

МИНИСТЕРСТВО СЕЛЬСКОГО ХОЗЯЙСТВА РОССИЙСКОЙ ФЕДЕРАЦИИ
ДЕПАРТАМЕНТ ОБРАЗОВАНИЯ, НАУЧНО-ТЕХНОЛОГИЧЕСКОЙ ПОЛИТИКИ
И РЫБОХОЗЯЙСТВЕННОГО КОМПЛЕКСА

ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ
УЧРЕЖДЕНИЕ ВЫСШЕГО ОБРАЗОВАНИЯ
«ДОНСКОЙ ГОСУДАРСТВЕННЫЙ АГРАРНЫЙ УНИВЕРСИТЕТ»
(ФГБОУ ВО Донской ГАУ)

АЗОВО-ЧЕРНОМОРСКИЙ ИНЖЕНЕРНЫЙ ИНСТИТУТ – ФИЛИАЛ
ФЕДЕРАЛЬНОГО ГОСУДАРСТВЕННОГО БЮДЖЕТНОГО ОБРАЗОВАТЕЛЬНОГО
УЧРЕЖДЕНИЯ ВЫСШЕГО ОБРАЗОВАНИЯ
«ДОНСКОЙ ГОСУДАРСТВЕННЫЙ АГРАРНЫЙ УНИВЕРСИТЕТ» В Г. ЗЕРНОГРАДЕ
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Кафедра гуманитарных дисциплин
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**АНГЛИЙСКИЙ ЯЗЫК
ДЛЯ СПЕЦИАЛЬНОСТИ
«ЭКОНОМИЧЕСКАЯ БЕЗОПАСНОСТЬ»**

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ВВЕДЕНИЕ

Предлагаемое учебное пособие предназначено для аудиторных практических и самостоятельных занятий по иностранному языку для студентов по специальности «Экономическая безопасность» и является профессиональным дополнением к общему базовому курсу английского языка.

Пособие включает восемь тем: «The Profession of an Economic Safety Officer» («Профессия офицера экономической безопасности»), «The Political System of the Russian Federation» («Политическая система Российской Федерации»), «The Political System of the United Kingdom» («Политическая система Соединенного Королевства»), «The Political System of the United States» («Политическая система Соединенных Штатов»), «Banking» («Банковское дело»), «The Bank of Russia» («Банк России»), «The Bank of England» («Банк Англии»), «Threats of Economic Safety» («Угрозы экономической безопасности»). Тексты, представленные в данном пособии, связаны с различными аспектами экономической безопасности, содержат профессиональные лексические единицы. Темы сопровождаются упражнениями и заданиями, направленными на развитие продуктивных и рецептивных иноязычных навыков.

Вторая часть пособия содержит дополнительные тексты профессиональной направленности, чтение которых направлено на развитие навыков самостоятельной работы студентов.

Пособие разработано в соответствии с требованиями рабочей программы дисциплины по иностранному языку для специальности «Экономическая безопасность», специализация «Экономическая безопасность и экспертиза деятельности хозяйствующих субъектов».

The Profession of an Economic Security Officer

Vocabulary

1. **economic security** – экономическая безопасность
2. **enterprise** – предприятие
3. **be engaged in** – заниматься
4. **violation** – нарушение
5. **law** – закон
6. **legislation** – законодательство
7. **finance** – финансы
8. **abuse** – злоупотребление
9. **jurisprudence** – право
10. **hold positions** – занимать должности
11. **consultant on tax legislation** – консультант по налоговому законодательству
12. **specialist on economic security** – специалист по экономической безопасности
13. **judicial expert** – судебный эксперт

1. Переведите слова и производные от них.

- success (n) – successful (adj)
 develop (v) – development (n)
 protect (v) – protection (n)
 relative (adj) – relatively (adv)
 economic (adj) – economics (n) – economy (n)
 violate (v) – violation (n)
 legal (adj) – legislation (n)
 finance (n) – financial (adj)
 include (v) – included (p. part.)
 manage (v) – management (n)
 logic (adj) – logically (adv)
 advise (v) – adviser (n)
 investigate (v) – investigation (n)

2. Прочитайте текст и переведите его на русский язык.

The Profession of an Economic Security Officer

Nowadays **economic security** becomes the key to the successful and stable development of almost any company, business or **enterprise**.

The profession of people **engaged** in its protection has the same name. It is a relatively new profession. It's connected with a large number of risks in many areas of economic activity. To identify **violations** a specialist should have knowledge relating to such areas as economics, **law**, **tax legislation**, **finance**.

Economic security is a complex profession. It includes a combination of economic and legal aspects. Working in this area, specialists analyze the economic and financial activities of an enterprise or organization to identify violations of legislation and **abuses**.

The basic course at the University includes several subjects borrowed from the economy, financial management, tax system and **jurisprudence**.

Work as a specialist in economic security requires a person to be able to think logically, analyze large amounts of information and make actual conclusions. Graduates of this faculty can **hold positions** of a tax inspector, **a consultant on tax legislation**, a **specialist** or adviser **on economic security**, **a judicial expert** in the investigation of violations in the economic sphere, a specialist working in the control service of the bank, a teacher in high school with an economic profile.

3. Ответьте на вопросы к тексту.

1. Why is economic security becoming more popular nowadays?
2. What is this profession connected with?
3. The knowledge of what areas do economic security specialists need?
4. What activities do economic security specialists deal with?
5. What subjects does the basic course at the University include?
6. What skills do economic security need for work?
7. What positions can economic security specialists hold?

4. Ответьте, соответствуют ли следующие утверждения тексту «The profession of an Economic Security Officer» или нет.

1. Economic security is the key to the successful development of any company.
2. Economic security is an old profession.
3. Economic security officers deal with risks in education and medicine.
4. Economic security is a profession that includes a combination of economic and legal aspects.
5. Economic security specialists analyze the economic and financial activities of an enterprise to identify violations of legislation and abuses.
6. The basic course at the University includes theoretical mechanics, drawing, strength of materials.
7. Work as a specialist in economic security requires a person to be able to think logically, analyze large amounts of information.
8. Graduates of this faculty can hold positions of a Maths teacher, a counselor and a headmaster.

5. Переведите словосочетания с английского языка на русский:

economic security; successful development; the same name; economic activity; legal aspects; identify violations; abuses; subjects; jurisprudence; make actual conclusions; a judicial expert; investigation of violations; control service of the bank; high school; economic profile.

6. Переведите словосочетания с русского языка на английский:

заниматься защитой; относительно новый; большое количество; выявить нарушения; налоговое законодательство; анализировать финансовую деятельность; основной курс; налоговая система; мыслить логично; большое количество информации; выпускник; занимать должности; налоговое законодательство; советник по экономической безопасности.

7. Вставьте пропущенное: development, economic, new, tax inspector, violations, financial management, legal, logically.

1. Economic security is the key to the successful ... of any company.
2. Economic security is a ... profession.
3. Economic security officers deal with risks in many areas of ... activity.
4. Economic security is a profession that includes a combination of economic and ... aspects.
5. Economic security specialists identify ... of legislation and abuses.
6. The basic course at the University includes knowledge from the economy, ... and others.
7. Work as a specialist in economic security requires a person to be able to think ...
8. Graduates of this faculty can hold positions of a ... , a consultant on tax legislation.

The Political System of the Russian Federation

Vocabulary

1. **elect** – избирать
2. **commander-in-chief of the armed forces** – главнокомандующий вооруженными силами страны
3. **sign** – подписать
4. **appoint** – назначать
5. **the Supreme Court** – Верховный суд
6. **the Constitutional Court** – Конституционный суд
7. **legislative** – законодательный
8. **executive** – исполнительный
9. **judicial** – судебный
10. **regime of checks and balances** – режим сдержек и противовесов
11. **Federal Assembly** – Федеральное собрание
12. **the Federation Council** – Федеральный совет
13. **heads of the regions** – главы регионов
14. **examine** – проверять
15. **bill** – закон
16. **approve** – одобрять
17. **belong to** – принадлежать чему-то
18. **is vested** – возложена
19. **proceeding** – судопроизводство
20. **anthem** – герб
20. **coat of arms** – герб
21. **two-headed eagle** – двуглавый орел
22. **was adopted** – был принят
23. **are spread** – распространены
24. **Russian Orthodox Church** – Русская православная церковь

1. Переведите слова и производные от них.

- Russia (n) – Russian (adj)
 federal (adj) – federation (n)
 elect (v) – election (n)
 command (v) – commander (n)
 appoint (v) – appointment (n)
 judge (n) – judicial (adj)
 constitution (n) – constitutional (adj)
 govern (v) – government (n)
 legislative (adj) – legislature (n)
 assemble (v) – assembly (n)
 region (n) – regional (adj)
 examine (v) – examination (n)
 discuss (v) – discussion (n)

color (n) – colourful (adj)
 create (v) – creation (n)
 nation (n) – national (adj)
 adopt (v) – adaptation (n)
 Christ (n) – Christian (adj)

2. Прочитайте текст и переведите его на русский язык.

The Political System of the Russian Federation

The Russian Federation is a federal republic. The head of the state is the President, **elected** for a period of six years. The President is also **the commander-in-chief of the armed forces**. He **signs** all the important documents, **appoints** the Prime Minister and the members of the Cabinet. He also appoints the judges of **the Supreme and Constitutional Courts**.

The government of Russia consists of the President and his aides, the Council of Ministers with the Prime Minister, the Federal Assembly (the Parliament). **The Federal Assembly** has all the legislative power in the country. It consists of **the Federation Council** and the State Duma. The Federation Council is formed of **two representatives from each subject of the Russian Federation**. The State Duma is elected by the population. It consists of 450 deputies. The State Duma **examines** and discusses different **bills**. The bill must be **approved** by the State Duma and the Federal Council and signed by the President. Then it becomes a law. The executive power **belongs to** the Council of Ministers with the Prime Minister. The government develops the budget of the country, ensures implementation of a unified financial, credit and monetary policy in the Russian Federation and other functions. The judicial power **is vested** on the judges of the Supreme Court, **the Constitutional Court**, regional courts and others. Judicial power is exercised through constitutional, civil, administrative and criminal proceedings.

We have a three-colored flag. The colors are red, white and blue. The **anthem** of the country is created by Alexandrov and Mikhalkov. The national **coat of arms** has been changed. It is **a two-headed eagle**. It **was adopted** in the ancient times as the symbol of Russia's position between the East and West.

The official language is Russian. Different religions **are spread** on the territory of the country, but the main is **the Russian Orthodox Church**.

3. Ответьте на вопросы к тексту.

1. What kind of state is Russia?
2. Who is the head of state in Russia?
3. What functions does the President have?
4. What does the Russian government consist of?
5. What does the legislative power belong to?
6. What are the functions of the Duma?

7. Which power possesses the executive power in Russia?
8. Whom is the judicial power vested on?
9. Name the colors of the Russian flag.
10. Who are the authors of the Russian anthem?
11. What is Russia's coat of arms?
12. Do we have many religious confessions on the territory of Russia?
13. What is the official language of the country?

4. Ответьте, соответствуют ли следующие утверждения тексту «The Political System of the Russian Federation» или нет.

1. The Russian Federation is a parliamentary monarchy.
2. The head of the state is elected for a period of four years.
3. The President appoints the judges of regional courts.
4. The government of Russia consists of the President, the Council of Ministers and the Federal Assembly.
5. The Federal Assembly has all the executive power in the country.
6. The Federal Assembly consists of the Federation Council and the Duma.
7. The Duma examines and carries out different bills.
8. The colors of the Russian flag are red, white and blue.
9. The anthem of the country is created by Alexandrov and Mikhalkov.
10. The national coat of arms is the three-headed eagle.

5. Переведите словосочетания с английского языка на русский:

federal republic, head of the state, a period of six years, armed forces, members of the Cabinet, the Supreme Court, the Federal Assembly, the **heads of the regions**, the Federation Council, becomes a law, judicial power, the anthem of the country, ancient times, official language, the Russian Orthodox Church.

6. Переведите словосочетания с русского языка на английский:

Российская Федерация, глава государства, законодательная власть, исполнительная власть, судебная власть, главнокомандующий, подписывать документы, назначить премьер-министра, Верховный суд, правительство России, состоит из Совета Федерации и Думы, глава региона, должно быть одобрено, разные проекты законов, стать законом, возлагается на судей, создан Александровым, двуглавый орел, между востоком и западом, религия распространена.

7. Вставьте пропущенное: federal republic, commander-in-chief of the armed forces, Government, the President, Russian, the Prime Minister, two-headed eagle, Federation Council, documents, judges, the President, the Council of Ministers and the Federal Assembly, population, three.

1. The Russian Federation is a
2. The head of the state is the
3. The President is also

4. He signs all the important ... , appoints ... and also appoints the of the Supreme and Constitutional Courts.
5. The government of Russia consists of
6. Federal Assembly has all the ... power in the country.
7. It consists of the ... and the Duma.
8. The Duma is elected by the
9. The executive power belongs to the
10. The ... power **belongs to** the judges of the Supreme and the Constitutional Courts.
11. We have a -colored flag.
12. The national **coat of arms** is the
13. The official language is

The Political System of the United Kingdom

Vocabulary

1. **sovereign** ['sɒv(ə)ɡɪn] – монарх
2. **set of laws** – свод законов
3. **authority** – власть
4. **be made up** – состоять
5. **power** – власть
6. **head of state** – глава государства
7. **crown** – короновать
8. **secret ballot** ['bælət] – тайное голосование
9. **be held** – проводить
10. **constituency** [kən'stitjuən(t)sɪ] – избирательный округ
11. **vote** – голосовать
12. **put up one candidate** – выставить одного кандидата
13. **legislation** – законодательство
14. **scrutiny** – проверка правильности результатов
15. **appoint** – назначать
16. **peer** – пэр
17. **advisory council** – консультативный совет
18. **the House of Commons** – палата общин
19. **reject** – отменить
20. **Lord Chancellor** – лорд-канцлер (глава судебного ведомства и верховный судья Англии, председатель палаты лордов и одного из отделений Верховного суда)

1. Переведите слова и производные от них.

- monarch (n) – monarchy (n)
 rule (v) – ruler (n)
 write (v) – written (p. part)
 important (adj) – importance (n)
 technical (adj) – technically (adv)
 real (adj) – reality (n)
 power (n) – powerful (adj)
 formal (adj) – formally (adv)
 political (adj) – politically (adv)
 present (adj) – presence (n)
 crown (n) – crown (v)
 elect (v) – election (n) – electoral (adj)
 constituent (adj) – constituency (n)
 register (v) – registration (n)
 vote (v) – voting (n)
 convict (v) – conviction (n)
 mental (adj) – mentally (adv)

conserve (v) – conservative (adj)
 policy (n) – political (adj)
 win (v) – winner (n)
 choose (v) – choice (n)
 decide (v) – decision (n)
 agree (v) – agreement (n)
 active (adj) – activity (n)
 preside (v) – president (n)
 speak (v) – speaker (n)
 appoint (v) – appointment (n)
 advise (v) – advice (n) – advisory (adj)
 introduce (v) – introduction (n)
 major (adj) – majority (n)
 reject (v) – rejection (n)
 oblige (v) – obligation (n)
 final (adj) – finally (adv)
 responsible (adj) – responsibility (n)
 educate (v) – education (n)

2. Прочитайте текст и переведите его на русский язык.

The Political System of the United Kingdom

The United Kingdom of Great Britain and Northern Ireland is a constitutional monarchy. It means that a **sovereign** reigns but does not rule.

Britain does not have a written constitution, but **a set of laws**.

Parliament is the most important **authority** in Britain. Technically Parliament is made up of three parts: the Monarch, the House of Lords; and the House of Commons. In reality the House of Commons is the only one of the three which has true **power**.

The monarch serves formally as **head of state**. But the monarch is expected to be politically neutral and should not make political decisions.

The present sovereign is Queen Elizabeth II. She was **crowned** in Westminster Abbey in 1953.

The House of Commons consists of Members of Parliament. There are 650 of them in the House of Commons. They are elected by **secret ballot**. General elections **are held** every five years. The country is divided into 650 **constituencies**. All citizens, aged 18 and registered in a constituency, have the right **to vote**. But voting is not compulsory in Britain. Only persons convicted of corrupt and certain mentally ill patients don't take part in voting.

There are few political parties in Britain in the British electoral system. The main ones are: the Conservative Party, the Labour Party and the Liberal.

Each political party **puts up one candidate** for each constituency. The one who wins the most votes is elected MP for that area.

The party which wins the most seats in Parliament forms the Government. Its leader becomes the Prime Minister. His first job is to choose his Cabinet. The Prime Minister usually takes policy decisions with the agreement of the Cabinet.

The functions of the House of Commons are **legislation** and **scrutiny** of government activities. The House of Commons is presided over by the Speaker. The Speaker is **appointed** by the Government.

The House of Lords comprises about 1,200 **peers**. It is presided by **the Lord Chancellor**. The House of Lords has no real power. It acts rather as **an advisory council**.

It's in **the House of Commons** that new bills are introduced and debated. If the majority of the members are in favour of a bill, it goes to the House of Lords to be debated. The House of Lords has the right **to reject** a new bill twice.

But after two rejections they are obliged to accept it. And finally a bill goes to the monarch to be signed. Only then it becomes law.

Parliament is responsible for British national policy. Local governments are responsible for organizing of education, police and many others.

3. Ответьте на вопросы к тексту.

1. What is the form of governing in the United Kingdom?
2. Does a sovereign rule?
3. Does the UK have a written constitution?
4. How many branches does the Parliament have?
5. Which branch of the Parliament has a real power?
6. Is the British monarch politically active or neutral?
7. Who is the present sovereign?
8. How many members are there in the House of Commons?
9. How are the members of the House of Commons elected?
10. How many constituencies are there in the UK?
11. Are there any groups of people that don't have a right to vote?
12. What are the main political parties in Britain?
13. Which party forms the Government?
14. What are the functions of the Prime Minister?
15. What are the functions of the House of Commons?
16. Who is the House of Commons presided over by?
17. How many times can the House of Lords reject?
18. Who is the last to sign a bill?
19. What kind of policy is Parliament responsible for?
20. What kind of policy are local governments responsible for?

4. Ответьте, соответствуют ли следующие утверждения тексту «The Political System of the United Kingdom» или нет.

1. The United Kingdom of Great Britain and Northern Ireland is a federal republic.
2. A sovereign reigns but does not rule.
3. Britain has a written constitution.

4. Parliament is made up of three parts: the Monarch, the House of Lords; and the House of Commons.
5. In reality the House of Lords is the only one of the three which has true power.
6. The monarch serves formally as head of state.
7. The present sovereign is King Philip.
8. The House of Commons consists of 1,200 members in the House of Commons.
9. General elections are held every six years.
10. The country is divided into 650 constituencies.
11. All citizens, aged 20 have the right to vote.
12. Each political party puts up two candidates for each constituency.
13. The party which wins the most seats in Parliament forms the Government.
14. Its leader becomes the Prime Minister.
15. The functions of the House of Commons are to carry out laws.
16. The House of Lords comprises about 1,200 peers.
17. It is presided by the Speaker.
18. The House of Lords is an advisory council.
19. It's in the House of Commons that new bills are introduced and debated.
20. And finally a bill goes to Lord Chancellor to be signed.
21. Parliament is responsible for British national policy.

5. Переведите словосочетания с английского языка на русский:

a constitutional monarchy; a written constitution; a set of laws; important authority; made up of three parts; in reality; true power; head of state; politically neutral; political decisions; secret ballot; general elections; right to vote; convicted of corrupt; mentally ill; take part in voting; electoral system; the Conservative Party; puts up one candidate; most votes; wins the most seats; policy decisions; scrutiny of government activities; no real power; an advisory council; in favour of a bill; right to reject; national policy; are responsible for.

6. Переведите словосочетания с русского языка на английский:

конституционная монархия; свод законов; самый важный орган власти; монарх; Палата лордов; Палата общин; служить главой государства; политически нейтральный; нынешний монарх; была коронована; Вестминстерское аббатство; состоит из; тайное голосование; проводятся каждые пять лет; делится на округа; в возрасте 18 лет; не обязательно; обвиненный в коррумпированности; избирательная система; мало партий; выставить на кандидата; избранный член Парламента; большинство мест; стать Премьер-министром; согласие Кабинета; совещательный совет; большинство членов; в пользу закона; отклонить закон.

7. Вставьте пропущенное: scrutiny; constitutional monarchy; Speaker; made; legislation; authority; Lord Chancellor; real; police; national.

1. The United Kingdom of Great Britain and Northern Ireland is a
2. Parliament is the most important ... in Britain.
3. Parliament is ... up of three parts: the Monarch, the House of Lords, the House of Commons.
4. The functions of the House of Commons are ... and ... of government activities.
5. The House of Commons is presided over by the
6. The House of Lords presided by the
7. The House of Lords has no ... power. It acts rather as an advisory council.
8. Parliament is responsible for British ... policy.
9. Local governments are responsible for education, ... and many others.

The Political System of the United States

Vocabulary

1. **the War of Independence** – Война за независимость
2. **independent** – независимый
3. **representative** – представитель
4. **trunk** – ствол
5. **branch** – ветвь, отрасль
6. **the Congress** – Конгресс
7. **makes laws** – создавать законы
8. **obey** – слушаться, подчиняться
9. **be divided into** – делиться на
10. **the House of Representatives** – Палата представителей
11. **no matter how** – не важно как
12. **the Senate** – Сенат
13. **Senator** – сенатор
14. **leap year** – високосный год
15. **number of** – количество
16. **helper** – помощник
17. **bill** – билль, закон, проект закона
18. **the Vice President** – вице-президент
19. **the Cabinet** – Кабинет
20. **to make decisions** – принимать решения
21. **the Supreme Court** – Верховный суд
22. **judge** – судья, судить
23. **be proud of** – гордиться
24. **change** – менять, изменение
25. **amendment** – поправка
26. **the Bill of Rights** – Билль о правах
27. **guarantee** – гарантировать
28. **slavery** – рабство
29. **the right to vote** – право голосовать

1. Переведите слова и производные от них.

- independent (adj) – independence (n)
 declare (v) – declaration (n)
 represent (v) – representative (n)
 strong (adj) – strength (n)
 meet (v) – meeting (n)
 obey (v) – obedience (n)
 divide (v) – division (n)
 help (v) – helper (n)
 decide (v) – decision (n)
 judge (n) – judicial (adj)

proud (adj) – pride (n)
 amend (v) – amendment (n)
 law (n) – lawyer (n)
 slave (n) – slavery (n)

2. Прочитайте текст и переведите его на русский язык.

The Political System of the United States

The War of Independence began in 1775 and ended in 1783. America declared war on Great Britain. They wanted to be an **independent** state. When they became free and **independent** states but they needed a strong government. That's why in the year 1787 all states sent their **representatives** to Philadelphia where they wrote the Constitution.

The US Constitution is like a tree with a strong **trunk** and three **branches**. The **trunk** is the people. It holds up the tree. The first **branch** is the Congress. The **Congress** is the meeting of **representatives** from all states. The Congress **makes laws** that everybody must **obey**. The Congress is **divided** into two parts, the Senate and **the House of Representatives**. Every state **no matter** how small or large sends two representatives to **the Senate**. These people are called **Senators**. A senator's term is six years. Each state also sends people to the House of Representatives. They are called congressmen or congresswomen. **The number of congressmen** depends on the number people who live in the state.

The second branch is the President and his **helpers**. They **carry out the laws** that the Congress makes. The President **signs bills** and then they become laws. **The Vice president** and the members of **the Cabinet** help the President **to make decisions**. Americans vote for the president in November of every **leap year**.

The third branch of government is **the Supreme Court**. It is made up of nine **judges** – the most important judges in the world. The **judges** work in **the Supreme Court** as long as they live.

Americans **are very proud** of the Constitution. It was written more than 200 years ago and it is still working. But the people of the USA can **change** the Constitution. These changes are called **amendments**. There are 27 amendments to the Constitution. The first ten amendments are called **the Bill of Rights**. **The Bill of Rights guarantees** to people the rights and freedoms of press, freedom of religion, the right to go to the court, have a lawyer and others. The 13th amendment ended **slavery**, the 14th amendment made all black people citizens of the United States, the 19th amendment gave women the **right to vote**.

3. Ответьте на вопросы к тексту.

1. When did the War of Independence begin?
2. On what country did America declare war?
3. What country won the War of Independence? When was it?

4. What problem did the young country face after the war?
5. Where was the Constitution written? Who wrote it?
6. Why can the US government be compared with a tree?
7. What is the US Congress? How is it divided?
8. How many people does each state send to the Senate? Does the number of senators depend on the size of the state?
9. Do all states send people to the House of Representatives? What does the number of people depend on there?
10. Who carries out the laws that the Congress makes?
11. Who helps the President to make decisions?
12. When do Americans vote for the President?
13. What do you call the third branch of the US government?
14. How many judges does the Supreme Court consist of?
15. How long do judges work in the Supreme Court?
16. The US Constitution can be changed, can't it?
17. What do you call changes to the Constitution?
18. How many amendments to the Constitution can you name?

4. Ответьте, соответствуют ли следующие утверждения тексту «The Political System of the United States of America» или нет.

1. The War of Independence began in 1783.
2. America declared war on Spain.
3. Americans won the war.
4. In the year 1787 all states sent their representatives to Philadelphia.
5. The trunk is the Government.
6. The first branch is the Congress.
7. The Congress carries out laws that everybody must obey.
8. The Congress is divided into the Senate and the House of Representatives.
9. Every state sends two representatives to the Senate.
10. The people working in the Senate are called Senators.
11. A senator's term is four years.
12. The people working the House of Representatives are called congressmen or congresswomen.
13. The second branch is the President and his helpers.
14. They discuss the laws that the Congress makes.
15. The President signs bills and then they become laws.
16. Americans vote for the president in January of every leap year.
17. The third branch of government is the Supreme Court.
18. The Supreme Court is made up of nine judges.
19. Americans feel different about their Constitution.
20. The Constitution was written more than 200 years ago.
21. There are 30 amendments to the Constitution.

5. Переведите словосочетания с английского языка на русский:

the War of Independence, declare war on, an independent state, a strong government, that's why, send representatives, is like a tree, make laws, the House of Representatives, a Senator's term, the number of congressmen, carry out the laws, sign bills, become laws, make decisions, leap year, is made up of, the Supreme Court, amendments to the Constitution, freedom of press, freedom of religion.

6. Переведите словосочетания с русского языка на английский:

независимое государство, стать свободным и независимым, написать конституцию, сильный ствол, поддерживать дерево, встреча представителей, создавать законы, должны слушаться, разделен на 2 части, Палата представителей, не важно как, срока сенатора, каждое государство, количество человек, вторая ветвь, проводить законы, вице-президент, принимать решения, високосный год, Верховный суд, пока они живут, гордятся конституцией, Билль о правах, свобода религии, право идти в суд, положить конец рабству, право голосовать.

7. Вставьте пропущенное: tree, carry, people, the President and his helpers, parts, the Congress, makes laws, right, citizens, the Supreme Court, live, slavery, vote, proud, amendments.

1. The US Constitution is like a ... with a strong trunk and three branches.
2. The trunk is the
3. The first branch is
4. The Congress ... that everybody must obey.
5. The Congress is divided into two ..., the Senate and the House of Representatives.
6. The second branch is
7. The President and his helpers ... out the laws that the Congress makes.
8. Americans ... for the president in November of every leap year.
9. The third branch of government is
10. The judges work in the Supreme Court as long as they
11. Americans are very ... of the Constitution.
12. There are 27 ... to the Constitution.
13. The 13th amendment ended
14. The 14th amendment made all black people ... of the United States.
15. The 19th amendment gave women the ... to vote.

Banking

Vocabulary

1. **securities** – ценные бумаги
2. **precious metals** – драгоценные металлы
3. **apply for a cash loan** – краткосрочная ссуда
4. **approve** – одобрить
5. **application** – заявка
6. **conclude a contract** – заключить контракт
7. **stipulate** – оговаривать условия
8. **short-term loan** – краткосрочная ссуда
9. **issue a loan** – выдать кредит
10. **at a certain percentage** – под определенный процент
11. **schedule** – план
12. **fixed amount of money** – фиксированная сумма денег
13. **interest** – процент
14. **in full** – полностью
15. **one-time payment** – одноразовый платеж
16. **reduce the interest rate** – сократить процентную ставку
17. **withdraw** – выдать
18. **purchase** – покупка
19. **individual** – частное лицо
20. **store savings** – хранить сбережения
21. **depositor** [di'pɒzɪtə] – вкладчик
22. **earn** – заработать
23. **avail oneself** – воспользоваться
24. **remain** – остаться
25. **implement a project** – реализовать проект
26. **mining** – горное дело
27. **forestry** – лесничество, лесное хозяйство

1. Переведите слова и производные от них.

- apply (v) – application (n)
 approve (v) – approvement (n)
 conclude (v) – conclusion (n)
 stipulate (v) – stipulation (n)
 fix (v) – fixed (p. part.)
 pay (v) – payment (n)
 reduce (v) – reduction (n)
 withdraw (v) – withdrawal (n)
 purchase (n) – purchase (v)
 save (v) – saving (n)
 deposit (n) – depositor (n)
 earn (v) – earning (n)
 implement (v) – implementation (n)
 mine (n) – mining (n)

2. Прочитайте текст и переведите его на русский язык.

Banking

A bank is a financial company that deals with money, **securities** and **precious metals**. If one need a certain amount of money, one can come to the bank and **apply for a cash loan**. After the bank **approves** your **application**, a **contract** is **concluded** between the client and the bank in which all conditions are **stipulated**. **Loans** are **short-term** or long-term, and are **issued at a certain percentage**. The client is given a **schedule**, according to which he must pay a **fixed amount of money** every month. This amount includes the loan itself, and the **interest** for using money. The client can also repay the loan **in full** with a **one-time payment**, thereby **reducing the interest rate**. Banks give their customers plastic cards, from which ATMs can always and everywhere **withdraw** the required amount. Plastic cards can also pay for any **purchases** or services. Banks can provide money not only to **individuals**, but also to huge companies, industries.

Also people in banks can **store their savings**. The bank not only protects other people's money, but also pays interest to its **depositors** for the right to use this money. When the depositor needs to withdraw the entire amount from his account, he comes to the bank and receives the money deposited.

For any bank it is very important to **earn** an excellent reputation and try to keep it. The quality of the bank's work will depend on the number of depositors and other customers wishing to **avail themselves** of banking services.

Without banks, any economy can not develop. Investors will **remain** without money, and will not be able to **implement** their **projects**. Such industries as engineering, agriculture, chemical industry, **mining** and **forestry**, will not be able to successfully develop and progress.

3. Ответьте на вопросы к тексту.

1. What are the functions of a bank?
2. When can a bank issue you any money?
3. What loans can you name?
4. Do clients pay any percentage?
5. What does the amount include?
6. How can clients use plastic cards?
7. Can people withdraw their money at any time?
8. What does the quality of the bank's work depend on?
9. Why can't economy develop without banks?

4. Ответьте, соответствуют ли следующие утверждения тексту «Banking» или нет.

1. A bank is a financial company that deals with shares.
2. One can come to the bank and apply for a cash loan.
3. A contract is a paper where all conditions are stipulated.

4. Loans are issued at a high percentage.
5. The client must pay a flexible amount of money every month.
6. This amount includes the loan itself, and the interest for using money.
7. ATMs help people to withdraw the required amount everywhere.
8. Banks can provide money only to individuals.
9. Also people in banks can store their savings.
10. The bank can also pay interest to its depositors for the right to use this money.
11. Any bank has an excellent reputation.
12. Without banks, investors can easily implement their projects.

5. Переведите словосочетания с английского языка на русский:

deal with securities; a certain amount of money; apply for a cash loan; conclude a contract; stipulated conditions; long-term loans; at a certain percentage; give a schedule; according to; a fixed amount of money; repay the loan; in full; plastic cards; withdraw the required amount; pay for services; provide money; store savings; deposited money deposited; to earn an excellent reputation; avail oneself of banking services; remain without money.

6. Переведите словосочетания с русского языка на английский:

драгоценные металлы; прийти в банк; обратиться в банк за кредитом; одобрить кредит; заключить контракт; оговорить все условия; выдать кредит под определенный процент; предоставить план по выплатам; выплатить кредит полностью; одноразовый платеж; банкомат; снять требуемую сумму; огромная компания; хранить сбережения; снять деньги со счета; сохранить отличную репутацию; зависеть от количества вкладчиков; без банков; химическая промышленность; лесничество.

7. Вставьте пропущенное: reputation, financial, savings, concluded, short, certain, cash loan, plastic, economy.

1. A bank is a ... company that deals with money, securities and precious metals.
2. If one need money, one can come to the bank and apply for a
3. A contract is ... between the client and the bank.
4. Loans are ...-term or long-term.
5. Loans are issued at a ... percentage.
6. Banks give their customers ... cards.
7. Also people in banks can store their
8. For any bank it is very important to earn an excellent
9. Without banks, any ... can not develop.

The Bank of Russia

Vocabulary

1. **article** – статья
2. **issue currency** – выпускать валюту в обращение
3. **comprise** – включать
4. **territorial institution** – территориальное учреждение
5. **cash processing centre** – расчетно-кассовый центр
6. **the National Financial Council** – Национальный финансовый совет
7. **board of directors** – совет директоров
8. **chairperson** – председатель
9. **autonomous** – автономный
10. **cover** – охватывать
11. **constituent entity** – субъект
12. **implementation** – реализация
13. **state monetary policy** – государственная денежно-кредитная политика
14. **ensure** – обеспечить
15. **strengthening** – укрепление
16. **settlement system** – расчетная система
17. **supervision** – контроль
18. **securities market** – рынок ценных бумаг
19. **foreign exchange control** – контроль за обменом иностранной валюты
20. **legal status** – юридический статус
21. **be empowered with authority** – наделять полномочиями (властью)
22. **in accordance with** – в соответствии с
23. **regulation act** – распоряжение совета
24. **statutory act** – законодательный акт
25. **payment system** – платежная система
26. **contractual relationship** – договорные отношения
27. **representative body** – представительный орган
28. **executive body** – исполнительный орган
29. **local government authorities** – местные органы власти
30. **federal treasury body** – орган Федерального казначейства

1. Переведите слова и производные от них.

- territory (n) – territorial (adj)
 process (v) – processing (adj)
 nation (n) – national (adj)
 finance (n) – financial (adj)
 autonomy (n) – autonomous (adj)
 constituent (adj) – constituency (n)
 implement (v) – implementation (n)
 money (n) – monetary (adj)
 strength (n) – strengthening (n)

supervise (v) – supervision (n)
 exchange (v) – exchange (n)
 power (n) – powerful (adj) – empower (v)
 regulate (v) – regulation (n)
 pay (v) – payment (n)
 contract (n) – contractual (adj)
 represent (v) – representative (adj)
 treasure (n) – treasury (n)

2. Прочитайте текст и переведите его на русский язык.

The Bank of Russia

The Bank of Russia has special legal status established by **Article 75** of the Constitution of the Russian Federation. It grants the Bank of Russia the exclusive right **to issue currency** and to protect the ruble and ensure its stability, which is the main function of the Bank of Russia. The Bank of Russia conducts its activities independently from other federal bodies of state power, regional authorities and local governments. The status, goals, functions and powers of the Bank of Russia are defined by Federal Law No. 86-FZ, dated 10 July 2002.

The Bank of Russia has a vertically integrated centralized structure, comprising the central office, **territorial institutions**, the **cash processing centre (CPC)**, and other organizations. **The National Financial Council** operates through the Bank of Russia, while the bank's central office includes **a board of directors** and **a chairperson**. The Bank of Russia's territorial institutions are **autonomous** and perform some of the functions of the Bank of Russia across Russia's regions. The regional territorial institutions are based in economic regions and **cover** several **constituent entities** of Russia. They **comprise** the main departments in the regions, territories, and autonomous districts of Russia, in Moscow and St. Petersburg, and national banks in the republics of the Russian Federation.

The main departments take part in the **implementation** of the **state monetary** and credit **policy**, ensuring the banking system's development and **strengthening**; the efficiency and continuous operation of the **settlements system**; the regulation and **supervision** of activities of credit institutions in the **securities market**; the **foreign exchange control**; the analysis of the state of the economy and its development prospects, as well as the analysis of regional financial markets. A **territorial institution** has no **legal status** and **is empowered with authority in accordance with** the Bank of Russia's **regulation** and **statutory acts**. Cash processing centers (CPCs) are structural units of territorial institutions. The main goal of the CPCs is to **ensure** the existence of an efficient, reliable and safe **payment system** in Russia. The CPCs have **contractual relationships** with credit institutions, **representative** and **executive bodies**, **local government authorities**, **federal treasury bodies**, and other clients.

3. Ответьте на вопросы к тексту.

1. What document establishes the legal status of the Bank of Russia?
2. What does the Bank of Russia grant?
3. Does the Bank of Russia conduct its activities independently?
4. What structure does the Bank of Russia have?
5. Where are the regional territorial institutions based?
6. Where do the main departments take part?
7. What is the main goal of the CPCs?

4. Ответьте, соответствуют ли следующие утверждения тексту «The Bank of Russia» или нет.

1. The special status of the Bank of Russia is established by Article 80 of the Constitution of the Russian Federation.
2. The main function of the Bank of Russia is to issue currency and to protect the ruble.
3. The Bank of Russia conducts its activities in accordance with other federal bodies of state power, regional authorities and local governments.
4. The Bank of Russia has a horizontally integrated centralized structure.
5. The regional territorial institutions are based in economic regions and cover several constituent entities of Russia.
6. The main departments take part only in the implementation of the state monetary and credit policy.
7. A territorial institution has a legal status.
8. The main goal of the CPCs is to ensure the existence of an efficient, reliable and safe payment system in Russia.

5. Переведите словосочетания с английского языка на русский:

legal status; exclusive right; issue currency; ensure ruble's stability; main function; federal bodies; territorial institutions; cash processing centre; a board of directors; economic regions; constituent entities; implementation of the state monetary; credit policy; continuous operation; supervision of activities of credit institutions; securities market; foreign exchange control; in accordance with; statutory acts; contractual relationships; executive bodies; local government authorities; federal treasury bodies.

6. Переведите словосочетания с русского языка на английский:

особый юридический статус; эксклюзивное право; региональные власти; органы местного самоуправления; территориальное учреждение; расчетно-кассовый центр; охватывать субъекты России; главное управление; государственная денежно-кредитная политика; укрепление банковской системы; бесперебойная работа расчетной системы; рынок ценных бумаг; перспективы развития; наделяться властью; структурное подразделение; надежная платежная система; представительные органы; орган Федерального казначейства.

7. Вставьте пропущенное: legal status, Federal Law, exclusive, vertically, territorial, autonomous, state monetary, territories, structural units.

1. The Bank of Russia has special
2. It grants the Bank of Russia the ... right to issue currency and to protect the ruble.
3. The status, goals, functions and powers of the Bank of Russia are defined by
4. The Bank of Russia has a ... integrated centralized structure.
5. The Bank of Russia comprises the central office, ... institutions, the cash processing centre, and other organizations.
6. Territorial institutions are
7. Regional territorial institutions comprise the main departments in the regions, ..., and autonomous districts of Russia.
8. The main departments take part in the implementation of the ... and credit policy.
9. Cash processing centers are ... of territorial institutions.

The Bank of England

Vocabulary

1. **determine** – определять
2. **objective** – цель
3. **government's banker** – банкир правительства
4. **borrowing money** – взять деньги в кредит
5. **arrange** – организовать
6. **free exchange** – свободный обмен
7. **duty** – обязанность
8. **overseas investments** – зарубежные инвестиции
9. **enforce exchange control** – контролировать валютные операции
10. **custodian of the Sterling Area** – гарант области хождения фунта стерлинга
11. **hold balances** – удерживать равновесие
12. **manage the National Debt** – управлять государственным долгом
13. **supply of money** – поступление денег
14. **adjust** – регулировать
15. **bring pressure** – оказывать давление
16. **joint stock bank** – акционерный банк
17. **restrict loans** – ограничить доступ к кредитам
18. **customer** – потребитель
19. **wield weapon** – применить оружие
20. **bank rate** – процентная ставка банка
21. **cost of borrowing** – стоимость кредита
22. **the Court** – правление директоров Английского банка
23. **Bank official** – банковский служащий
24. **Stock Exchange waiter** – посыльный на Лондонской фондовой бирже
25. **top hat** – цилиндр
26. **get up on a chair** – становиться на стул
27. **nearly** – почти
28. **successive** – сменяющий друг друга
29. **oscillate** – колебаться

1. Переведите слова и производные от них.

- finance (n) – financial (adj)
 organize (v) – organization (n)
 determine (v) – determination (n)
 first (adj) – firstly (adv)
 bank (n) – banker (n)
 second (adj) – secondly (adv)
 reserve (n) – reservation (n)
 exchange (n) – exchange (v)
 custody (n) – custodian (n)
 serve (v) – service (n)
 adjust (v) – adjustment (n)
 restrict (v) – restriction (n)

borrow (v) – borrowing (n)
 wait (v) – waiter (n)
 exact (adj) – exactly (adv)
 announce (v) – announcement (n)
 near (adj) – nearly (adv)
 successive (adj) – succession (n)
 oscillating between seven and three percent.

2. Прочитайте текст и переведите его на русский язык.

The Bank of England

Banks are among the most important financial institutions. The way in which a bank is organized and operates is **determined** by its **objectives**. The Bank's basic role is not very different from that of other central banks. Firstly it is **the government's banker, borrowing money** for the state when required. Secondly, it is a banker to the other banks – **arranging for free exchange** between them and banks abroad, printing their banknotes (except in Scotland) and providing their reserve of money. But the Bank of England has other **duties**. It has to regulate Britain's **overseas investments**. It has to **enforce exchange control**. And it has to act as **custodian** of the Sterling Area, **holding balances** on behalf of the other sterling countries. The Bank's largest service to the Government is to **manage the National Debt**.

The Bank can influence **the supply of money** in three principal ways. First, it can **adjust** the operations and requirements of the National Debt. Secondly, it can **bring pressure** on the **joint stock banks** to **restrict loans** to their **customers**. Thirdly, it can **wield** its most controversial **weapon, the Bank Rate** – the rate of interest at which it lends money, and hence (by tradition) the interest rate of the joint stock banks to their customers – which affects **the cost of borrowing** all through the country. Every Thursday morning **the Court** considers Bank Rate, and at 11.45 **a Bank official**, accompanied by **a stock exchange waiter**, walks in his **top hat** from the Bank of England to the Stock Exchange – a journey which takes exactly two and a half minutes - enters the hall, **gets up on a chair**, and announces Bank Rate. From 1932 till 1951, which marked the era of «cheap money», it was **nearly** always two percent. Since then it has been used by **successive** Conservative governments to control the rate of spending, **oscillating** between seven and three percent.

3. Ответьте на вопросы к тексту.

1. What are the most important financial institutions?
2. What are banks' basic roles?
3. What are other duties of the Bank of England?
4. What is the Bank's largest service to the Government?
5. How can the Bank influence the supply of money?

6. Why is the third way in which the Bank can influence the supply of money, the Bank Rate, so important?
7. What does the Court do every Thursday morning?
8. What was the Bank rate from 1932 till 1951?

4. Ответьте, соответствуют ли следующие утверждения тексту «The Bank of England» или нет.

1. Banks are among the most important financial institutions.
2. The Bank's basic role is very different from that of other central banks.
3. Firstly it is the local government's banker.
4. Secondly, it is a banker to the other banks.
5. The Bank of England doesn't regulate Britain's overseas investments.
6. The Bank of England acts as custodian of the Sterling Area.
7. The Bank's largest service to the Government is to print banknotes.
8. The Bank can restrict loans to their customers.
9. Every Friday morning the Court considers Bank Rate.
10. From 1932 till 1951 the Bank Rate was nearly always three percent.

5. Переведите словосочетания с английского языка на русский:

to provide the reserve of money; to regulate Britain's overseas investments; exchange control; sterling country; to hold balances; the Bank Rate; Court; stock exchange waiter; central bank; firstly; government's banker; borrowing money; secondly; except in Scotland; act as custodian; on behalf of; largest service; thirdly; the rate of interest; customers; cost of borrowing; all through the country; two and a half minutes; Conservative government.

6. Переведите словосочетания с русского языка на английский:

печатать банкноты, стерлинговая зона; управлять государственным долгом; оказывать давление; акционерный банк; эра «дешевых денег»; финансовое учреждение; главная роль банка; по требованию государства; обеспечить резерв денег; зарубежные инвестиции; контролировать валютные операции; сохранить баланс; страны хождения стерлинга; поступление денег; ограничить доступ к кредитам; применить оружие; процентная банковская ставка; занимать деньги; банковский служащий; Фондовая биржа.

7. Вставьте пропущенное: supply, institutions, service, borrows, custodian, prints, regulates, different.

1. Banks are among the most important financial
2. The Bank's basic role is not very ... from that of other central banks.
3. Firstly it ... money for the state when required.
4. Secondly, it ... their banknotes.
5. The Bank ... Britain's overseas investments.
6. It acts as ... of the Sterling Area.
7. The Bank's largest ... to the Government is to manage the National Debt.
8. The Bank can influence the ... of money.

Threats of Economic Safety

Vocabulary

1. **cyber crime** – киберпреступление
2. **fraud** – обман, мошенничество
3. **malware** – вредоносные (злонамеренные) программы
4. **identity theft** – кража личных данных
5. **cyber stalking** – киберпреследование
6. **bribery** – взяточничество
7. **soliciting** – выпрашивание
8. **legal duty** – правовая обязанность
9. **illegal** – незаконный
10. **bestow** – давать, даровать
11. **preferment** [prɪ'fɜ:mənt] – продвижение по службе, повышение; выгодная должность
12. **emolument** [ɪ'mɒljumənt] – заработок, вознаграждение; жалованье, заработная плата
13. **shadow economy** – теневая экономика
14. **smuggling** – браконьерство
15. **the GDP (gross domestic product)** – ВВП (внутренний валовой продукт)

1. Переведите слова и производные от них.

- danger (n) – dangerous (adj)
 involve (v) – involvement (n)
 contain (v) – container (n)
 evident (adj) – evidence (n)
 define (v) – definition (n)
 fraud (n) – fraudster (n)
 identify (v) – identity (n)
 thief (n) – theft (n)
 stalk (v) – stalking (n)
 environment (n) – environmental (adj)
 process (v) – processing (n)
 prevent (v) – prevention (n)
 investigate (v) – investigation (n)
 vital (adj) – vitality (n)
 success (n) – successful (adj)
 bribe (n) – bribery (n)
 solicit (v) – solicitor (n)
 legal (adj) – illegal (adj)
 ethical (adj) – unethical (adj)
 lobby (v) – lobbyist (n)
 bestow (v) – bestowal (n)
 advantage (n) – disadvantage (n)
 induce (v) – inducement (n)

active (adj) – activity (n)

deal (v) – dealer (n)

smuggle (v) – smuggler (n) – smuggling (n)

garden (n) – gardening (n)

considerable (adj) – considerably (adv)

wealth (n) – wealthy (adj)

probable (adj) – probably (adv) – probability (n)

2. Прочитайте текст и переведите его на русский язык.

Threats of Economic Safety

Cyber crime is a dangerous crime involving computers or digital devices, in which a computer can be either a target of the crime, a tool of the crime or contain evidence of the crime. Cyber crime is basically defined as any criminal activity that occurs over the Internet. There are many examples such as **fraud**, **malware** such as viruses, **identity theft** and **cyber stalking**. In present environment, since most information processing depends on the use of information technology, the control, prevention and investigation of cyber activities is vital to the success of the Organizations, Government's agencies and individuals.

Bribery is defined by Black's Law Dictionary as the offering, giving, receiving, or **soliciting** of any item of value to influence the actions of an official, or other person, in charge of a public or **legal duty**. A bribe is an **illegal** or unethical gift or lobbying effort **bestowed** to influence the recipient's conduct. It may be money, goods, rights in action, property, **preferment**, privilege, **emolument**, objects of value, advantage, or merely a promise to induce or influence the action, vote, or influence of a person in an official or public capacity.

The shadow economy refers to all work activity and business transaction that occur 'below the radar' – economic activity that is undeclared and for which taxes that should be paid are not. Also known as the informal sector, the black economy, the underground economy, or the gray economy, the shadow economy includes criminal activities such as drug dealing and **smuggling**, as well as legal jobs, such as gardening, working in construction, or selling products to car drivers at traffic lights.

This part of the economy also includes situations where individuals are forced to work as slaves with no pay, or where work is carried out in exchange for things other than money.

When economists are calculating **the GDP (gross domestic product)** of a country, they do not include what goes on in the shadow economy.

This means that every country across the world is probably considerably wealthier than official statistics suggest.

3. Ответьте на вопросы к тексту.

1. What does cyber crime involve?
2. Give the examples of cyber crimes.
3. Why is it important to fight cyber crimes?
4. What is bribery defined?
5. What is a bribe?
6. What can an item of value be defined?
7. What does a shadow economy refer to?
8. What can a shadow economy be also called?
9. Give the examples of shadow economy activities.
10. Does shadow economy include situations where individuals are forced to work as slaves with no pay?
11. Does the GDP of a country include what goes on in the shadow economy?

4. Ответьте, соответствуют ли следующие утверждения тексту «Threats of Economic Safety» или нет.

1. Cyber crime involves computers or digital devices.
2. Cyber crime is basically defined as any criminal activity that occurs in the underground economy.
3. There are many examples of cyber crime such as fraud, malware such as viruses, identity theft and cyber stalking.
4. Nowadays the Organizations, Government's agencies and individuals don't need to hire specialists preventing and fighting cyber crimes.
5. Bribery is defined as the offering, giving, receiving, or soliciting any item of value to influence the actions of an official.
6. A bribe is now a legal thing to influence the recipient's conduct.
7. A bribe may be money, goods, rights in action, property, preferment, privilege, emolument, objects of value, advantage, or others.
8. The shadow economy is a declared economic activity for which taxes should be paid.
9. The shadow economy includes criminal activities such as malware, cyber stalking and fraud.
10. This part of the economy also includes situations where work is carried out in exchange for things other than money.
11. When economists are calculating the GDP (gross domestic product) of a country, they always include what goes on in the shadow economy.
12. Any country is richer with activities in the shadow economy.

5. Переведите словосочетания с английского языка на русский:

cyber crime; digital device; criminal activity; identity theft; cyber stalking; information processing; information technology; in charge of a public; unethical gift; recipient's conduct; public capacity; informal sector; legal jobs; traffic lights; statistics suggest.

6. Переведите словосочетания с русского языка на английский:

орудие преступления; объект преступной деятельности; доказательства преступления; преступная деятельность; по интернету; кража личных данных; киберпреследование; в современных условиях; переработка информации; физическое лицо; отвечающий за государственные обязанности; влиять на поведение получателя; выгодная должность; ценный предмет; лицо, занимающее официальную или государственную должность; теневая экономика; вне зоны контроля; незадекларированная экономическая деятельность; наркоторговля; контрабанда; официальная работа; водитель; без оплаты; в обмен на вещи не в виде денег; валовой внутренний продукт; имущественное требование.

7. Вставьте пропущенное: involves, property, value, cyber, control, recipient, the Internet, radar, drug dealing ...

1. Cyber crime ... computers or digital devices.
2. Cyber crime is basically defined as any criminal activity that occurs over
3. There are many examples of cyber crime: fraud, malware and ... stalking.
4. Nowadays many enterprises and individuals hire specialists to ... cyber activities.
5. Bribery is defined as the giving any item of ... to influence the actions of an official.
6. A bribe is now a legal thing to influence the ... 's conduct.
7. A bribe may be money, goods, ... , or others.
8. The shadow economy is work activity and business transaction that occur 'below the ... '.
9. The shadow economy includes criminal activities such as ... and smuggling.

Дополнительные тексты

WHAT IS ECONOMIC SECURITY?

Economic security is a state entity, characterized by the presence of a stable income and other resources that can support the standard of living for today and for the foreseeable future. It includes:

- 1) maintaining solvency;
- 2) planning for the future cash flows of the entity;
- 3) security of employment.

There are seven components of work-related security. Basic security means limiting the impact of uncertainties and risks people face daily while providing a social environment in which people can belong to a range of communities, have a fair opportunity to pursue a chosen occupation.

Income security denotes adequate actual, perceived and expected income, either earned or in the form of social security and other benefits. It encompasses the level of income, assurance of receipt, expectation of current and future income, both during working life and in old age or disability retirement.

Representation security refers to both individual representation and collective representation. Individual representation is about individual rights enshrined in laws as well as the individuals' access to institutions. Collective representation means the right of any individual or group to be represented by trade unions that can bargain on their behalf and which independent and competent to do so.

Labour market security has a structural component, in that it represents the types and quantity of opportunities. Policies aimed at enhancing this form of security have included full-employment oriented macro-economic policies, the creation of employment agencies, and other placing services.

Employment security is protection against loss of income-earning work. For wage and salary workers, employment security exists in organizations and countries, in which there is strong protection against unfair or arbitrary dismissal and where workers can redress unfair dismissal. For the self-employed, it means protection against sudden loss of independent work, and/or business failure.

Job security includes employment security and job security. Employment security refers to the opportunity of a worker to continue working in an enterprise, job security refers to the worker's ability to pursue a line of work in conjunction with his or her interests, training and skills.

Work security denotes working conditions in organizations that are safe and promote workers' well-being.

Work security goes beyond this, though, in addressing the modern scourges of stress, overwork, absenteeism, and harassment. Protection devices for work security include provisions and insurance against accidents and illness at work, and limits on working time.

Skill reproduction security denotes workers' access to basic education as well as vocational training to develop capacities and acquire the qualifications needed for socially and economically valuable occupations.

WHITE-COLLAR CRIME

The term «white-collar crime» refers to illegal acts committed through the use of non-physical, nonviolent means for financial gain. The most important white-collar crimes include:

- Bankruptcy fraud is connected with concealing assets, misleading creditors.
- Bribery: When money, goods, services, information or anything else of value is promised to, given to, or taken from an individual or corporation with intent to influence the actions, opinions, or decisions of the taker, a person may be charged with bribery whether he offers the bribe or accepts it.
- Computer fraud: Where computer hackers steal information contained on computers such as: bank information, credit cards, and proprietary information.
- Counterfeiting: Occurs when someone copies or imitates an item without having been authorized to do so and passes the copy off for the genuine or original item.
- Credit card fraud: The unauthorized use of a credit card to obtain goods of value.
- Forgery: When a person passes a false or worthless instrument such as a check with the intent to defraud or injure the recipient.
- Identity fraud refers to the theft of one's personal information used for opening credit card accounts, applying for loans, committing serious crimes.
- Internet services: charges for services that were supposedly free, payment made online and Internet services that were never provided.
- Money laundering: The investment or transfer of money from racketeering, drug transactions or other embezzlement schemes so that it appears that its original source either cannot be traced or is legitimate.
- Tax evasion: When a person commits fraud in filing or paying taxes.
- Telemarketing fraud: Actors operate out of boiler rooms and place telephone calls to residences and corporations where the actor requests a donation to an alleged charitable organization but does not use the donation for the stated purpose.
- Web auctions: items bought but never delivered by the sellers.

COMPUTERS

It is fashionable nowadays to use computer talk and to think in terms of having many jobs carried out by computers. But it is also quite common for people to be very confused about what a computer can do and what future computers are likely to be able to do. It may be useful to try to clear up some of these misconceptions and present some ideas which may possibly help towards a better understanding of the uses of computers.

A computer is only hardware, it has no tricks which have not been put there by its designer. This does not mean however, that the user necessarily knows all the tricks which the designer has built into the machine. There is a tale about a computer which had been installed to operate a chemical production plant and which, having worked successfully for some time, was found one day to have shut down the plant. The local management tried in vain to start the machine, but whenever they started the plant the computer shut it down again. At last in desperation they sent for the computer designer who examined his equipment and announced that it was working perfectly. It was connected by teleprinter to a market research organization and having carried out a market survey and found that there was a glut (затоваривание) of the product it was making, had very sensibly shut down the plant...

As far as computers are concerned, we could view the future in terms of four possible scenarios: (1) man without computer, (2) man with computer, (3) computers without man, and (4) computer against man. Within the setting of these scenarios, what we know about the evolution of computers to date leads us to predict that:

1. Progress, or changes, in the advanced, imaginative uses of computers will be despairingly slow – certainly much slower than in the first 30 years.

2. Companies will provide to the individual more control over his personal environment than he has ever before been able to exercise. This capability will result from the miniaturization of computer components along with the decreased cost of computer hardware.

3. Major efforts will be directed toward the use of computers for increasing public accountability. This will take the form of more computers used for more record-keeping tasks.

COMPUTER CRIMES

The explosive growth in the use of computers in the business world in the past few years has brought with it a corresponding increase in computer misuse. Computer crimes fall mainly into three broad categories: simple unauthorized access, theft of information, and theft of funds. Among schemes that have been subjects of litigation are (1) stealing a competitor's computer program; (2) paying an accomplice to delete adverse information and insert favorable false information into the defendant's credit file; (3) a disgruntled ex-employee's inserting a «virus» into his former employer's computer to destroy its records.

Some estimate that losses in the USA due to computer misuse may be as high as 35 dollars USA to 40 billion dollars USA per year (including thefts of funds, losses of computer programs and data, losses of trade secrets, and damage done to computer hardware). These estimates may not be reliable, but it is clear that a substantial amount of computer crime is never discovered and a high percentage of that which is discovered is never reported because:

1) companies do not want publicity about the inadequacy of their computer controls and

2) financial institutions , such ad banks, fear that reports of large losses of funds, even when insured, are likely to cause depositors to withdraw their funds in the interest of safety.

CONTRACT LAW

Contract law is sometimes described as a system of private law-making. Contract is the basis for business relationships, it is the means of structuring commercial relationships. Contracts create the private law which will govern the relationship between the parties. The rights and obligations of the parties are determined by the contract's terms. If one party meets its contractual obligations and the other party doesn't there is a «breach of the contract» and the non-breaching party is entitled to receive relief through the courts.

Generally, the non-breaching party's remedy for breach of contract is the non breaching party that will put the non-breaching party in the position it would have enjoyed if the contract had been performed. Under special circumstances, a court will order the breaching party to perform its contractual obligations.

Most contracts are enforceable whether they are oral or written. In business relationships writing is not required but is strongly advisable. Concluding the contract on the mere basis of discussions increases the potential difficulties of agreement at a later date, at a time of difficulties of performance, which will lead to a dispute. In case of a litigation to enforce the contract or sue for damages, a written contract will reduce the dispute about the contract's terms. Besides in an oral contact, the parties may have different recollections of what they finally agreed as a result of the discussions.

Many contracts include special types of provisions such as Duties and Obligations (the duties and obligations section of a contract is a detailed

description of the duties and obligations of the parties and the deadlines for performance.), Representations and Warranties (a warranty is a legal promise that certain facts are true. Typical representations or warranties in contracts concern such matters as ownership of the contract's subject matter (for example, real estate, warranties of ownership of intellectual property rights and non-infringement of third parties' intellectual property rights etc.), Termination Clauses (these clauses ensure that either or both parties have the right to terminate the contract under certain circumstances, describe breach of contract events and methods of giving notice of exercise of the termination right, and whether the breaching party must be given an opportunity to cure the breach before the other party can terminate the contract), Remedy Clauses (these clauses state what rights the non-breaching party has if the other party breaches the contract. In contracts for the sale of goods, remedy clauses are usually designed to limit the seller's liability for damages).

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