment is essential. A huge expenditure of the organization's funds is required for such purchases. For this reason, financial managers are called in to provide important insights into the appropriateness of such purchases.

2.2

1. Які основні фінансові потреби має фірма?
2. Яким чином повинні використовуватись фонди?
3. Для чого менеджери з фінансів визволяють фонди?
4. Кого фінансові менеджери ретельно перевіряють?

5. Які основні активи купує більшість організацій?

2.3 Як ви розумієте вислів „гроші мають тимчасову вартість”? Дайте письмову відповідь на запитання англійською мовою

2.4

1. The children cannot carry this box: it is too heavy.
2. He will be able to do it tomorrow.
3. May I shut the door?
4. He must work systematically if he wants to know English well.
5. I was to wait her at the railway station.

2.5

1. Я думаю, що вам треба знати про це.
2. Тобі доведеться мені сказати про це.
3. Де ви повинні були зустрітися?
4. В ясну погоду звідси можна побачити університет.
5. В темряві кімнати я не міг його добре бачити.

2.6

1. Europe was the first to initiate commercial railway construction.
2. To get the book I went to the library.
3. To walk is very useful.

4. You were allowed to take my book.

2.7

1. My brother having locked the door, I couldn't get home.

2. We believe them to have completed their research work.

3. Newton is known to have formulated the Law of Universal Gravitation.

4. In white stone and marble buildings surrounded by green parks thousands of people work for the national government.

2.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 3

3.1

Finance: Sources of Obtaining Funds

All businesses reach their goals by engaging in similar financing activities to obtain adequate funds, or capital to begin and to continue operating. The amount of money needed and the most appropriate sources of obtaining these funds from are the main questions in sound financial management.

Organizations typically use the sources of short-term and long-term financing and different methods of raising capital available to them: to raise capital through retained earnings, that is profits earned, but not distributed, debt or equity sources. Debt capital refers to funds raised through various forms of borrowing that must be repaid (debt). Equity capital is money raised from within the firm or through the sale of ownership (equity) in the firm. These are sources of long-term financing.

The bulk of a finance manager's job is not connected with obtaining long-term funds. Day-to-day operation of the firm calls for the careful management of short-term financing. Cash may be needed for additional inventory, or bills may

come due unexpectedly, and besides, it's rare that small businesses can find funding for long-term needs.

There are different sources of short-term financing:

- Trade credit - Factoring
- Family and friends - Commercial paper
- Commercial banks - Internal sources

The most widely used sources of short-term funding is called trade credit. Credit is confidence or trust in the borrower's promise to repay a loan, or to transfer ownership from one party to another, or to buy goods today but pay for them sometime in the future.

Family and Friends credit is money lent to a business by family and friends. Because short-term funds are needed for periods of less than one year, often friends are willing to help. But it is better not to borrow from friends because of the risk of default. It is better go to a commercial bank that understands the risk and can help analyze future financial needs. Commercial banks offer interest rates much lower than finance companies.

One relatively expensive source of short-term funds for a firm is called factoring. Factoring is the process of selling accounts receivable for cash.

Sometimes a large business needs funds for a few months and wants to get lower rates than those charged by banks. It sells commercial paper, a promissory note with a fixed amount of money the business agrees to repay to the lender on a specific date and an interest rate. Commercial paper is unsecured, so only the more financially stable businesses can sell it.

And at last, internal sources of funds include collecting accounts receivable as quickly as possible, minimizing costs, cutting expenses.

3.2

1. Які основні питання ставить перед собою розсудливе фінансове управління?
2. Яка різниця між запозиченим та власним акціонерним капіталом?

3. З чим пов'язаний обсяг роботи менеджера з фінансів?
4. Назвіть основні джерела короткострокового страхування.
5. У чому переваги комерційних банків?

3.3 Чи мали коли-небудь ви, або ваші друзі фінансові проблеми? Які? Дайте письмову відповідь на запитання англійською мовою

3.4

1. He was to telephone the moment she was out of danger.
2. You have to learn all new words for the next lesson.
3. Will you be able to bring these documents on Monday?
4. I think you must apologize for her.
5. It's a pity they shouldn't think about it before.

3.5

1. За планом, випробування повинні розпочатися через тиждень.
2. Не слід забувати про пошук нових методів.
3. Під час розробки цієї програми довелося долати чимало перешкод.
4. Це можна пояснити впливом рідної мови.
5. Я повинен лишатися тут цілий день?

3.6

1. To improve your phonetics you should record yourself and analyse your speech.
2. This is the book to be read during the summer holidays.

3. To be instructed by such a good specialist was a great advantage.
4. Our engineers want to carry on the research for new kinds of motive power.

3.7

1. The people living at the beginning of the 21st century prefer high free, comfortable and pollution free transport.
2. We are said to live in the atomic age.
3. The bridge being destroyed, we couldn't cross the river.
4. Needs of industrial growth made engineers look for new modes of transportation.

3.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 4

4.1

Financial Statements of a Bank

Banks as other business firms use computerised accounting systems to record all financial transactions, interpret them and report what the financial situation of the bank is. Banks usually publish their statements in an annual report. The report contains auditor's opinion as to the fairness of the financial statement, as well as other information about a bank's activities, types of services and plans.

As you know, all accounting systems operate on the same basic principles, that is the use of the double-entry method (to refresh your memory, this means that each transaction is entered twice, to show a value received and a value yielded or parted with). Thus, the same transaction is entered as a credit in the account and as a debit in another account. But there is some difference in understanding this method used with bank operations. The sum of Hr 1000 deposited with a bank will be entered as a debit for the receiver and as a credit for the giver.

To clarify accounting terms we call the resources of a bank's disposal assets, whereas the indebtedness for these resources if they are provided by someone else other than the owner are known as liabilities or obligations. The total amount supplied by the owner is equity capital. Banks are no exception in preparing main financial statements. As in other organizations the accounting equation **Assets = Liabilities + Equity Capital** is the base of financial accounting in banks. Balance sheet shows (a) the amount and composition of funds sources the bank has drawn upon to finance its lending and investing activities and (b) how much has been allocated to loans and other funds used at any point of time.

In banking the assets on the balance sheet include four major items: cash in hand and due from banks (money in vaults, balances with other banks, checks (cheques) in process of collection), investments (bonds, shares and interest-bearing securities purchased on the open market), loans, fixed assets. Under the heading «Liabilities» they list deposits and non-deposit borrowings of funds in the money and : capital markets, taxes payable, dividends payable. They call the largest is its asset of a bank its total portfolio of loans. The largest liability is its deposits.

As to the Income Statement, it indicates how much it has cost the bank to acquire its deposits and other resources and to generate revenues from the uses of these funds. Costs involve interest paid to depositors and other creditors of a bank, hiring staff expense, overhead costs and taxes paid for government services. The income statement shows the bank's net profit after all costs and taxes are deducted from the sum of all revenues.

4.2

1. Де банки друкують свої звіти?
2. З чого складається звіт?
3. Що означає термін заборв'язання?

4. Які банківські активи включає фінансовий звіт?

5. Що вказується у звіті про прибутки?

4.3 Зробіть коротку доповідь про використання фінансових звітів. Дайте письмову відповідь на запитання англійською мовою.

4.4

1. We were instructed to lubricate the machine before using.
2. You can't find this magazine in our university's library.
3. May she join your excursion?
4. They could help him but they didn't do it.
5. Our secretary must go there twice a week.

4.5

1. Серйозні перевірки в цій компанії можуть розпочатися вже скоро.
2. Тепер покажіть мені, будь ласка кімнату, де я повинен працювати.
3. Не варто ставити такі питання під час зборів.
4. Комп'ютери можуть значно полегшити роботу в цій установі.
5. Був спеціальний наказ, що ніхто не повинен приходити на вокзал проводжати загін.

4.6

1. To build a new transcontinental line was the goal of railway executive summit.
2. Isn't it natural that we like to be praised and don't like to be scolded?

3. The conference to open soon is of great importance.
4. To compete with other forms of transport railways must improve their efficiency.

4.7

1. The play being very popular, it was difficult to get tickets.
2. Being the capital of the US from 1785 till 1790, New York played an important part in the War for Independence.
5. We know Mars to have two tiny moons, which are not more than about ten miles in diameter.
5. The boy seemed to admire you greatly.

4.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 5

5.1

National economy

1. Industry provides energy, raw materials and goods.

The Extractive Industry produces coal, oil, gas, iron ore, and a number of other metals and minerals from the ground or sea bed.

The Manufacturing Industry needs these minerals to produce machines and all those goods which the customers need and buy: foodstuffs, non-food stuffs, cars, TV sets, furniture, construction materials and others.

2. However we do not get these goods directly from the factory or plant but buy them in a shop or a department store. They transport and deliver these goods to us by rail, road, air or ship, especially if we import them. This brings us to another field of economy, Commerce, which can be divided into Trade and the Service Industries.

Trade is business of buying and selling commodities and services. It can be Home Trade when it deals with the customers of a native country, and Foreign Trade, that

is, trade between nations in the form of export and import transactions and capital movements. There are two forms of trade: wholesale and retail trade.

The wholesale trade is selling to organizations and individuals, but not final consumers. Some producers don't sell directly to retailers but only deal with wholesalers and give them a bigger discount than retailers.

The retail trade deals directly with consumers who buy goods for their own use. As to wholesalers they sell goods to businesses and organizations for use in their activities or to other wholesalers, retailers and individuals for resale. Wholesalers deal with transportation, storage goods in warehouses, bank payment mechanisms and lending, market information, and risk bearing (insurance).

A television set is transported several times before we can switch it on in our sitting room. Transport is, of course, a service which industry, trade and consumer make use of. But it is only one of the Service Industries.' Tourism, like transport, is the third largest industry in terms of economic importance and of its capacity to generate employment. The transport and tourism industry is the vast, complex network of business engaged in the lodging, transportation, feeding and entertainment of the traveller.

If the TV set is damaged or lost while being transported, the insurance pays for it. Insurance is a service industry that deals in covering risks of all kinds: damage, loss, fire, and accidents. Industry and commerce depend on up-to-date information. We provide this information with our highly-developed Communication Services like telephone, post, telex, fax-message, E-mail.

We cannot manage without warehousing where we store and keep goods until their sale.

And finally, banking. It links up with all sectors of national economy. Banking provides different methods of payment and settlement for goods and services; collects money and lends it; finances industry, commerce and direct services, sells foreign currencies; opens ways to find and invest large amounts of funds; deals with all important national and international money and capital markets.

3. Direct Services involve services of doctors, lawyers, teachers, and financial services of accountants, auditors and financiers, which are very important and valuable either for people (consumers) or businesses, that is, for all sectors of national economy.

5.2

1. Що виробляє добувна промисловість?
2. На які два види можна поділити торгівлю?
3. Чим займається оптова та роздрібна торгівля?
4. Хто сплачує за пошкоджений товар під час транспортування?
5. Яка основна функція банківської справи?

5.3 Підготуйте повідомлення на тему „Загальні тенденції розвитку сучасної економіки України” і запишіть його англійською мовою.

5.4

1. May I tell my friends about it.
2. You must air this study twice a day.
3. I was not sure that she had to make a report.
4. Our team is to take part in the competition.
5. He should be easy to deal with in money matters.

5.5

1. Їм довелося викликати пожежних, щоб зняти його з даху.
2. Я могла б дати тобі цей журнал, але я не взяла його з собою сьогодні.
3. Студенти заочної форми навчання можуть здавати іспити достроково.

4. Нові пристрої потрібно поставити наступного місяця.
5. Історію цього винахода слід починати з демонстраційної моделі Стівенса.

5.6

1. He is very forgetful, but he doesn't like to be reminded of his duties.
2. Alice was the first to come.
3. I rose to receive my guests in the lobby.
4. The monument to be erected on this square will add beauty to the place.

5.7

1. I happened to mention your brother's name.
2. They did not see you come in.
3. Most substations supplying the trains with electricity have been transformed in new ones operated automatically.
4. The work having been done, they went home.

5.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 6

6.1

Savings and Current Account

In the UK there are two kinds of savings banks: the National Savings Bank which offers simple banking facilities for people who have no need for cheques, and Trustee Savings Banks (TSB), managed by a body of trustees on behalf of the savers. These banks as well as commercial banks offer their customers savings accounts which may be ordinary/simple savings account and investment accounts.

A simple/ordinary savings account allows its holder to save regularly and withdraw his/her money (up to £50) whenever he/she wants (on demand).

Interest on such accounts is paid 'net', that is, the basic-rate income tax is taken from it. If the customer pays the higher-rate of income tax, he/she will have to pay the difference between the basic-rate and the rate he/she pays. People who do not have to pay tax can receive interest on their savings account without any tax taken from it, but they must let their bank know that they do not pay tax.

With some accounts customers can get a better rate of interest they open the account with a minimum 'deposit' or give the bank notice before they withdraw money from their accounts.

Investment accounts offer a higher rate of interest but the customers do not have an immediate access to their money: withdrawals require one month's notice. These accounts are not available for drawings.

In the United States savings banks, savings and loan association and commercial banks offer their customers, the so-called, savings deposits, also known as passbook accounts. These accounts are nonnegotiable and interest-earning. The withdrawals of funds from them can be made at any time the bank is open. Sometimes 30-days notice prior to withdrawal is necessary.

Commercial banks and building societies offer their customers-current accounts. People would find it very difficult to manage their personal finances if they didn't have a current (checking) account with bank or building society.

Different current accounts offer different features to meet different needs. Customers who open any current account get a cheque book. Cheques are one of the most widely-accepted form of payment. All accounts have their own cards which the customer can use to withdraw cash from cash machines. The customer can also use his/her -d in self-service machines to order extra statements, and an up-date balance, to transfer money between a current account and saving account.

6.2

1. Які два види ощадних банків є в Англії?
2. Який орган керує Довірчим ощадним банком?
3. У чому переваги та недоліки рахунків для інвестиційних операцій?
4. Що представляє собою американський варіант англійського „ощадного рахунку”?
5. Що отримують клієнти, котрі відкривають поточні рахунки?

6.3 Що ви знаєте про переваги та недоліки простих ощадних рахунків і поточних чекових рахунків? Подайте довідку англійською мовою.

6.4

1. You should read this book in the original.
2. May I hunt in this forest with my best friend?
3. Children can go to an evening show.
4. You must not allow your father to take such a mad step.
5. The plane was not to take off at night as the weather was too bad.

6.5

1. Можливо, вона надрукує це після роботи.
2. Ви повинні знайти його і привести сюди разом з усіма матеріалами.
3. Персонал не повинен нічого торкатися в кімнаті.
4. Як ти думаєш, чим мені слід зараз зайнятися?
5. Акціонерам довелося повністю змінити приміщення.

6.6

1. To make a choice between these two alternatives was not an easy task.
2. This is an interesting subject to make a report on.
3. I don't think it is necessary to insult Elsa Hard's intelligence by telling her.
4. People need language in order to work together.

6.7

1. The road being repaired, I could go there by bus.
2. Being fitted with numerous electronic devices this new city ground transport system is one of the most up-to-date.
3. He was not seen to speak to anyone while he was there.
4. Suddenly I heard her call my name.

6.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 7

7.1

Marketing in Banks

The meaning of this technical term so widely used nowadays is the following: the distribution of a product from the place where it was made or from the port of import, to the people who are going to use or consume it; the identification and satisfaction of the needs of the consumer or producer; the management process which controls this sequence, from the identification of the market to the profitable satisfaction of the consumer's demand. Some of the techniques used in selling a product are packaging advertising, and others.

Extensive market research, that is, examining the possible sales of a product service on the market.

Marketing of services by banks, building societies, etc. Must comply with the “Good Banking. Code of Practice to be observed by Banks, building societies and card issuers in their relations with personal customers”, consisting of 3 parts (A, B, C) and 22 Chapters. The Code first came into effect on 16 March 1992 and it was stated then that it would be reviewed from time to time. It has been written to promote good banking practice.

Articles related to marketing are included in Part B: 10.0 Marketing of Services (points 10.0-10.4). Here they are:

10.0 Marketing of Services.

10.1 Except in response to a customer's specific request, banks and building societies will not pass customer's names and addresses to other companies in the same group for marketing purposes, in the absence of express written consent. Banks and building societies will not make the provision of basic banking services conditional on customers giving such written consent (1). For this purpose 'basic banking services' include the opening and the maintenance of accounts for money transmission by means of cheques and other debit instruments.

10.2 Banks and building societies will give new customers at the time they open their accounts the opportunity to give instructions that they do not wish to receive marketing material.

10.3 Banks and building societies will remind customers from time to time, and at least once every three years, of their right to give instructions at any time that they do not wish to receive marketing material.

10.4 Banks and building societies will not use direct mail indiscriminately.

7.2

1. Що означає термін “маркетинг” в банках?
2. Якою є технологія продажу товару?
3. Згідно з чим банки повинні надавати різні послуги?
4. Яка була мета кодексу „Good Banking”?
5. Коротко схарактеризуйте основні статті, які стосувались маркетингу.

7.3 *Що таке „маркетингове дослідження”? Дайте письмову відповідь на запитання англійською мовою.*

7.4

1. He should be more careful about his health.
2. You can take a horse to the water, but you cannot make him drink.
3. If he walks from the station, he may arrive in the course of the next half-hour.
4. You must always think twice before you say anything.
5. Mr. Priors wants to know on what terms the girl is to be here?

7.5

1. Не слід бути таким категоричним у твоєму віці, Дмитро.
2. Я нікуди не виходив того вечора, оскільки після роботи до мене мав зайти мій колега по роботі.
3. Цей іспит я повинен буду здавати за тиждень.
4. Людина може полегшити свою працю, використовуючи м’язову силу тварин.
5. Вам треба знайти спеціаліста, який би міг взятися за цю справу.

7.6

1. I joined this group in order to learn the way discussions were held in English.
2. To write the precision you must think logically first.
3. He made a supreme effort to break it.
4. These are the letters to be answered in Ukrainian.

7.7

1. They all watched him walk up in the hill.
2. We considered him to be the best student of our group.
3. The sun going down behind the mountains, the troops began to advance.
4. This place was used previously as a military training field and a public cattle pasture.

7.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 8

8.1

Advertising

Advertising is defined as paid, non-personal communication with a target market. As you know, advertising shows up on television and radio, in newspapers and magazines, and on T-shirts, race cars, and dozens of other places. People in the USA are subjected to a constant barrage of advertising: one estimate says that the average U.S. consumer encounters 3,000 advertising messages each day. You can reach two conclusions based on this number. First, businesses must see some benefit in advertising, or they wouldn't do so much of; and second, any advertising you do is going to compete with hundreds and thousands of messages all vying for the attention of the people you are trying to reach.

Advertising offers some significant advantages over other promotional techniques. The first of these is cost. Some people are shocked when they hear about television commercials that cost thousands of dollars per second, but consider how many viewers these ads reach. Advertising's second advantage is ease of repetition, which is often needed to effectively get a message across. You'd get tossed out the door if you called on a customer every day for a week, but you can put your message in a newspaper ad every morning and reach that same customer. Third, advertising seems to be able to get away a higher level of creative flexibility than other promotional elements. You could use a comedian to speak for your products in a radio commercial, but you might not want to bring that same comedian along on a sales call. Fourth advertising's impersonal nature can be a big plus if you're marketing sensitive merchandise, such as personal hygiene products. And fifth, many customers assign level of prestige to the mass media used in advertising. The simple fact that a product is advertised nationally can add to its image.

Advertising's advantages are balanced with several drawbacks. Ironically, cost is also one of advertising's biggest disadvantages. Second, advertising can't provide direct feedback. Third, advertising is difficult to personalize. A salesperson can get to know the likes and dislikes of every customer and prepare individualized presentations but that is nearly impossible with advertising. Finally, advertising can't always motivate customers to action as effectively as personal selling can.

8.2

1. Дайте визначення поняття „реклама”.
2. У чому полягає мета реклами?
3. Доведіть, що реклама має багато переваг.

4. Як реклама допомагає продажу товарів?

5. Які головні недоліки реклами?

**8.3 Доведіть, що реклама це найбільш очевидна форма просування товару.
Дайте письмову відповідь на запитання англійською мовою.**

8.4

1. She could read fluently when she was six.
2. I have to get up earlier than I usually do.
3. They might ask him to come a bit later.
4. A gentleman should be honest in his actions.
5. Martin and Alice were to go to Spain for the honeymoon.

8.5

1. Я все встигла зробити вчора тільки тому, що мені не треба було перевіряти стан рахунків.
2. Оскільки ця робота була занадто складною, менеджерам довелося шукати нові технічні рішення.
3. Питання охорони навколишнього середовища повинні бути одними з найважливіших для розвитку залізничної мережі.
4. Ми зможемо провідати його лише післязавтра.
5. Вам слід вивчити незнайомі слова, перш ніж братися до перекладу.

8.6

1. A new underground line to be put into service next month will connect dwelling districts with the downtown.

2. It is a great pleasure to make your acquaintance.
3. To seat back and do nothing is a waste of time.
4. The commission decided to introduce new equipment at a new plant.

8.7

1. It being cold, a fire was lit in the gloomy hall.
2. Having being erected in the last century, the terminal's building differs greatly from architectural design of surrounding structures.
3. He saw the little party wearily stumble down the village street.
4. Materials for rail manufacture seem to have been constantly one of the major problems for the industry.

8.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 9

9.1

Managing Taxes

The term fiscal policy refers to government efforts to keep the economy stable by increasing or decreasing taxes and (or) government spending. For many years, government of all countries have tended to raise taxes to fund more and more spending to balance the budget. The result is an increasing state debt, which usually causes raising taxes

Government at every level is financed through the collection of taxes. Under state and local laws organizations and individuals are required to compute their tax liability, complete the necessary forms, and pay the taxes due. Many features of taxation, both in the imposition and collection of taxes, are the same in many countries. We pay many kinds of taxes including state and city income taxes, excise,

social security and other payroll taxes, wage taxes, property (real estate) taxes, excise taxes, value-added, profit, and sales taxes.

Income taxes are a major concern to businesses as well as individuals. Unfortunately, businessmen themselves often do not understand the tax laws, and they must therefore depend on the advice of tax managers, accountants and lawyers. The latter must have a thorough knowledge of the tax code of his/her country and of any divisions within it that have the power to levy, or impose, taxes.

Many businesses pay over 50 per cent of their net income to the state government in the form of income taxes, and the rest taxes cover the next 30–40 per cent. So, careful planning designed to decrease the tax liability to the lowest level is thus a major concern of business. This planning is made possible by various provisions in the tax laws that offer alternative methods for handling particular transactions or accounting procedures. One alternative way thus have a significant tax advantage over another, resulting in a tax saving. A business can pay substantially more taxes than necessary if the wrong financial decision is made. There are different accounting methods for the inventory, that is, the goods that a business has on hand.

A well-known saying holds that nothing is certain but death and taxes. Unhappily, governments are often responsible for the former, but they are virtually always the source of the latter.

9.2

1. Яким чином уряд підтримує стабільність економіки?
2. Як здійснюється фінансування уряду?
3. Чи збігаються методи оподаткування в багатьох країнах?
4. Чи завжди керівники компаній знають податкові закони? Доведіть це.

5. Чому деякі компанії сплачують значно більші податки, ніж це необхідно?

9.3 Чому більшість менеджерів залежать від бухгалтерів та юристів?

Дайте письмову відповідь на запитання англійською мовою.

9.4

1. The telephone is ringing. I can hear it.
2. The students must work hard before the examinations.
3. You are to go straight to your room.
4. They may leave the office as soon as they finish the work.
5. If it is a story by Wodehouse it should be amusing.

9.5

1. Фреда немає, він повинен бути зараз у читальному залі.
2. Ви можете позичити мені трохи грошей?
3. За новим розкладом у нас буде чотири уроки з англійської.
4. У твоєму віці вже слід заробляти власні гроші.
5. Мені доведеться проводити багато часу в цьому кабінеті.

9.6

1. Here is a declaration form to fill in immediately.
2. The best thing the boy could do was to get out of here.
3. To make a new plan of reconstruction the architect needed huge effort.
4. To maintain low temperature inside refrigerator cars their walls, roofs and floors are manufactured airproof.

9.7

1. A new kind of engine is expected to work well.
2. I want these students to prepare the reports for the conference.
3. The passenger traveling comfort being in focus of passenger rolling stock development, the air-conditioning is being introduced on wide-scale at present.
4. Taking a dictionary, he began to translate the text.

9.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 10

10.1

Loans

Financial institutions, such as commercial banks, are profit-making organizations that receive deposits from individuals and businesses in the form of current (US—checking) and deposit (US—savings) accounts and use some of these funds to make loans. Therefore, the bank's most important domestic and international activity is the extension of credit in the form of loans, overdrafts, mortgages, lines of credit.

Loan is money lent to a customer (borrower) to use temporarily and is made for interest, which varies with the risk involved.

Banks make loans only for worthwhile purposes: financing trade, expanding business, and so on. They want to manage their funds effectively, that is why banks base their lending proposition on the creditworthiness of the recipient, carefully screen loan applicants to be sure that the loan plus interest will be paid back on time.

Loans are classified according to:

- 1.) purpose of use (commercial/business loans for businesses; personal loans which are made to individuals, but not for buying cars or houses; auto loans, but not in Ukraine yet; and home mortgage loans);
- 2) time period of use (short-term or long-term loans depending on whether they are to be repaid within one year or over a longer period of time);
- 3) types and amount of collateral required (an unsecured loan, that is not backed by any collateral and is given to only highly regarded customers of the bank, and a secured loan, that is backed by something valuable such as property. If the borrower fails to pay the loan, the lender may take possession of the collateral. That takes some of the risk out of lending money

Commercial loans are characterized as short-term or long-term. To obtain urgently needed cash businesses borrow on a short-term basis paying lower interest to the lender. If you develop a good relationship with a bank, it will open a line of credit for you. A line of credit means the bank will lend the business a given amount of unsecured short-term funds, provided the bank has the funds available.

At the loan department of a bank you investigate credit propositions, agree or do not agree to all of the terms and conditions. After the bank and the borrower reach an agreement, the banker arranges for the borrower to sign the necessary documents and then disburses the funds to him.

10.2

1. У якій формі фінансові установи отримують депозити від фізичних осіб та різних форм бізнесу?
2. Яким чином банки продовжують кредитування?
3. Дайте визначення терміну „позика”.

4. Які є види позик?

5. У якому випадку банк відкриває кредитну лінію?

10.3 Які б ви дали поради людині, що збирається взяти позику у банку?

Дайте письмову відповідь на запитання англійською мовою

10.4

1. I had no sewing-machine therefore I had to do it by hand.

2. Mary has got a typewriter, she is able to type.

3. You are to say nothing of this to anyone.

4. He jumped as high as ever he could.

5. You may keep this magazine till Monday.

10.5

1. Слід розуміти, що робота економіста потребує великого досвіду та знань.

2. Сучасні проектувальники можуть користуватися різноманітними комп'ютерними програмами.

3. За домовленістю, зустріч головних бухгалтерів повинна відбутися у вівторок.

4. Чи можна тут працювати?

5. Тобі не слід позичати йому таку суму грошей напередодні свят.

10.6

1. The research to be carried out at the laboratory will be aimed at improving the reliability of existing roads.

2. They demanded to be shown the authentic documents.
3. I have come here to meet with the stockholders.
4. The car to be used did not belong to Sparcer.

10.7

1. We watched the man working, when they heard a series of rapid, sharp explosions.
2. With the fuel being burnt inside the cylinders, the engine has an increased efficiency.
3. The locomotives running on branch lines are light in weight and low-powered.
4. The number of the unemployed is reported to be increasing with every year.

10.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

ВАРІАНТ № 11

11.1

The Banking System

The key to the distinction between "banking" and "the banking system" is that the latter is the principle mechanism through which the money supply of the country is created and controlled. The banking system is still normally understood to include the commercial banks (joint-stock banks), the secondary banks, the central bank, the merchant banks, or accepting houses and the discount houses (which are not banks as such), but to exclude investment banks and other intermediaries.

The deposit of some types of banks cannot be used in the settlement of debts until they are withdrawn, but a deposit in a commercial bank can be used to settle debts by the use of "cheque" or "credit transfer". When the manager of a branch of one of the "clearing banks" opens an "overdraft account" for a customer, the loan

creates a deposit; that is to say, a book debts has been incurred to the customer in return for a promise to repay it. Whether or not the overdraft is secured by "collateral security", such as an "insurance policy", or some other " asset", when the customer draws upon the loan the bank has added to the total "money supply". In balance sheet terms, the deposit is a claim on the bank—that is, a "liability"—while the customer's promise to repay it (or the collateral security) is an asset to the bank. In the absence of government control on lending the limitation on the bank's ability to create deposits is their obligation (of the banks themselves), if they are to remain in business, to pay out current account deposits in cash on demand. Since the bank's customers meet most of their needs for money by writing cheques on their deposits, the cash holdings the banks need are only a small fraction of their total deposits. The ratio between their deposit liabilities and their cash holdings is called the "cash ratio" (sometimes called " the primary ratio"). Banks also hold other "liquid" assets (bills of exchange, loans at call and other loans to the money market). The banking system is based on confidence in the system's ability to meet obligations. In the short run, no bank is able to meet all its obligations in cash, and if demands upon it exhausted its cash reserves, the bank would be obliged to close its doors.

The prevention of bank failure and the protection of bank customers against fraud and loss is the main objective of the control and regulation of the banking system which is the responsibility of the Central Bank.

11.2

1. Що таке банківська система? Дайте точну відповідь на це питання.
2. Які банки та інші фінансові установи включено до банківської системи?
3. Яким чином депозит вирішує справи з боргами в комерційних банках?
4. Дайте визначення терміну „норма касових резервів”.
5. За що відповідає Центральний Банк?

11.3 Що ви знаєте про роль, яку відіграють банки у збільшенні грошового запасу країни? Подайте довідку англійською мовою

1. His sister Mabel he remembered (dim, dimly).
2. He shouted (loud, loudly) but no one came.
3. The painter breathed (hard, hardly).

11.4

1. In the museum you may see some interesting things.
2. The apples were bad, and we had to throw them away.
3. You must not spend money all at once.
4. The delegation was to arrive on Monday.
5. You should read the books of this author in the original.

11.5

1. Я запізнився на останній автобус і змушений був іти додому пішки.
2. Вам не потрібно залишатися тут допізна, якщо ви цього не хочете.
3. Сучасному менеджеру слід володіти принаймні однією іноземною мовою.
4. Висока якість обслуговування має бути головною метою при роботі з клієнтами.
5. Учора я не зміг побачити директора, тому, що він був на конференції, але сьогодні я зможу це зробити.

11.6

1. The only thing to be done was to sit and to wait until someone came by.

2. I shall be happy to accept your invitation.
3. To acquire knowledge and to acquire it unceasingly, is the first duty of a good specialist.
4. Laws were not made to be broken, laws were made to stay within.

11.7

1. Many new books are expected to be increasing with every year.
2. A teacher seeing a mistake in a student's dictation always corrects it.
3. She watched the leaves glitter in the fresh sunlight.
4. The rain having stopped we went home.

11.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 12

12.1

Commercial Banks

The word «bank» is derived from the Italian word “banco”, meaning “a bench”. The early bankers, the Jews in Lombardy, transacted their business at benches in the market-place. When a banker was broke his bench, that is, his «banco» was broken by the angry people. So the English word «bankrupt» consisting of «bank» (i.e. ‘banco’) and rupt(ure), meaning «the act of breaking»), actually reflects the procedure of “breaking the bench of a banker who failed”.

There is no statutory definition of a bank. In the UK though only a body, corporate or not, that has been recognized by the Bank of England under the Banking Act, 1987, to accept deposits as defined by that Act, may describe himself as a bank or banker. Commercial banks are privately owned banks taking current accounts (Am. checking accounts), taking deposits, taking in and paying out notes and coin and making loans through their branches. They are

often referred to as 'retail banks', 'deposit banks' and 'joint-stock banks'. In the USA these banks are sometimes referred to as "member banks" (member of the Federal Reserve System) and in Western Europe they called "credit banks" to distinguish them from "investment banks".

Commercial banks give their services to private individuals, companies and other organizations. Besides those which have already been mentioned, the banks provide a number of other services to their customers: trustee and executor facilities, the supply of foreign currency, the purchase and sale of securities insurance, credit transfer, personal loan commercial and industrial loan and credit-card facilities.

In Britain the number of commercial banks has been greatly reduced in recent years. Apart from the "big four" and their subsidiaries – Barclays, Lloyds, Midland and NatWest (National Westminster) and Coutts @ Co (a NatWest subsidiary) and Clydesdale Bank (a Midland Bank Subsidiary), the major commercial banks are the Royal Bank of Scotland, the Bank of Scotland, the Ulster bank and the Trustee Savings Banks (TSB). There are 427 foreign banks in London, more than in any other financial centre.

12.2

1. Яке походження слова „банк”?
2. Чи існує офіційне визначення поняття „банк”?
3. Які комерційні банки в США уфkt;fnn до банків – членів Федеральної резервної системи?
4. Які послуги надають своїм клієнтам комерційні банки?
5. Скільки зарубіжних банків знаходиться в Лондоні?

12.3 Поясніть значення твердження: Комерційні банки пропонують багато послуг своїм клієнтам. Дайте письмову відповідь на запитання англійською мовою.

12.4

1. It looks like rain. You must put on your raincoat.
2. You will be able to speak good English in two years.
3. We were to meet at the entrance of the theatre at a quarter to eight.
4. The woman had to rewrite the fax with a pen.
5. I think she must not punish the boy for it.

12.5

1. Напевно, дуже важко вирішувати такі складні задачі.
2. Виходу не було, і йому довелося заплатити штраф.
3. Слід пам'ятати, що автоматизація – це підвищення ефективності та надійності.
4. Ми зможемо надіслати вам телекс тільки завтра.
5. Він повинен був зустріти мене біля головного входу о 18.00.

12.6

1. To pacify her, I held the window ajar a few seconds.
2. I have got my wife and a little son to look after.
3. Our manager found it utterly impossible to leave his job.

4. My only intention is to get into parliament.

12.7

1. A word spoken in time may have very important result.
2. Weather permitting, we will spend our day off in the forest.
3. Many books are known to be published in our country every year.
4. The teacher allowed us to use dictionaries.

12.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 13

13.1

Economic reforms in Ukraine

Ukraine has a developed economy with strong industry and agriculture. In the 1990's Ukraine began changing its economy from one owned and controlled by the government to an economy based on free enterprise. In this kind of economy, individual owners and managers run their own businesses.

However, the nation lacks the modern technology and equipment in its factories and on its farms. About two-fifth of Ukraine's people work in industry, and about a fifth work in agriculture. Most other Ukrainians have jobs in such service industries as education and health care.

Ukraine's heavy industries produce iron and steel and such machines as tractors, machine tools, and mining equipment. Ukraine also produces automobiles, trucks, buses, locomotives and railway cars, airplanes, and ships. Many of Ukraine's heavy industries are the Donbas region, near mines that supply raw materials.

Ukraine is famous for its agricultural production and is known as the breadbasket of Europe. Its modern climate and rich black soils, called chernozem, have made the world's most productive farming regions. Ukraine ranks among the leading countries in the production of sugar beets and wheat. Other important crops

include barley, corn, potatoes, sunflowers, and tobacco. Ukrainian farmers also raise beef, dairy cattle and hogs.

Huge coal deposit lie in the Donbas, the center of Ukraine's heavy industry. Ukraine also mines iron ore, natural gas, and salt.

Coal, natural gas, and petroleum have long been important sources of electric power in Ukraine. The country also has hydroelectric plants located mainly on the Dnieper River.

During the 1980's, nuclear power plants began providing an important new source of energy. Today, these plants produce about a fourth of Ukraine's electricity. Many Ukrainians, however, oppose the use nuclear energy because of an accident at the Chernobyl nuclear power plant in north-central Ukraine in 1986.

Ukraine imports much oil and natural gas from Russia and Tajikistan. In 1991, Ukraine signed an agreement with Iran to build a pipeline through Azerbaijan to bring Iranian oil and gas to Ukraine.

Ukraine has a well-developed transportation system. Most of them is owned by the government. Ukraine's highways include about 147000 km of paved roads. About a third of Ukraine's people own automobiles or motorcycles. A large railroad network connects major cities and industrial centers.

Service industries employ more than a fourth of Ukraine's workers. The country's chief services industries include education, scientific research and engineering, health care, transportation, and trade.

Ukraine's chief exports are wheat, sugar beets, coal, construction equipment, manufactured goods. Ukraine imports oil, natural gas, wood products, rubber, and consumer goods. Ukraine's major trading partners include Canada, Germany, Hungary, Iran, Poland, Russia, and Tajikistan.

13.2

1. До якої економіки Україна перейшла в 1990's?
2. Що виробляє важка промисловість України?

3. Де розташований центр важкої промисловості України?
4. Звідки Україна імпортує газ та нафту?
5. Хто керує більшістю транспортної системи в країні?

13.3 Що ви знаєте про труднощі, з якими стикалася економіка України після прийняття незалежності? Подайте довідку англійською мовою

13.4

1. As I was to be there at 5 sharp, I had to take a taxi.
2. You can go to the country when you pass you last examination.
3. Everybody must go in for sports.
4. They may think that I am too weak to take part in the excursion, but I am strong enough to do any kind of hard work.
5. I have not written the composition. I shall have to write it on Sunday.

13.5

1. Ти зможеш поїхати туди відпочити влітку?
2. Вам слід ще раз прочитати свій твір. Там, напевно, є помилки.
3. Їхній будинок повинні знести, і йому доведеться переїхати у новий житловий будинок.
4. Згідно з інструкцією, цей прилад повинен виконувати дві функції.
5. Потрібно планувати ремонтні роботи заздалегідь.

13.6

1. To promote the development of the national network the companies were granted ‘open passage‘.
2. We don't know what to do with these people.
3. I shall not be able to sleep tonight.
4. There was no time now to think – there was only time to give the medicine.

13.7

1. The people living at the beginning of the 21st century prefer high free, comfortable and pollution free transport.
2. We are said to live in the atomic age.
3. The bridge being destroyed, we couldn't cross the river.
4. Needs of industrial growth made engineers look for new modes of transportation.

13.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 14

14.1

Economic development of Great Britain

Great Britain is a highly developed industrial country. Shipbuilding is one of the principal industries of Great Britain. For centuries Britain has been the leading shipbuilder in the world.

Coal is the main source for the development of British industry. The biggest centres of iron and steel industries are situated in the neighbourhood of coal basins. They are Middlesborough, Newcastle, Cardiff, Glasgow, Sheffield. The district around Birmingham is a land of factories and mines.

Coal-mining, metallurgy, textile, shipbuilding are the older branches of industry. The new industries are the chemical, electrotechnical, automobile, aviation and electronics! The new industries have developed hand in hand with science and technology and are equipped to meet present technical demands. Big cities and towns such as London, Glasgow, Manchester, Liverpool, Newcastle, Sheffield and Birmingham have enterprises of nearly all branches of industry, old and new. The main centres of cotton and woolen industry are Leeds, Bradford and Manchester.

London, Liverpool and Glasgow are the biggest English ports. The products of Britain economy, for example, automobiles, textile, machinery, electronic equipment and many others, are exported to many countries of the world.

Agriculture is one of the largest and most important activities in Great Britain. The greater part of the land here is used for sheep-, cattle- and dairy farming. Vegetables are grown in all parts of the country. The chief grain crops are wheat and barley.

Britain is a self-sufficient country in energy. It has significant amounts of coal as well as oil and natural gas under the North Sea bottom.

Britain has large shipbuilding, electro-engineering, oil and chemical industries. The main features of it's economy at the present time are consolidating of capital at a very high level, high profits of monopolists, accelerating inflation, high prices, growing unemployment.

Britain's economic sickness has a long history and many causes. It was built up when the country had a monopolistic dominance in manufacture and trade. At that time she was supported by a large colonial empire. After World War 2nd these privileged positions changed. The old-fashioned structure of British industry could not adapt quickly to the new conditions on the world market. There is no such a quick growth of new industries in Britain as in other European countries.

Great Britain is a member of the Common Market. But this membership has not vitalized the British economy. Europe sells more to Britain than it buys from her. Britain's trade balance is unfavourable. Any foreigner will see Britain's prosperity but every Englishman knows that his country is in serious trouble.

14.2 Підготуйте повідомлення на тему „Економіка Великобританії на початку XXI століття” і запишіть його англійською мовою

14.3

1. Що є основним джерелом розвитку промисловості Великобританії?
2. Яким чином розвиваються нові види промисловості в країні?
3. Які товари британської економіки експортують в інші країни світу?
4. Звідки Великобританія отримує нафту та природний газ?
5. Чому промисловість країни не могла адаптуватись до нових умов світового ринку після другої світової війни?

14.4

1. You must go or you will be late for the first lesson.
2. I don't think I can do it but I shall try.
3. Who is to take care of the children?
4. If you have done your homework, you may go for a walk.
5. We will be able to carry out these experiments in two months.

14.5

1. Вченим довелося проводити численні розрахунки підчас розробки нових засобів зв'язку.
2. Вона могла запізнитися на заняття два дні тому.
3. Мій помічник може показати вам всі приміщення зараз.

4. Згідно з проектом, будівництво нового банку повинно було розпочатись в іншому районі міста.
5. Системні сигналізації можна було перевірити.

14.6

1. A new underground line to be put into service next month will connect dwelling districts with the downtown.
2. It is a great pleasure to make your acquaintance.
3. To seat back and do nothing is a waste of time.
4. The commission decided to introduce new equipment at a new plant.

14.7

1. I happened to mention your brother's name.
2. They did not see you come in.
3. Most substations supplying the trains with electricity have been transformed in new ones operated automatically.
4. The work having been done, they went home.

14.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 15

15.1

Management

Management is the achievement of organizational objectives through people and other resources. The manager's job is to combine human and technical resources in the best way possible to achieve these objectives. Managers are not directly involved

in production; they do not produce a finished product. Instead, they direct the efforts of others toward the company goals.

There are three levels of management in most organizations. Top management, the highest level of the management pyramid is comprised of the president, executive vice president and other key company executives. These people devote their time to developing long-range plans for the company. Middle management, the second level of the management pyramid, includes plant managers and division heads. Middle managers are responsible for developing detailed plans and procedures to implement the general plans of top management. Supervisory management, or first-line management, includes supervisors, foremen, department heads, section leaders who are directly responsible for details of assigning workers to specific jobs and evaluating daily – even hourly – performance. This first level of the pyramid has direct and continuing contact with production personnel and is responsible for putting into action the plans developed by middle management.

Every manager must possess three basic managerial skills: technical skills, human relation skills, and conceptual skills.

Technical skills refer to the manager's ability to understand and use techniques, knowledge, and tools of a specific discipline or department.

Human relations skills are "people" skills. They involve the manager's ability to work effectively with and through people. The ability to create a work environment in which organizational members will contribute their best efforts to achieve objectives is a crucial managerial skill at every level.

Conceptual skills refer to the ability of the manager to see the organization as a unified whole while also understanding how each part of the overall organization relates to other parts.

Managers at every level in the organization perform four basic functions – planning, organizing directing and controlling - and they must be skillful in performing them if they are to accomplish their goals.

Planning is the process of setting goals for the organization and developing strategies to accomplish them.

Organizing involves coordinating the efforts of employees and assigning work activities in such a way that the goals of the organization can be accomplished.

Directing is the process of supervising and guiding employees so that plans are completed and goals are accomplished. It involves motivating people to do their best, explaining procedures, issuing orders, and seeing that mistakes are corrected.

Controlling is the function of evaluating the organization's performance to determine whether it is accomplishing its objectives.

15.2

1. Що таке управління?
2. З чого складається робота менеджера?
3. Скільки рівнів управління ви знаєте?
4. Які функції виконує вище керівництво?
5. З яких навичок складається успіх управління?

15.3 *Наскільки тісно пов'язані між собою функція планування та функція контролю? Дайте письмову відповідь на запитання англійською мовою*

15.4

1. They will have to practice as a tennis player has to swing his racket over again.
2. I must not bother you any longer; no doubt you are tired of my talking.
3. I think you could do it if you tried.
4. Whenever you may come, you are always welcome.
5. You should buy this book right now. It will help you to make a report.

15.5

1. Слід застосовувати нові технології для визначення маршрутів транспортування товарів.
2. Ви можете зараз дати мені відповідь на це питання?
3. Не потрібно приходити сюди щодня.
4. Нову схему планування витрат повинні були передати по факсу ще вчора.
5. Коли ви зможете поговорити з ним?

15.6

1. Europe was the first to initiate commercial railway construction.
2. To get the book I went to the library.
3. To walk is very useful.
4. You were allowed to take my book.

15.7

1. The letter being written, I went to post it.
2. Our government didn't intend to regulate the railway expansion.
3. Having done the homework, he went for a walk.
4. The book is said to be popular with both old and young.

15.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 16

16.1

Marketing

Marketing is a total system of business activities designed to plan, price, promote and distribute want-satisfying products and services to present and potential customers.

According to the marketing concept an organization should try to satisfy the needs of customers through a coordinated set of activities that at the same time allows to organization to achieve its goals. In other words, marketing is a strategic management process; the business of marketing must be organized, directed and controlled to be effective.

It has often been said that the key to successful marketing is having the right product at the right price in the right place with the right promotion.

The daily activities of people who work in marketing departments revolve around designing, developing, and enhancing products, setting the prices for those products, promoting the products' features and benefits to the target markets; and distributing the products to the markets. These activities, the core of any marketing system, constitute the four elements of what is known as the marketing mix. They are often referred to as “the four Ps” of marketing:

- product
- price
- promotion
- place (a convenient synonym for distribution)

Product is the first and most important element of the marketing mix. Product strategy calls for making coordinated decision on the product mix, product lines, individual product items, brands, packages and services.

As a product is developed and introduced and as it progresses through its life cycle, decisions must be made about the pricing of the product. Among the important factors considered when setting a price are (1) the costs and business expenses involved in the manufacture or distribution of the product, (2) its fashion and seasonal appeal, (3) the competition, (4) government price regulations, and (5) supply and demand. Marketers may choose to price above or below the average or current

market price. If the price is above competitors' prices, the marketer must offer some unique advantages that are easily seen by the customers. If marketers price below the market price, they may attract more customers and increase sales. If the price is the same as others than the service must be better to attract the customer.

When a product comes off the production line, the manufacturer must select the best distribution channel to get that product to the consumer. Producers of consumer goods have five channels to choose from in marketing their goods. The channels range from the simplest (manufacturers to consumer) to the most complex (manufacturer to agent to wholesaler to retailer to consumer).

16.2

1. Що таке маркетинг?
2. Що представляє собою концепція маркетингу?
3. Чим займаються люди в маркетингових відділах?
4. Які основні фактори розглядають, коли встановлюють ціну на товар?
5. Скільки каналів розподілу мають виробники?

16.3 Доведіть, що маркетинг відіграє важливу роль у роботі будь-якої компанії. Дайте письмову відповідь на запитання англійською мовою.

16.4

1. There was to be an interesting concert last night, but I didn't feel well and had to stay at home.
2. Can you speak any foreign language?
3. He should be polite with his friends.

4. We must consider the matter carefully before we make a decision.

5. Tell him he may stay in the hotel for three days.

16.5

1. Але останнім часом мені доводиться багато думати про мої справи на роботі.
2. Тобі не слід ставити такі складні завдання перед персоналом компанії.
3. Можна очікувати, що нові технології допоможуть нам у розробці нових проектів.
4. Ніхто не може допомогти нам у дослідженні нових систем просування товарів на ринку.
5. У залі було так шумно, що ніхто не міг розібрати, що говорить лектор.

16.6

1. His eyes were sharp enough to look after his own interest.
2. The data to be obtained will be processed at the computer and used to plan the next year track maintenance.
3. The engineer suggested to test a new engine on the experimental track.
4. Even to think of it gave him ineffable torture.

16.7

1. She doesn't seem to want to do anything I suggest.
2. While being examined, the boy could not help crying.
3. The engineer suggested to test a new high-speed rolling stock on the experimental track.

4. Ann sat down at the table, her hands beginning to tremble.

16.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 17

17.1

Accounting

Today's finance divisions focus their attention on the ultimate needs of decision makers who use accounting information, whether those decision makers are inside or outside the business.

So, accounting is an information system that measures, records, identifies, summarizes and communicates financial information about an organization or other entity in order to help management to make correct informed decisions. An economic entity is a unit that exists in-dependently – for example, a business, a hospital, or a governmental body. Accounting, includes the design of an information system that meets the users needs. The major goals of accounting are the analysis, interpretation, and use of information. Accountants were among the earliest and most enthusiastic users of computers, an electronic tools that are used to collect, organize, and communicate vast amounts of information with great speed.

Personal record keeping often uses a simple single-entry system in which amounts are recorded in column form. Such entries include the date of the transaction, its nature, and the amount of money involved. Record keeping of organizations, however, is based on a double-entry system, where each transaction is recorded on the basis of its dual impact That means that every economic event has two aspects (effort and reward, sacrifice and benefit, source and use) that balance each other. In the double-entry system, each transaction must be recorded with at least one debit and one credit, so that the total money amount of debits and the total money amount of credits equal each other. The whole system is always in balance.

All accounting systems, no matter how sophisticated, are based on the principle of duality.

Information relating to the financial position of an enterprise is presented in a balance sheet, while operating results are displayed in an income statement. Data relating to an organization's liquidity and changes in its financial structure are shown in a statement of changes in financial position. Such financial statements are prepared to provide information about past performance, which in turn becomes a basis for readers to try to project what might happen in the future.

Accounting information can be classified into two categories: financial accounting or public information and managerial accounting or private information. Financial accounting generates reports and communicates them to external decision makers (stockholders, creditors, customers, suppliers, regulatory commission, financial analysts) so that they can evaluate how well the business has achieved its goals. These reports are called financial statements, they relate to the financial position, liquidity (that is, ability to convert to cash), and profitability of an enterprise.

17.2

1. Що представляє собою бухгалтерський облік?
2. Яка основна мета бухгалтерського обліку?
3. Охарактеризуйте систему входжень.
4. Де наведена інформація, щодо фінансового стану підприємства?
5. На які дві категорії поділяється бухгалтерська інформація?

17.3 Що ви знаєте про переваги та недоліки в кар'єрі бухгалтера? Дайте письмову відповідь на запитання англійською мовою

17.4

1. We were to lubricate the machine before using.
2. I can't find this magazine in the university's library.
3. May she join your excursion?
4. They could help him but they didn't do it.
5. Our secretary must go there twice a week.

17.5

1. Вони повинні бути присутніми на засіданні уряду.
2. Багато студентів нашої групи можуть вільно говорити німецькою.
3. Їм довелося поїхати з міста на автобусі.
4. На жаль, він не міг, і не хотів вірити їй.
5. Ти можеш трохи зачекати біля телефону? Мені треба взяти свою записну книжку.

17.6

1. It is useless to discuss these matters.
2. The purpose of the feasibility study is to prove the advantages of the theory.
3. To solve the problem of transport communication between the West and the East a wide-scale railway project was developed.
4. I have just made a list of things to be taken to the South.

17.7

1. Having shortened the delivery time, the company has made its transportation proposal more competitive.

2. The supervisory committee believed this company to regain its profits after restructurizing.
3. He was supposed by everybody to be a foreigner.
4. In the evening he read aloud, his little son sitting by his side.

17.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 18

18.1

Auditing

Audit is a systematic examination of a company's accounting system to determine whether the company's financial statements fairly present its operation.

Auditing is an accounting function that involves the review and, evaluation of financial records.

The purpose of the audit is to ascertain that the financial statements have been prepared in accordance with generally accepted accounting principles .

We distinguish two types of audit: internal audit (a review and evaluation of a company's financial records by accountants of the same company) and independent audit (an audit performed by someone from outside the organization).

Many companies employ their own accountants to maintain an internal audit, but those companies that do not conduct an internal audit need to maintain a system of internal control. Internal control has traditionally been defined as all the policies and procedures management uses to protect the firm's assets and to ensure the accuracy and reliability of the accounting records. As long as control procedures are performed by people, the internal control system is vulnerable to human error. Errors may arise from misunderstanding, mistakes in judgment, carelessness, distraction, or fatigue. Sound internal control procedures are needed in all aspects of a business, but particularly when assets are involved. Assets are especially vulnerable when they

enter or leave a business. When sales are made, for example, cash or other assets enter the business, and goods or services leave the business. Procedures must be set up to prevent theft during those transactions. Likewise, purchases of assets and payments of liabilities must be controlled. The majority of those transactions can be safeguarded by adequate purchasing and payroll systems. In addition, assets on hand, as cash, investments, inventory, plant, and equipment, must be protected. For example, cash payments for sales of goods and services can be received by bank transfer, mail or over the counter in the form of checks or currency. Whatever the source of the payment, cash should be recorded immediately upon receipt. This is usually done making an entry in a cash receipts journals.

Internal auditors continuously review operating procedures and financial records and report to management on the current state of the company's fiscal affairs. The internal auditors also make suggestions to management for improvements in the standard operating procedures. Finally, they check the accounting records in regard to completeness and accuracy making sure that all irregularities are corrected. Thus, the internal auditors seek to ensure that the various departments of the company follow the policies and procedures established by the management.

18.2

1. Яка головна функція аудиту?
2. На які два види поділяється аудит?
3. Що таке внутрішня перевірка?
4. Яким чином слід охороняти фінансові операції?
5. Чи корисним є аудит для бізнесу? Доведіть це.

18.3 Аудит корисний для бізнесу, чи не так ? Доведіть свою думку англійською мовою

18.4

1. He should be more careful about his health.
2. You can take a horse to the water, but you cannot make him drink.
3. If he walks from the station, he may arrive in the course of the next half-hour.
4. You must always think twice before you say anything.
5. Mr. Priors wants to know on what terms the girl is to be here?

18.5

6. Їм довелося викликати пожежних, щоб зняти його з даху.
7. Я могла дати тобі цей журнал, але я не взяла його з собою сьогодні.
8. Студенти заочної форми навчання можуть здавати іспити достроково.
9. Нові пристрої повинні бути поставлені наступного місяця.
10. Історію цього винаходу слід починати з демонстраційної моделі Стівенса.

18.6

1. Here is a charming little cottage to spend the summer time in.
2. Everyone had a wish to say something during the discussion.
3. To organize the railway operation management properly in early days was a great problem.
4. He had a good deal to say about India.

18.7

1. For centuries the Europeans were expecting Great Britain and the Continent to be linked for direct traffic.

2. With prices increasing, the standard of living in this country will lower
3. Having missed two lessons the student could not understand a new material.
4. We know Jack London to be a great American writer.

18.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 19

19.1

Banking Infrastructure in Ukraine

Ukraine is a country of immense potential, rich in human and natural resources. It has a well-educated population. Ukraine like the other soviet successor states, is attempting an uncharted and complex three-fold transition to independent sovereignty, democracy and a market economy. July 16, 1990 marks the beginning of a new era for Ukraine – the era of the independent state. Among the basic political, economic and social goals of the new state was the creation of an independent, modern financial system.

In March 1991 the Supreme Council of Ukraine passed a law on banks and banking activities.

The two-tier banking system has been defined by law: first the National Bank as the central state bank and the authoritative body in charge of issues and finances and second, the commercial banks.

The Ukrainian government has set out on a course of reform and privatization. The development of the cooperative movement in Ukraine has given impetus to the formation of cooperative banks. In 1991 the setting up of commercial banks has got under way. Thus in July 1991, a joint-stock company by the name of Kontsern-Electron was set up. It was this concern that initiated the creation of the joint-stock commercial Electron Bank. By the end of 1991, 47 commercial banks had been registered in Ukraine. New commercial banks are being actively founded alongside

the existing state-owned banks. The ownership of these banks is of the joint-stock type and their founders include state ventures and firms, joint-stock companies, limited companies and private individuals. Now the customer has been given the right to choose his service bank and to change from one bank to another. The banks now have to compete for clients, particularly for the financially secure and rich ones (this has forced the state-owned banks to revise their relationships with their customers).

From the practical viewpoint, all the commercial banks operating at the moment are universal ventures, offering a wide range of banking services. The basic ones include payroll transfer operations with or without cash to customer accounts; allocation of credits, investment activity; trust and factoring operations; and services for private individuals, including, attractive resources from deposit operations. The commercial banks have discovered a new direction for their activities, including the servicing of export and import operations, work connected with guarantees from Western companies and giving the guarantees on behalf of Ukrainian firms, deposit operations in Western banks and so on.

19.2

1. Коли було розпочато нову еру для України?
2. Що означає термін „двоступенева банківська система”?
3. Які банки з’явилися в Україні вперше на той час?
4. Хто створив акціонерний Банк „Електрон”?
5. Які послуги комерційні банки надають своїм клієнтам?

19.3 Підготуйте повідомлення на тему „Початок нової ери для України” і запишіть його англійською мовою

19.4

1. I was to be there at 5 sharp, I had to take a taxi.

2. You can go to the country when you pass your last examination.
3. Everybody must go in for sports.
4. They may think that I am too weak to take part in the excursion, but I am strong enough to do any kind of hard work.
5. I have not written the composition. I shall have to write it on Sunday.

19.5

1. Можна я зателефоную тобі пізніше? Я знаю, що повинен був тобі подзвонити о 8-ій.
2. Ви зможете розмовляти французькою краще, якщо будете наполегливо працювати.
3. Персонал не повинен нічого торкатися в кімнаті.
4. Як ти думаєш, чим мені слід зараз зайнятися?
5. Акціонерам довелося повністю змінити приміщення.

19.6

1. He received a note to say that he was expected at the party.
2. To start a new life full of adventures and brilliant prospects was the motto the American society was living under in the 1930s.
3. Railways to be built or expanded became the object of special government's attention.
4. My intention is to become a good specialist in the sphere of economy.

19.7

1. We watched the man working, when they heard a series of rapid, sharp explosions.

2. With the fuel being burnt inside the cylinders, the engine has an increased efficiency.
3. The locomotives running on branch lines are light in weight and low-powered.
4. The number of the unemployed is reported to be increasing with every year.

19.8. Передайте короткий зміст тексту завдання 1 англійською мовою.

ВАРІАНТ № 20

20.1

The budget system of Ukraine

A budget is a detailed plan outlining the obtaining and use of financial and other resources over some given time period. A budget sets forth management's expectations for revenues and, based on those financial expectations, allocates the use of specific resources throughout the firm. It represents a plan for the future expressed in formal quantitative terms. The State Budget is a plan of obtaining and use of financial resources to provide with the functions which are carried out by the state authorities of Ukraine. The act of preparing a budget is called budgeting. The use of budgets to control activities of any organization, village, city or town, as well as a country is known as budgetary control.

The budget system of Ukraine consists of the State Budget of Ukraine, Republican Budget of Crimea, and local budgets. The totality of all budgets is called the master budget of Ukraine. The master budget of Ukraine is used to analyze and denote the principles of the state legislation of economic and social development of Ukraine. The master budget is a summary of all phases of the country's plans and goals for the future. It sets specific targets for sales, production, distribution, and financing activities.

Most firms prepare yearly budgets from short- and long-term financial forecasts. There are usually several budgets established in a firm: an operating budget, a capital budget, a cash budget, a master budget.

An operating budget is the projection of money allocation to various costs and expenses needed to run or operate the business. How much the firm will spend on supplies, travel, rent, advertising, salaries, etc. is determined in this budget.

A capital budget consists of the firm's spending plans: the purchase of such assets as property, buildings, and equipment.

A cash budget is the projected cash balance at the end of a given period (e.g. monthly, quarterly). It is important for managers in borrowing, debt repayment, cash disbursements, and short-term investment expectations.

A master budget ties in all the above mentioned budgets and summarizes the proposed financial activities of the firm.

The budget system (the order) is based on the principles of unity, completeness, authentic information, transparency (visualization) and independence of all budgets involved into the budget system of Ukraine.

The principle of unity means the existence of the single system of computation of revenues and expenses by every chain of the budget system. It is backed by the single legislation base, single set and form of documentation, single monetary system, socio-economic policy and necessary statistic and budget information.

The principle of completeness means the reflection of all revenues and expenses in the budget.

The principle of authentic information deals with preparing the budget on the base of real indicators, adopted norms and standards.

The budget process is the order of preparing, examining, adopting budgets, using and controlling them; adopting the reports of the budgets fulfilled.

The budget year starts on January 1st and finishes on December 31.

20.2

1. Що таке бюджет?

2. З чого складається бюджетна система України?

3. Які види бюджетів є у фірмі?

1. Які види бюджетів є у фірмі?
2. На яких принципах базується бюджетна система?

20.3 Що ви знаєте про міжнародний валютний фонд? Подайте письмову довідку англійською мовою

20.4

1. Can you hear that strange noise?
2. Call him now, he may be at home at this time.
3. You must come and have dinner with us some day.
4. My friend lost her money and I had to lend her a couple of grivnyas to pay the fare.
5. You should not work so much. You look so tired.

20.5

1. Артура немає, він повинен бути зараз у читальному залі.
2. Ви можете позичити мені трохи грошей?
3. За новим розкладом у нас буде чотири уроки з англійської.
4. У твоєму віці вже слід заробляти власні гроші.
5. Мені доведеться проводити багато часу в цьому кабінеті.

20.6

1. Here is a declaration form to fill in immediately.
2. The best thing the boy could do was to get out of here.

3. To make a new plan of reconstruction the architect needed huge effort.
4. To maintain low temperature inside refrigerator cars their walls, roofs and floors are manufactured airproof.

20.7

1. The road being repaired, I could go there by bus.
2. Being fitted with numerous electronic devices this new city ground transport system is one of the most up-to-date.
3. He was not seen to speak to anyone while he was there.
4. Suddenly I heard her call my name.

20.8. *Передайте короткий зміст тексту завдання 1 англійською мовою.*

Тексти для самостійного читання

Money and payment system

Money is an essential part of the economic system. Without it the system would not function well. Money is used for buying or selling goods, for measuring value and for storing wealth. Almost every society now has a money economy based on coins and paper bills of one kind or another. However this has not always been true. In primitive societies a system of barter was used. Barter was a system of direct exchange of goods or services one for another. In this system no money is used. Somebody could exchange a sheep, for example, for anything in the market place that

they considered to be of equal value. The farmer specialising in production of beef might find a hungry barber and thus get a haircut, or find a hungry tailor and thus exchange meat for clothes, or find a hungry doctor and thus obtain medical treatment. Farmers spent half their time producing beef, and the other half searching for someone who wants beef, but that someone had also to be able to provide something in exchange that the farmer wanted. Clearly, barter was a very inefficient system, because people's precise wants seldom coincided. Furthermore, with barter, there is a problem of indivisibility. A suit or an automobile, or a house should be bought all at once and not in pieces. People needed more practical system of exchange, and various money systems, developed based on goods which the members of a society recognized as having value. Cattle, grain, teeth, shells, feathers, skulls, salt, elephant tusks and tobacco have all been used. With money, exchange was much easier. Precious metals gradually took over because, when made into coins, they were portable, durable, recognizable and divisible into larger and smaller units of value. Until the eighteenth and nineteenth centuries coins were given monetary worth based on the exact amount of metal contained in them, but most modern coins are based on face value-the value that governments choose to give them, irrespective of the actual metal content. Most governments now issue paper money in the form of bills, which are really ready to pay. Paper money is obviously easier to handle and much more convenient in the modern world. Checks and credit cards are being used increasingly, and it is possible to imagine a world where "money" in the form of coins and paper currency will no longer be used.

Inflation

Inflation has a vital impact on the economy of a nation. Therefore it is important for us to understand its causes and effects. During its development any economic system passes through many business cycles, some mild and others extreme.

Inflation is such one that has a vital affect on a nation's economy. We all can notice that money could buy a lot more some time ago than it can these days. It means that purchasing power of money is lower now comparing to what it used to be.

Economists use the terms **purchasing power or value** to describe the quantity of goods and services we can buy with our money. When prices increase, our money can not buy as much. Its purchasing power declines.

An extend period of raising prices is called **inflation**. When a price rises, there is both a winner and a loser. The loser is a buyer who has to pay more. However there is a benefit to the seller, who gets more. When people find the goods they sell rising in price, they see the increase as perfectly right, normal, and justified. On the other hand, when they find the goods they buy rising in price, they often view the increase as evidence of the seller's greed.

When the price of wheat rises, farmers see themselves at last getting a reasonable return from their toil. When the price of oil increases, the oil companies argue that they are getting no more than the return necessary to finance the search for more oil. When the price of books rises, authors feel they getting no more than a "just" return for their creative work. However, when the farmer, the oil company, the author find that the prices of the goods they buy have increased, they believe they have been created by inflation.

Inflation affects people differently: some suffer, others benefit. Inflation hurts people living on **fixed incomes** and people who saved fixed amount of money for they retirement or for "**a rainy day**". Inflation can cause business mistakes. For good decisions business need an accurate picture of what is going on. When prices are going rapidly, the picture becomes obscured. Decision-makers cannot see clearly. Those who lend money are in the same position as those who save. If during the time of the loan inflation increases, the money returned when the loan comes due will be worth less than the original loan, unless the interest rate on the loan was greater than **the rate inflation**. It is convenient to identify the major types of inflation: The most familiar form of inflation is called **demand-pulled inflation**. It suggests that demand is pulling up the price level. If the demand for goods and services increases faster then production, there simply won't be enough goods and services to go around.

Every market in changing supply condition can also raise prices. The cost of producing goods and services increases and the producers can no longer afford to sell goods at prevailing prices. They have to raise prices. The result is **a cost-push inflation**.

However, when inflation gets beyond a moderate rate, there is a widespread agreement that it becomes a menace. It becomes more than a mere transfer of money from the buyer to the seller; it interferes with the production and exchange of goods. The situation during a very rapid inflation, when economic activity is severely disrupted is called **hyperinflation**. Hyperinflation -a skyrocketing of prices at annual rates of 1,000% or more - occurs most commonly during or soon after a military conflict.

For many people, changes in a price index are more than a matter of an idle curiosity. Real income is always affected by changes in consumer prices. To maintain the real wages or salaries in an inflationary period helps **a cost-of-living adjustment**. This means adjustment of nominal income to the rate of inflation. The adjustment is only partial and seldom protects fully against inflation.

The Russian and Ukrainian economies

In doing this project, two countries, Russia and Ukraine, have been selected. For the past 10 years or so, these two countries have changed profoundly. It is no longer government by a single socialist party that imposes its official ideology on the citizenship. Russian and Ukrainian societies have opened themselves up to the rest of the world and to a new pluralism of views and ways of life. As a former resident of Soviet Union, all of this was unthinkable during the many years of closed Soviet socialism.

The Russian and Ukrainian economies have also changed. They are transforming themselves from a centrally managed to a market economy, but a very peculiar

market economy. The economic stagnation that began a bit over a decade ago has become a steep production decline in these two countries. Inequality has also increased, and mass poverty has become a fact of life in Russia as well as in Ukraine. It is surprising that such a decline took place in the countries well endowed with natural resources, a relatively well-educated labor force, and rich industrial and technological traditions. The question to ask is what ought to be done in order to enhance the economical and social standards of these two countries.

In 1992, the Russian Federation embarked on the long and difficult path of transitions toward a market economy. This process has resulted in a profound change in Russian's economy, even though the transition is far from complete and has often been accompanied by disappointment and setbacks. Nevertheless, recent economic developments are encouraging, and there are firm grounds for sustainable growth and development.

The economic situation appeared to stabilize in 1997 with a substantial reduction in inflation and the signs of positive GDP growth. However the financial crisis of 1998 showed that these developments were not based on a sustainable foundation for economic growth. The principal reason was an unsustainable fiscal and public debt situation combine with continuing structural weakness. These fundamental problems also reflect weak implementation of fiscal and structural reforms, which result from limited involvement of legislative bodies in the design of reforms, and their implementation.

The situation has radically changed in 2000. On December 31, 1999, the sudden resignation of Boris Yeltsin was followed by the appointment of Vladimir Putin as acting president, of the Russian Federation. The new Russian government, formed after the major reorganization of ministries in May-June 2000, has embarked on a course of reforms unparalleled since the initial launch in early 1992. Deregulation and increased transparency of the business environment, comprehensive administrative, judicial and public service reforms, and changing nature of the social welfare.

Despite the generally positive economic developments, the government still faces a number of key challenges in building the foundation for sustainable growth. While in the short-run, the real devaluation of the Ruble has helped engineer a rebound in economic activity, translating this into sustainable economic growth is another major challenge that requires addressing structural issues, most notably the non-payments problem. A related challenge is to improve the investment climate by increasing transparency and addressing corruption and bureaucratic, while at the same time strengthening internal and external economic growth. Challenges are vast and so are the government's plans. Only time will allow judging the actual breakthrough the government is able to achieve. This is, in brief, a picture of current economic situation in Russian Federation.

Ukraine re-established its independence in August of 1991, after more than 70 years of Soviet rule. As a nation of almost 50 million people, Ukraine is strategically located between east and west, with a great endowment of human and physical capital. For all the potentials that the country holds, the first decade of independence must be considered one of missed opportunities and great disappointment on the economic and social fronts.

Ukraine has a well-educated, highly skilled labor force. Due to the country's rich soil, agriculture accounts for a large percentage of GDP. Ukraine was the "bread basket" of the former Soviet Union. According to Ukrainian National Bank report, Ukraine as a republic of former Soviet Union, accounted for the quarter of Soviet grain production, one fifth of its meat and dairy output, and more than one half of its sugar and beef production. Moreover, Ukraine has a fairly well developed infrastructure that provides a good basis for growth.

Unfortunately, Ukraine's GDP has fallen more than 60% since it declare its independence from the Soviet Union. Ukraine's economic conditions, already difficult at the time of independence, worsened dramatically until mid 1994. At that time, Ukraine was faced with large price increases for its energy imports, budget deficit, and inflation skyrocketed.

In July 1994, Leonid Kuchma was elected president of Ukraine and newly appointed team of reformers drafted a comprehensive economic reform program. In October of 1994, Ukraine began to lay the foundations for macroeconomic stabilization and structural reforms. The government lifted most price controls, unified the exchange rate, eliminated most export quotas, reduced subsidies on bread and on public utilities sharply, and adjusted imported energy prices close to full cost recovery levels.

Expectations were set very high in 1994-96 when a new President and government came to power and seemed able to embark on an ambitious program of reform. Very soon, however, the government began displaying a lack of sustained commitment to the reform agenda. Anti-reform camp is strong. Government of Ukraine must develop a broad coalition to reduce the influence of those political and social forces that seek to preserve the status quo. This change is not likely to emerge unless civil society feels empowered and increases its demands for better government.

The reforms' initial results were encouraging. Inflation fell sharply, the impact of trade liberalization on export performance started to be felt with the nearly 20% rise in the volume of exports to Western markets in 1995. However, overall economic activity still was on decline. Growth even appeared to be recovering in 1998, with a modest increase of 0.2 % in the first half of the year. Unfortunately, the financial crisis in the Russian Federation caused ripple

ГРАМАТИЧНИЙ КОМЕНТАР

I. Модальні дієслова позначають не саму дію, а вказують на ставлення мовця до неї, тобто вони є виразниками суб'єктивної модальності. Модальні дієслова є носіями таких значень, як здатність, можливість допустимість, необхідність, обов'язковість, бажаність,

Модальні дієслова самостійно не використовуються, вони виступають лише у сполученні з інфінітивом смислового дієслова без частки to, яка є ознакою інфінітива в англійській мові. Винятком з цього правила є модельне дієслово **ought to** та еквіваленти модальних дієслів **to have to** та **to be to**.

У модальних дієслів відсутні певні ознаки, властиві дієсловам як частині мови взагалі, а саме:

1. Не мають неособових форм – інфінітива, дієприкметника, герундія.
2. Не змінюються за особами і числами (за винятком дієслів-еквівалент **to have, to be**) та не утворюють форм наказового способу.
3. Утворюють питальні та заперечні форми без допоміжного дієслова **to do**.

Питальна форма утворюється інверсією:

Can I help you?

Заперечна форма утворюється шляхом приєднання заперечної частки **not**: We must not be late for the lecture.

Три модальних дієслова вважаються в англійській мові основними, вони складають ядро групи модальних дієслів: **can, must, may**. Для вираження різних відтінків необхідності виконання дії використовуються також модальні дієслова **should, ought to** та еквіваленти модальних дієслів **to be to** та **to have to**.

Форми модальних дієслів:

Modal	Presentnt	Past	Future	Примітка:
can	can	could		У значенні майбутнього використовується форма shall/ will
must	must			У значенні минулого та майбутнього використовується модальне дієслово» еквівалент to

may	may	might		У значенні майбутнього використовується форма shall
should	should		_____	
to have to	have/has to	had	shall/will have to	
to be to	am/ is/ are to	was/were e to	_____	Форми майбутнього немає

Значення модальних дієслів:

1. Дієслово **can** використовується для вираження фізичної та інтелектуальної можливості, здатності, здібності і може перекладатися **можу** або **вмію**.

This new locomotive can achieve much higher speed.

Цей новий локомотив може досягти набагато вищої швидкості.

I can make experiments of this type.

Я вмію робити експерименти такого типу.

2. Дієслово **may** використовується у питальних реченнях, коли питають про дозвіл, та у розповідних реченнях, що виражають дозвіл на виконання якоїсь дії. Перекладається особовими формами дієслова могли або модальним словом **можна**.

You may start making a time-table right now.

Ви можете починати робити розклад прямо зараз.

May I bring you the text-book a bit later?

Можна я принесу тобі підручник трохи пізніше?

3. Дієслово **must** використовується для вираження необхідності, обов'язковості, що випливають з внутрішніх моральних переконань, наказу чи категоричної поради. Перекладається словами **повинен, необхідно, треба**.

The carriages must be inspected regularly. Вагони необхідно постійно перевіряти.
He must finish this exercise in time. Він повинен закінчити цю вправу вчасно.

4. Дієслово **should** використовується для вираження поради, інструкції, рекомендації стосовно теперішнього чи майбутнього часу. Перекладається словами **повинен, слід, треба**.

At a high cooling water temperature the engine should be stopped.

При високій температурі води охолодження двигуна треба (слід) зупинити.

5. Дієслово – модальний еквівалент **to have to** використовується для вираження необхідності виконання дії, яка спричинена зовнішніми обставинами. Перекладається словами **доводиться, вимушений, змушений, має**.

The underground line in this city had to be built close to the surface. Лінію метро у цьому місті довелося будувати близько до поверхні.

6. Дієслово - модальний еквівалент **to be to** використовується для вираження необхідності виконання дії згідно з планом, розкладом, домовленістю.

Перекладається словами **повинен, належить, буде**.

The meeting of the Executive Committee is to be held next month.

Зустріч Виконавчого Комітету відбудеться наступного місяця.

II. Інфінітив (the Infinitive) є неособовою формою дієслова. Як неособова форма, близька за значенням до іменника (оскільки він позначає дію як таку), інфінітив виконує у реченні ті ж синтаксичні функції, що й іменник, а саме: підмет, додаток, обставина, означення, частина складеного присудка.

Найтиповішою ознакою інфінітива як дієслова є його здатність виражати характер дії (тривалість, завершеність) та стан. Оскільки інфінітив є неособовою формою дієслова, він не може виражати особу, число та спосіб. Проте разом з допоміжним чи модальним дієсловом або дієсловом-зв'язкою, що виражає особу, число, час, інфінітив входить до складу

- простого дієслівного присудка They will work there.
- складеного дієслівного присудка We can work. / We begin to work.
- складеного іменного присудка Our aim is to work well.

Ознакою інфінітива є частка to. У сучасній англійській мові виділяють шість форм інфінітива.

Одночасність з дією, яку виражає дієслово-присудок, виражають:

Indefinite Active Infinitive	to ask	питати
Indefinite Passive Infinitive	to be asked	бути запитаним
Continuous Infinitive	to be asking	питати (саме зараз)

Дію, що передувала дії, яку виражає дієслово-присудок, виражають такі форми:

Perfect Active Infinitive	to have asked	запитати
Perfect Passive Infinitive	to have been asked	бути запитаним (раніше)
Perfect Continuous Infinitive	to have been asking	питати (у минулому)

Indefinite Infinitive – проста форма інфінітива, яка відповідає неозначеній формі дієслова в українській мові, доконаного чи недоконаного виду. Вона не уточнює зв'язок дії, яку виражено інфінітивом, з часом, про який йде мова, однак вона вказує на її одночасність з дією дієслова-присудка. Активна форма означає дію, яку здійснює сам предмет чи особа, пасивна – дію, яка здійснюється над предметом чи особою. **Passive Infinitive** найчастіше перекладається підрядним реченням додатку, що починається сполучником *що, щоб*:

We are happy to take part in this expedition. Ми щасливі взяти участь у цій експедиції.

I want to be answered at once.

Я хочу, щоб мені відразу ж відповіли.

Perfect Active та Perfect Passive Infinitive використовуються для позначення дії, що передувала дії, яку виражає дієслово-присудок. Складні форми англійського інфінітива найчастіше перекладаються підрядними реченнями додатку, в яких форми Perfect передаються формами минулого часу.

We are happy to have taken part in this expedition.

Ми раді, що взяли участь у цій експедиції.

My friend is glad to have been given such an interesting assignment.

Мій друг радий, що йому дали таке цікаве завдання.

Continuous Infinitive має лише активну форму, виражає тривалу дію, яка є одночасною з дією дієслова-присудка. Перекладається українською мовою інфінітивом недоконаного виду. I am glad to be listening to your report tomorrow. Я радий, що слухатиму твою доповідь завтра. He had to be translating this article at that time. Йому довелося у той час перекладати цю статтю у той час.

Perfect Continuous Infinitive може виражати дію, яка тривала певний проміжок часу до теперішнього моменту, і тоді ця форма перекладається теперішнім часом.

I am glad to have been working in this project for these years. Я радий, що працюю у цьому проекті всі ці роки.

Якщо ж позначається дія, яка тривала у минулому певний час, тоді інфінітив перекладається формою минулого часу. I am glad to have been working in this project two years ago. Я радий, що працював у цьому проекті два роки тому.

У реченні інфінітив може виконувати такі функції:

а) підмета – перекладається неозначеною формою дієслова або віддієслівним іменником:

To master this speciality is not an easy thing.

б) додатка – перекладається неозначеною формою дієслова:

He wants to help us with this work.

Він хоче допомогти нам з цією роботою.

в) частини складеного іменного присудка після підмета, вираженого словами:

aim, object, purpose, task, way, method, plan, wish, intention, problem та ін.

Особова форма дієслова to be в такому присудку виступає зв'язкою і перекладається словосполученнями: **полягає в тому, щоб; міститься у тому, щоб;** та іншими чи взагалі не перекладається.

The aim of our research work is to find necessary data for our next experiments.

Мета нашої дослідницької роботи полягає у тому, щоб знайти необхідні дані для наших подальших експериментів.

г) означення - перекладається неозначеною формою дієслова, іменником чи означальним підрядним реченням. Інфінітив у пасивній формі виражає майбутню дію, необхідність чи можливість. Ця інфінітивна конструкція, як правило, перекладається підрядним означальним реченням. Активно використовується інфінітивний зворот після слів **the first, the last, the second** та ін. Він перекладається дієсловом в особовій формі у тому часі, в якому стоїть дієслово to be.

He spoke about the plan to increase the production of the plant.

Він говорив про план підвищення випуску продукції заводу.

The material to be used has been carefully examined.

Речовина, **яка буде (може/повинна) використовуватись**, була уважно вивчена.

This student was **the last to answer** the professor's question.

Цей студент **був останнім, хто відповів / останнім відповів** на питання професора.

д) **обставини**– інфінітив використовується у значенні обставини мети.

Перекладається він неозначеною формою дієслова з сполучниками **для того щоб; щоб** або іменником з прийменником **для**. Іноді перед інфінітивом в англійській мові може стояти сполучник **in order**.

I have come here in order to help you.

Я прийшов сюди, щоб допомогти тобі.

To improve your knowledge of English you should work hard.

Для покращення свого знання англійської мови ви повинні напружено працювати.

III. В англійській мові інфінітивні звороти використовуються надзвичайно активно і завжди рівнозначні підрядним реченням.

Об'єктний інфінітивний зворот (**Complex Object**) – це сполучення іменника в загальному відмінку (Common Case) або займенника в об'єктному відмінку (Object Case) з інфінітивом дієслова, яке виступає одним членом речення – складним додатком. Ця конструкція використовується після дієслів, що входять до складу таких лексичних груп:

а) бажання та потреба: to want (хотіти, вимагати, потребувати); to wish, to desire

(бажати); to like (у значенні хотіти)

We desire *further co-operation between our two companies to develop successfully.*

Ми прагнемо, щоб подальше співробітництво між нашими двома компаніями розвивалося успішно.

б) повідомлення, констатація, висловлення передбачення: to find (виявляти), to note (відзначати), to state (констатувати), to claim (стверджувати), to know (знати), to think (думати), to understand (розуміти), to report (повідомляти), to show (показувати), to declare (заявляти), to suppose (припускати), to expect (очікувати), to consider (вважати), to believe (вважати)

I know them to have fulfilled the research program ahead of time. Я знаю, що вони закінчили дослідницьку програму достроково.

в) фізичне сприйняття та чуття: to watch, to observe (спостерігати), to notice (помічати), to see (бачити), to hear (чути), to feel (відчувати, почувати). Після цих дієслів інфінітивів використовується без частки to. (Це ж стосується дієслів to make, to cause, to let).

I saw him check the equipment.

Я бачив, як він перевіряв обладнання.

г) наказ, примус, заборону, а також дозвіл, прохання: to cause (спричинювати), to force (змушувати), to get, to make (примушувати), to command, to order (наказувати), to ask (просити), to allow, to permit (дозволяти), to enable (давати можливість), to request (ввічливо наказувати, просити)

He made me re-write the whole article.

Він примусив мене переписати всю статтю.

Суб'єктний інфінітивний зворот (Complex Subject) є сполученням іменника в загальному відмінку (Common Case) або займенника в називному відмінку (Nominative Case) з інфінітивом, причому суб'єкт інфінітива збігається з підметом речення. Залежно від граматичних і лексичних характеристик дієслова-присудка ця конструкція може перекладатися або складним реченням, **або** простим реченням з модальними словами чи певними лексичними одиницями.

Суб'єктний інфінітивний зворот використовується:

1) з дієсловами, що виражають прохання, наказ, процеси пізнання. Всі ці дієслова стоять у будь-якій часовій формі, але обов'язково у пасивному стані: to say (говорити), to see (бачити), to hear (чути), to state (вказувати), to find (знаходити, виявляти), to claim (стверджувати), to show (показувати), to think (думати), to know (знати), to report (повідомляти), to suppose (припускати), to

expect (очікувати), to consider (розглядати), to believe (вважати), to hold (вважати), to take (вважати), to assume (допускати).

При перекладі конструкцій цього типу просте речення перетворюється у складнопідрядне перша частина якого – головне речення – являє собою неозначено-особове речення, підмет англійського речення стає підметом підрядного речення, а інфінітив – його присудком. Підрядне речення вводить сполучником *що*.

Experts are said to pay much attention to environment friendly technologies.

Кажуть, експерти звертають велику увагу на екологічно чисті технології.

2) у сполученні з окремими неперехідними дієсловами, які за своїм значенням пов'язані з пізнавальними процесами: to appear, to seem (здаватися), to prove, to turn out (виявитися), to happen (бувати, статися випадково). Ці дієслова можуть стояти у будь-якій часовій формі в активному стані.

The experiment proved to be a success.

Експеримент виявився вдалим.

She doesn't seem to be surprised by this information.

Вона, здається, не здивована цією інформацією.

He happened to be there.

Він випадково був там.

3) із присудком, який виражено особовою формою дієслова to be та прикметником: likely (вірогідний), not likely, unlikely (маловірогідний), certain, sure (надійний, безумовний).

He is sure to return.

Він, безумовно, повернеться.

The letter is unlikely to reach him tomorrow.

Навряд чи, він отримає листа завтра.

Under these conditions the agreement is likely to be signed.

За таких умов угоду, вірогідно, буде підписано.

При перекладі конструкцій останніх двох типів структура простого речення не змінюється. Підмет англійського речення залишається підметом, інфінітив найчастіше набуває функції присудка, але до структури речення вводяться додаткові лексичні одиниці (як правило, модальні слова).

На переклад суб'єктного інфінітивного звороту впливає також форма інфінітива. Continuous Infinitive виражає дію як процес, що відбувається одночасно з дією дієслова-присудка. Perfect Infinitive виражає дію, яка відбулася раніше дії, вираженої присудком, і перекладається формою дієслова у минулому часі.

He is known *to prepare* always for his exams. Відомо, що він завжди готується до своїх іспитів. He is known *to be preparing* for his exams. Відомо, що він зараз готується до своїх іспитів. He is known *to have prepared* for his exams. Відомо, що він вже підготувався до своїх іспитів.

IV. Дієприкметникові звороти в англійській мові поділяються на дві групи: залежні та незалежні. Залежні дієприкметникові звороти – це сполучення слів, еквівалентні означальному та обставинному підрядному реченням, але на відміну від останніх не мають власного суб'єкта. Вони виражають характеристику того суб'єкта, який є підметом речення, і залежать від нього. До залежних дієприкметникових зворотів належать дієприкметники із залежними словами, які виступають у функції означення або обставини (Питання про дієприкметник, його форми, значення та функції розглядалося у контрольній роботі № 2).

Особливою граматичною конструкцією в англійській мові є незалежний дієприкметниковий зворот (Absolute Participle Construction), тобто конструкції з дієприкметником, які містять свій власний (незалежний) підмет, виражений іменником у загальному відмінку чи займенником у номінативному відмінку. Формальними ознаками незалежного дієприкметникового звороту є:

1) позиція іменника без прийменника чи займенника в номінативному відмінку

перед дієприкметником;

2) кома, яка відокремлює конструкцію від головного речення;

3) іноді перед іменником чи займенником може стояти прийменник *with*.

Переклад незалежного дієприкметникового звороту залежить від його місця стосовно головного речення. Якщо він стоїть перед ним, то перекладається підрядним обставинним реченням, яке вводитья сполучниками оскільки; якщо; коли; після того, як та ін *The weather permitting, we shall start tomorrow. Якщо погода дозволить, ми відправимося завтра. The article being ready, I shall bring it to you. Коли стаття буде готова, я принесу її тобі.*

Якщо дієприкметник виражено формою Perfect Participle, це свідчить, що дія дієприкметникового звороту передує дії дієслова-присудка. *With the letter having been finished, I went to the post-office.*

Після того, як листа було закінчено, я вирушив на пошту.

Якщо незалежний дієприкметниковий зворот стоїть після головного речення, він перекладається як частина складносурядного речення з сурядними сполучниками *причому, а, .; проте.*

We use various types of computers, the most powerful being applied in space technologies.

Ми використовуємо різні типи комп'ютерів, причому найпотужніші застосовуються в космічних технологіях,

Зразок оформлення титульної сторінки контрольної роботи

КИЇВСЬКИЙ УНІВЕРСИТЕТ ЕКОНОМІКИ І ТЕХНОЛОГІЙ ТРАНСПОРТУ

Кафедра української та іноземних мов

АНГЛІЙСЬКА МОВА

Контрольна робота № 3

Виконав:

(прізвище, ім'я, по батькові)

група

(шифр студентського квитка)

(дата)

Перевірив:

(посада)

(прізвище, ім'я, по батькові)

Рік

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ЗМІСТ

Вступ, порядок виконання контрольної роботи, рекомендована література	3
Розгорнуті формулювання завдань контрольної роботи	7
Зразок виконання завдань контрольної роботи	8
Завдання контрольної роботи (Варіанти № 1 – 20)	10
Тексти для самостійного читання	72
Граматичний коментар	53
Зразок оформлення титульної сторінки	69
Список літератури	70