

**Федеральное государственное образовательное бюджетное
учреждение высшего образования
«Финансовый университет при Правительстве Российской Федерации»
(Финуниверситет)**

Владикавказский филиал Финуниверситета

Кафедра «Общественные науки»

УТВЕРЖДАЮ

Директор филиала

 Т.А. Хубаев
« 23 » мая 2024 г.

Л.Ф. Дзилихова

Иностранный язык в профессиональной сфере

Оценочные материалы для проведения текущего контроля успеваемости и
промежуточной аттестации студентов, обучающихся по направлению
подготовки 38.03.01 Экономика, образовательная программа «Финансовая
разведка, управление рисками и экономическая безопасность»,
профиль: «Финансовая разведка»

Одобрено заседанием кафедры «Общественные науки»
Протокол от « 7 » мая 2024 г. № 10

Владикавказ 2024

№	Наименование раздела	Стр
1	Перечень планируемых результатов освоения образовательной программы (перечень компетенций) с указанием индикаторов их достижения и планируемых результатов обучения по дисциплине.	3
2	Показатели и критерии оценивания компетенций на различных этапах их формирования, описание шкал оценивания	6
3	Оценочный лист результатов обучения к дисциплине	8
4	Контрольные материалы, необходимые для оценки индикаторов достижения компетенций, умений и знаний	10

1.Перечень планируемых результатов освоения образовательной программы (перечень компетенций) с указанием индикаторов их достижения и планируемых результатов обучения по дисциплине

Код компетенции	Наименование компетенции	Индикаторы достижения компетенции	Результаты обучения (умения и знания) соотнесенные с индикаторами достижения компетенции
УК-3	Способность применять знания иностранного языка на уровне, достаточном для межличностного общения, учебной и профессиональной деятельности	1. Использует иностранный язык в межличностном общении и профессиональной деятельности, выбирая соответствующие вербальные и невербальные средства коммуникации	Знать: значение изученных лексических единиц, обслуживающих ситуации иноязычного общения в сферах деятельности, предусмотренной направлением подготовки «Экономика» Уметь: использовать иностранный язык в межличностном общении и профессиональной деятельности при вербальном и невербальном общении
		2. Реализует на иностранном языке коммуникативные намерения устно и письменно, используя современные информационно-коммуникативные технологии	Знать: виды коммуникативных намерений; значения лексических единиц иностранного языка при использовании современных информационно-коммуникативных технологий Уметь: подбирать и применять соответствующие лексические единицы иностранного языка в общении и речевой деятельности на иностранном языке при использовании современных информационно-коммуникативных технологий

		3. Использует приемы публичной речи и делового и профессионального дискурса на иностранном языке	Знать: приемы и принципы построения публичной речи в ситуации межкультурного взаимодействия; приемы, убеждения, аргументации, выражения мнения на иностранном языке; лексико-грамматические особенности иноязычной публичной речи в ситуации делового и профессионального общения; правила подготовки публичной речи на иностранном языке; приемы и иноязычные средства делового и профессионального дискурса Уметь: сообщать информацию на основе прочитанного текста в форме подготовленного монологического высказывания; использовать приемы и принципы построения публичной речи для сообщения профессионально-ориентированного содержания на иностранном языке
		4. Демонстрирует владения основами академической коммуникации и речевого этикета изучаемого иностранного языка	Знать: основные нормы академического и социального поведения и речевой этикет, принятые в стране изучаемого языка Уметь: сообщать информацию академического содержания на иностранном языке; использовать приемы академической устной и письменной коммуникации на иностранном языке; применять правила речевого этикета в ситуациях академического общения

		5. Грамотно и эффективно пользоваться иноязычными источниками информации	Знать: правила использования различных технических средств с целью поиска и извлечения иноязычной информации; основные правила определения релевантности и надёжности иноязычных источников; основные правила анализа и синтеза информации Уметь: понимать информацию при чтении учебной и справочной литературы в соответствии с конкретной целью; извлекать основную и второстепенную информацию из иноязычных источников разного типа; систематизировать и применять извлеченную информацию для решения коммуникативных и профессиональных задач
		6. Продуцирует на иностранном языке письменные речевые произведения в соответствии с коммуникативной задачей	Знать: основные организации письменной коммуникации; функции письменных коммуникативных средств Уметь: письменно реализовывать коммуникативные намерения (информирование, предложение, запрос, побуждение к действию, просьба, (не)согласие, отказ, извинение, благодарность); составлять деловые письма, должностные записки, резюме, сопроводительное письмо, контракт и иные виды документов на иностранном языке

2. Показатели и критерии оценивания компетенций на различных этапах их формирования, описание шкал оценивания

Уровень сформированности компетенций			
«Минимальный уровень не достигнут»	«Минимальный уровень»	«Средний уровень»	«Высокий уровень»
Компетенции не сформированы. Знания отсутствуют, умения и навыки не сформированы.	Компетенции сформированы. Сформированы базовые структуры знаний. Умения фрагментарны и носят репродуктивный характер. Демонстрируется низкий уровень самостоятельности практического навыка.	Компетенции сформированы. Знания обширные, системные. Умения носят репродуктивный характер, применяются к решению типовых заданий. Демонстрируется достаточный уровень самостоятельности устойчивого практического навыка.	Компетенции сформированы. Знания твердые, аргументированные, всесторонние. Умения успешно применяются к решению как типовых, так и нестандартных творческих заданий. Демонстрируется высокий уровень самостоятельности, высокая адаптивность практического навыка.
Описание критериев оценивания			
Обучающийся демонстрирует: - существенные пробелы в знаниях учебного материала; - допускаются принципиальные ошибки при ответе на основные вопросы билета, отсутствует знание и понимание основных понятий и категорий; - непонимание сущности дополнительных вопросов в рамках заданий билета;	Обучающийся демонстрирует: - знания теоретического материала; - неполные ответы на основные вопросы, ошибки в ответе, недостаточное понимание сущности излагаемых вопросов; - неуверенные и неточные ответы на дополнительные вопросы; - недостаточное владение литературой, рекомендованной программой дисциплины; - умение без грубых ошибок решать практические задания, которые следует выполнить.	Обучающийся демонстрирует: - знание и понимание основных вопросов контролируемого объема программного материала; - твердые знания теоретического материала. - способность устанавливать и объяснять связь практики и теории, выявлять противоречия, проблемы и тенденции развития; - правильные и конкретные, без грубых ошибок, ответы на поставленные вопросы;	Обучающийся демонстрирует: - глубокие, всесторонние и аргументированные знания программного материала; - полное понимание сущности и взаимосвязи рассматриваемых процессов и явлений, точное знание основных понятий в рамках обсуждаемых заданий; - способность устанавливать и объяснять связь практики и теории;

- отсутствие умения выполнять практические задания, предусмотренные программой дисциплины; - отсутствие готовности (способности) к дискуссии и низкую степень контактности.		- умение решать практические задания, которые следует выполнить; - владение основной литературой, рекомендованной программой дисциплины; - наличие собственной обоснованной позиции по обсуждаемым вопросам. Возможны незначительные оговорки и неточности в раскрытии отдельных положений вопросов билета, присутствует неуверенность в ответах.	- логически последовательные, содержательные, конкретные и исчерпывающие ответы на все задания билета, а также дополнительные вопросы экзаменатора; - умение решать практические задания; - свободное использование в ответах на вопросы материалов рекомендованной основной и дополнительной литературы.
Оценка «неудовлетворительно» / «не зачтено»	Оценка «удовлетворительно» / «зачтено»	Оценка «хорошо» / «зачтено»	Оценка «отлично» / «зачтено»

3. Оценочный лист результатов обучения к дисциплине

Виды работ обучающегося, формирующие текущий контроль по дисциплине.

Семестр 5

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Ведение тетради	0,1	3
	Выполнение контрольной работы		10
2.	Подготовка доклада (монолог-сообщения)	0,3	5
3.	Подготовка презентации по заданной теме	0,3	5
4.	Выполнение лексико-грамматических заданий	0,4	5
5.	Участие в ролевой игре/ дискуссии	0,4	5
6.	Тестирование		5
7.	Посещение аудиторных занятий	0,1	2
	Всего за семестр		40
	Зачет		60

Семестр 6

№ п/п	Вид учебной деятельности	Баллы	Максимум за семестр (модуль)
1.	Ведение тетради	0,1	3
2.	Подготовка доклада (монолог-сообщения)	0,3	5
3.	Подготовка презентации по заданной теме	0,3	5
4.	Выполнение лексико-грамматических заданий	0,4	5
5.	Участие в ролевой игре/ дискуссии	0,4	5
6.	Тестирование		5
7.	Посещение аудиторных занятий	0,1	2
	Выполнение контрольной работы		10
	Всего за семестр		40
	Экзамен		60

Критерии бальной оценки включают качество подготовки обучающихся к семинарским занятиям, выполнения различных видов самостоятельной работы (при этом результаты регулярно проводимого экспресс-контроля успеваемости обучающихся должны составлять не менее 50% бальной оценки), а также посещение аудиторных занятий (не более 15% бальной оценки).

При подведении итогов текущего контроля успеваемости в середине семестра его результаты в 20-бальной оценке вносятся в ведомости текущего контроля успеваемости и использованием ТЭКУ (в филиалах – в ведомости текущего контроля успеваемости) и на соответствующей странице предметно-группового журнала преподавателям, ведущим аудиторные занятия.

Обучающийся, получивший от 7 до 20 баллов, считается аттестованным, получивший от 0 до 6 баллов – не аттестованным.

Результаты текущего контроля успеваемости за вторую половину семестра / в модуле преподаватели, ведущие аудиторские занятия, сообщают обучающимся на последнем занятии и вносят в ведомости (в колонку «баллы, работа в семестре») в день проведения зачета/экзамена.

Критерии балльной оценки различных форм текущего контроля успеваемости определяются в соответствии со шкалой оценивания в пределах от 0 до 40 баллов.

Критерии балльной оценки промежуточного контроля успеваемости определяются в соответствии со шкалой оценивания в пределах от 0 до 60 баллов.

Итоговая сумма баллов, полученная обучающимся по результатам текущего контроля успеваемости в семестре/модуле и промежуточной аттестации, преобразуется в пятибалльную систему оценок.

Порядок перевода 100-балльной оценки в пятибалльную

100-балльная система	5-балльная система
86-100	отлично
70-85	хорошо
50-69	удовлетворительно
менее 50	неудовлетворительно
50-100	зачтено
менее 50	не зачтено

4. Контрольные материалы, необходимые для оценки индикаторов достижения компетенций, умений и знаний

Текущий контроль

Тема 1. Коррупция. Борьба с коррупцией

Лексико-грамматические упражнения по теме УК-3 (1-6)

The fight against corruption has intensified with the setting up of Transparency International (TI) and its chapters in many countries across the world. A non-governmental organization based in Berlin, transparency International was founded in 1993 by a group of individuals who had become increasingly aware of the devastating effects of corruption on human development and its distorting effect on trade and investment. The group aims to stamp out corruption.

Corruption deepens poverty by distorting social and economic development and disrupting the provision of essential public services. It also hurts democracy by undermining principles of fair play and justice. Instead of contracts being awarded on the basis of fair competition relying on price, quality and innovation, they are awarded as a result of competitive bribery. The consequences are (lire. Investors keep away and trade suffers.

TI defines corruption as the use of public office for private gain. Decisions are made not for public benefit but for private interests. Costs incurred are high and prestigious projects are favored over cost-efficient development projects. Access to basic social and economic rights such as education, medical care, adequate shelter and clean water are jeopardized. The environment is threatened and human rights abuse flourishes. When corruption increases, regimes become more secretive, less tolerant of dissent and more fearful of the loss of power.

TI believes that the stamping out of corruption is not the responsibility of any one agency but the responsibility of all parties concerned. Every section of society must pitch in because corruption affects everyone, especially the poor. The government, non-governmental organizations, members of society as well as the local and international business communities must work together if corruption is to be combated at all levels. As a first step, TI ropes in governments to set up chapters in countries. The function of each national chapter is to seek consensus and bring about systematic reform at both national and international levels. The media is also brought into the picture as one of the primary aims of each chapter is to raise public awareness. TI does not believe in broadcasting names or attacking individuals but on building systems that combat corruption.

TI publishes a quarterly newsletter and an annual Corruption Perception Index. The index ranks countries from the cleanest to the most corrupt, based on the perception of the international business community, risk analysts and the general public. In 1998, some 85 countries participated and Denmark topped the list as the country seen to have the least level of corruption. In 1999, 99 countries participated and again Denmark took top spot. Malaysia was ranked 29th and 32nd respectively over the two years. In response to criticisms that the Corruption Perception Index had tended to put unfair emphasis on developing countries, another ranking system was devised. This is the Bribe Payers Index (BPI) which was introduced in 1999. This survey attempts to gauge the tendency to bribe senior public officials by major corporations. The survey ranks Sweden as the country least likely to offer bribes while China occupies the bottom spot at number 19. Malaysia is ranked 15th.

The Malaysian chapter of Transparency International is known as the Kuala Lumpur Society for Transparency and Integrity and at present is headed by Tunku Abdul Aziz. The society believes that any attempt to redress the deteriorating scenario in Malaysia must be based on a long-term plan. First, the public must be aware of their constitutional rights and ensure that these rights are not taken away from them. Then they should assert their right to good governance. To ensure that there is greater accountability in both the public and private sectors, there is a need to institute more checks and balances. Information should also not be withheld but made available to the public so that they will be better informed to make decisions.

To stamp out graft, there are some who believe that the penalties and consequences that will befall the culprits if found guilty of corruption should be made known to all. At the same time, a sense of outrage must be developed in people so that they get angry at corruption because it is about injustice, dishonesty and the impoverishment of many for the benefit of a few. Nurturing such an attitude can only begin at home. If what makes a person incorruptible are the values he holds on to -- personal, ethical and religious -- then the home exerts a mighty influence on inculcating these values in individuals.

Graft must be stamped out. It is insidious and evil and in time to come, will affect every level of society. It is time for people to stand up and act in a concerted manner to rid society of this menace. Otherwise there is every possibility that corruption becomes a way of life undermining justice and fair play and all that is good in society.

1.	What is a good title for this passage ?
(A)	Helping the Poor
(B)	Fighting Corruption
(C)	Corruption
(D)	Ensuring Basic Human Rights
2.	How does corruption deepen poverty ?
(A)	Cost-efficient development projects are not carried out.
(B)	Money is channeled away to fund more prestigious projects.
(C)	The poor are totally ignored.
(D)	Basic amenities are not provided to the poor.
3.	How is the role of Transparency International crucial in the battle against corruption ?
(A)	It gets people in different countries to join its organization.
(B)	It gets governments to agree to set up a branch in their country.
(C)	It has global support.
(D)	It declares the finds of a survey showing levels of corruption.
4.	What inference can be drawn if countries are not willing to have a TI chapter set up in their region ?
(A)	That their governments are clean and corrupt-free
(B)	That their governments are corrupt
(C)	that there is something to hide
(D)	That the countries are not willing to subject themselves to any laws.
5.	One of the most powerful 'tools' that can ensure success in the efforts of TI is
(A)	the government machinery
(B)	the mass media
(C)	the masses
(D)	the Corruption Perception Index
6.	As far as the Malaysian chapter of TI is concerned, the head of the chapter urges Malaysians to take note of points.
(A)	one
(B)	two
(C)	three
(D)	four
7.	What is the effect of letting the public be aware of the penalties and consequences if found guilty of corruption ? It instills in everyone
(A)	the fear of punishment if caught

(B)	anger towards the guilty
(C)	a sense of share if found guilty
(D)	the complacency to do nothing

Типовые тестовые задания по теме УК-3 (1,2,3,4,5,6)

Q21 This is a example of what not to do.

- (a) critical (b) pure (c) simple (d) prime

Q22 Plans have already been drawn to deal with such situations.

- (a) over (b) through (c) up (d) into

Q23 Thousands of are already signing up for this new telephone service.

- (a) individuals (b) subscribers (c) applicants (d) interviewees

Q24 Job losses are mainly in the sectors of the industry.

- (a) blue-collar (b) red-collar (c) stiff-collar (d) high-collar

Q25 The circular will contain financial information to help investors.

- (a) key (b) obvious (c) intelligent (d) noted

Q26 The report is to show better than expected results.

- (a) necessary (b) possibly (c) clearly (d) likely

Q27 So many of these animals have been shot over the years that they are now classed as species.

- (a) dangerous (b) endangered (c) unwanted (d) limited

Q28 Some people are to learn a foreign language.

- (a) unaccustomed (b) shy (c) reluctant (d) inhibited

Q29 It was a big for her to give up her acting career to look after her family.

- (a) trial (b) sacrifice (c) endeavour (d) test

Q30 Can you hear what he is?

- (a) saying (b) speaking (c) telling (d) talking

Q31 She hasn't come home

- (a) still (b) already (c) yet (d) till

Q32 I TV yesterday evening.

- (a) saw (b) looked (c) viewed (d) watched

Q33 We live the city centre.

- (a) near (b) next (c) by (d) nearby

Q34 She looks a famous film star.

- (a) as (b) like (c) similar (d) same

Q35 This television gives you the news.

- (a) last (b) latest (c) least (d) later

Q36 I only one mistake in last night's test.

- (a) made (b) done (c) did (d) make

Q37 I want you to tell me the truth.

- (a) all (b) exact (c) real (d) whole

- Q38 He is looking a present to buy his girlfriend.
(a) for (b) at (c) in (d) on
- Q39 That's what I would like Christmas.
(a) for (b) at (c) in (d) on
- Q40 She lost the company a lot of money last week and as a result has got a mark against her name.
(a) red (b) blue (c) white (d) black
- Q41 In this business you cannot afford to make any mistake and must be seen to be lily
(a) red (b) blue (c) white (d) green
- Q42 Some people only read the lines in a newspaper.
(a) top (b) big (c) main (d) head
- Q43 When the building was completed, all the workers were paid
(a) off (b) through (c) out (d) over
- Q44 The boss was good enough to my mistake.
(a) oversee (b) overtake (c) overdo (d) overlook
- Q45 It is always when you misunderstand the customs of other countries.
(a) embarrassing (b) peculiar (c) singular (d) attitude
- Q46 Newspapers are to people's doors every day.
(a) taken (b) distributed (c) delivered (d) handed
- Q47 In her speech she expressed her for all the help she had been given.
(a) thankfulness (b) gratitude (c) gratefulness (d) thanking
- Q48 In nothing much happened at the meeting.
(a) quick (b) briefly (c) short (d) shortly
- Q49 At the end of the speech the whole assembly gave the speakers a standing
(a) ovation (b) applause (c) cheering (d) support
- Q50 Politicians pretend to ignore opinion
(a) votes (b) figures (c) numbers (d) polls

Answer Keys

A21 This is a prime example of what not to do.

answer: **(d) prime**

A22 Plans have already been drawn up to deal with such situations.

answer: **(c) up**

A23 Thousands of subscribers are already signing up for this new telephone service.

answer: **(b) subscribers**

A24 Job losses are mainly in the blue-collar sectors of the industry.

answer: **(a) blue-collar**

A25 The circular will contain key financial information to help investors.

answer: **(a) key**

A26 The report is likely to show better than expected results.

answer: **(d) likely**

A27 So many of these animals have been shot over the years that they are now classed as endangered species.

answer: **(b) endangered**

A28 Some people are reluctant to learn a foreign language.

answer: **(c) reluctant**

A29 It was a big sacrifice for her to give up her acting career to look after her family.

answer: **(b) sacrifice**

A30 Can you hear what he is saying?

answer: **(a) saying**

A31 She hasn't come home yet.

answer: **(c) yet**

A32 I watched TV yesterday evening.

answer: **(d) watched**

A33 We live near the city centre.

answer: **(a) near**

A34 She looks like a famous film star.

answer: **(b) like**

A35 This television gives you the latest news.

answer: **(b) latest**

A36 I only made one mistake in last night's test.

answer: **(a) made**

A37 I want you to tell me the whole truth.

answer: **(d) whole**

A38 He is looking for a present to buy his girlfriend.

answer: **(a) for**

A39 That's what I would like for Christmas.

answer: **(a) for**

A40 She lost the company a lot of money last week and as a result has got a black mark against her name.

answer: **(d) black**

A41 In this business you cannot afford to make any mistake and must be seen to be lily white.

answer: **(c) white**

A42 Some people only read the head lines in a newspaper.

answer: **(d) head**

A43 When the building was completed, all the workers were paid off.

answer: **(a) off**

A44 The boss was good enough to overlook my mistake.

answer: **(d) overlook**

A45 It is always embarrassing when you misunderstand the customs of other countries.

answer: **(a) embarrassing**

A46 Newspapers are delivered to people's doors every day.

answer: **(c) delivered**

A47 In her speech she expressed her gratitude for all the help she had been given.

answer: **(b) gratitude**

A48 In short nothing much happened at the meeting.

answer: **(c) short**

A49 At the end of the speech the whole assembly gave the speakers a standing ovation.

answer: **(a) ovation**

A50 Politicians pretend to ignore opinion polls.

answer: **(d) polls**

Roleplay in Negotiations – YK-3 (1-6)

1. You are a sales assistant selling electrical appliances. You can offer the customer interest-free credit terms. The Acme Turbowash is on special offer at the moment, and includes a range of special features including special cold wash cycle and is only 319 euros (26.60 euros per month for 12 months).	1. You want to buy a new washing machine – visit the electrical appliance shop and see if the sales assistant will offer you a discount. You are budget-conscious, but respond positively if interest-free credit terms are offered. You can afford up to 50 euros per month on credit repayments.
2. You are a landlord meeting a prospective tenant for your studio apartment in Lyon. The flat is very small and at the top of 4 flights of stairs (there is no lift). It has a living room/kitchen and one bedroom, plus a tiny shower room and toilet. You have been trying to get 600 euros for this flat of 20 square metres, but now you are prepared to reduce that to 500 euros if a reliable tenant presents themselves. The electricity bill is very low as the flat is well-insulated, so be prepared to include the cost of electricity in the rent if required in the negotiation.	2. You are meeting the landlord of a flat you are interested in renting. It is tiny and on a top floor without a lift but the situation is perfect for you and you are very keen. The asking price is 600 euros per month; try to negotiate 450. You can eventually agree to 500 if the electricity is included.
3. You are selling your old bicycle at a car-boot sale. Although it cost 200 euros, it is now 8 years old and well-used. The minimum price you would like to accept is 50 euros.	3. You have seen an interesting bicycle at a car boot sale. Negotiate a price with the seller; it looks like it would be worth at least 100 euros, but obviously you would be happier to get it for cheaper than that.
4. You are a market stall holder selling fruit and vegetables and it is 11.45am, the market closes in 15 minutes. You have 20 melons left that are ripe and will not be good for sale by next market day, so you are keen to sell them. You paid 20 euros for these melons and you don't want to accept less than that.	4. You visit the market just before it closes as you need to buy 20 melons to provide the starter at a party you are hosting. Negotiate the price with the stallholder, bearing in mind that normally 20 melons of this quality cost at least 40 euros .
5. You are a performer – you juggle, ride a unicycle and do acrobatics. Your normal hourly rate is 80 euros. Business is slow at the moment and so you can be persuaded to lower this rate if the person booking you can offer you things that you like in return . You like the following: • British beer • Performing in a castle	5. You need to book a performer to entertain guests at an event you are organizing. You are interested in someone who can juggle, ride a unicycle, and do acrobatics in front of 150 guests at a birthday party at a castle in the Loire Valley. You have to keep an eye on costs as the customer is paying you quite a minimal fee. You need the performer for 3 hours and you are hoping to be able to get this for less

• Being given nice clothes to perform in that you can keep	than 200 euros. Be creative in offering extras, for example the customer owns a brewery in England and so unlimited British beer will be available during the party.
6. You work in the customer service department of Boogeytel mobile phones. When customers ring asking for a reduction in their monthly payments, you can agree on condition the following conditions are met: • The monthly usage is at least 50 euros • The customer has used Boogeytel for at least 18 months. • The customer agrees to join the Boogeytel subscribers club and receive regular emails about special offers. If these conditions are met, you can offer the customer a reduction in their monthly charges of up to 12% (subject to negotiation).	6. You call your mobile phone provider, Boogeytel, as you think your monthly bill is expensive compared to other mobile phone providers. You have been with them for 2 years and at the moment you are spending 70 euros per month. Negotiate at least 10% reduction to your mobile phone costs, threatening to change to another provider if you don't get satisfaction.
7. You run a small café in Lyon. You often employ students, paying the minimum wage of 9.40 euros per hour. You get a lot of foreigners in Summer and someone who can speak English is useful to have on the team. Interview this student, and if you feel they present themselves well, offer a Saturday job (8 hours) paying 10 euros an hour. If the candidate asks to work on Sundays, offer 4 hours on that day at the same rate.	7. You are going to be interviewed by a café owner in Lyon for a Saturday job serving customers. You have experience doing this sort of work and you are fluent in English. You need to earn around 120 euros a week, you can work 8 hours on Saturday and 4 hours on Sunday.
8. You sell advertising space in a free newspaper in Lyon. The rates are as follows: • 1 page colour – 880 euros • 1 page black & white – 520 euros • Half page colour – 500 euros • Half page black & white – 395 euros If the advertiser agrees to run the advert for 3 consecutive weeks, offer a 10% discount to the total cost (eg full-page colour for 3 weeks, 2,376 instead of 2,640 euros)	8. You would like to place an advert in Lyon's leading free newspaper. You have a budget of 2,500 euros to advertise your new gym which you are opening in November, you have decided to spend all this budget on adverts in the free newspaper. Negotiate some ads for maximum impact for a launch date of 1st November; if you have any money left over, what would your priority be to spend it on to promote your new gym?
9. You are emigrating to Australia in two weeks and urgently want to sell your car. You haven't had much interest until today, when you have arranged to meet a potential buyer who sounds very interested.	9. You are negotiating to buy a Mini (2008 model). The car is in excellent condition and worth at least 12,000 euros, you are a bit suspicious as to why it is advertised at 10,000 euros, maybe there is something wrong with it?

The car dates from 2008 and should cost around 12,000 euros; however, for a quick sale, and cash payment, you would accept 9,000 euros. The car is in good condition and has no problems.	Your budget is 9,500 euros but obviously you'd prefer to pay even less if the car seems to be without problems.
10. You need a press release produced about your new range of shoes. Your normal communications agency has just gone into liquidation, and you are prepared to give a new company a chance provided their rates are reasonable. Your old agency charged 725 euros for a 200 word press release. You need the document prepared as quickly as possible. You have already seen a competitor agency, who have quoted 900 euros but they are very busy and can't deliver the work earlier than in 10 days time.	10. You are the director of your own communications company and you are visiting a shoe manufacturer who would like to have a quote to produce a press release. A 200 word document like this would take you about 4 hours work, which you would like to charge 800 euros for. You have almost no clients at the moment so therefore you can promise to do this work within 48 hours. Negotiate the price, bearing in mind that you could accept 700 euros and still be profitable.

Тема 2. Отмывание денежных средств

Лексико-грамматические упражнения по теме УК-3 (1-6)

Text

MONEY LAUNDERING

The process of turning dirty money, that is money made from **criminal activities** into clean money by masquerading it as **legitimate profits** is called **money laundering**. Most money laundering involves **illicit** profits from drug trafficking, prostitution, **extortion**, **theft** or other criminal activities, which are moved through a series of **bank accounts** or sometimes **non-bank financial institutions** such as **currency exchange offices**, **insurers**, importers, exporters and other **trading companies**, express delivery services and other money movers to make them appear **legal**. The bulk movement of illicit money in **cash** across international borders is also a big problem. Money launderers have one big advantage in moving big sums of cash across borders because they want no other trail. The disadvantage is that it can be detected and seized by customs.

Money laundering can lead to the political, economic and social destabilization of the country. As an example, a report released by the organization of American states showed that in Latin America the drug business and the drug money laundering business, which have reached the level of billions of dollars a year have resulted in drug related **violence** and **corruption** which were undermining the social welfare and institutional stability in the area. **Proceeds** derived from criminal activities are available not only for starting the businesses, investing etc. but also for paying the corrupt officials. The **organized crime** and terrorist organizations with their sources of wealth and power are able to control the government, the armed forces and the police forces, that will definitely end up serving the criminals rather than the citizens.

Money laundering is an international phenomenon and to fight against it the maximum cooperation between states in investigating, **prosecuting** and confiscating **assets** of money launderers is necessary. It is the problem that requires the coordinated effort, the necessary laws and the necessary commitment.

РАБОТА НАД ТЕКСТОМ

Упражнение 1. Прочтите текст, пользуясь словарем.

Упражнение 2. Ответьте на следующие вопросы.

1. What is money laundering?
2. What are illegitimate profits usually derived from?
3. What are illegitimate proceeds usually used for?
4. What money laundering methods do criminals use?
5. Why do money launderers often prefer to move big sums of cash across the borders?
6. What is the disadvantage of this method?
7. What can money laundering result in?
8. What is to be done to fight against money laundering internationally?

Упражнение 3. Какие из следующих предложений соответствуют/не соответствуют содержанию текста? Обоснуйте свой ответ.

1. Money laundering is a legitimate process of turning dirty money into clean money.
2. Illegal proceeds are usually derived from drug trafficking, prostitution, extortion, theft or other criminal activities.
3. Criminals never use banks to launder money.
4. The movement of cash across international borders is not a problem because it is hardly ever used
5. Money laundering can undermine the welfare and institutional stability of the country.
6. The organized crime cannot do anything to control the government.
7. International cooperation is needed to fight against money laundering.

Упражнение 4. Найдите в тексте слова и словосочетания, с которыми употребляются следующие глаголы.

- a. to turn
- b. to move
- c. to lead to
- d. to reach
- e. to result in
- f. to undermine
- g. to start
- h. to pay
- i. to control

- j. to end up
- k. to fight against
- l. to require

Упражнение 5. Найдите в тексте английские эквиваленты следующих словосочетаний.

криминальная деятельность
законная прибыль, доходы
отмывание денег
банковский счет
небанковские финансовые учреждения
пункт обмена валют
страховая компания
коррупцированные чиновники
организованная преступность
кража
вымогательство
наличные

Упражнение 6. Подберите подходящее по смыслу окончание для каждого предложения.

1. The process of turning money made from criminal activities into clean money...	a) is also a big problem.
2. Money laundering involves...	b) have resulted in drug violence and corruption.
3. The bulk movement of illicit money in cash across international borders...	c) is necessary to fight against money laundering.
4. The disadvantage of moving big sums of cash across the borders...	d) are able to control the government, the armed forces and the police.
5. Money laundering can lead to ...	e) is called money laundering.
6. In Latin America drug business and drug money laundering business...	f) are available for starting the business, investing and paying the corrupt officials.
7. Proceeds derived from criminal activities...	g) illicit profits from criminal activities.
8. The organized crime and criminal	h) is that it can be detected and seized

organizations...	by customs.
9. Maximum cooperation between states...	i) the political, economic and social destabilization of the country.

Упражнение 7. Переведите с русского языка на английский.

1. Легализация доходов, полученных в результате криминальной деятельности, называется отмыванием денег.
2. Источником криминальных доходов часто становятся торговля наркотиками, проституция, вымогательство, кражи и т.д.
3. Для легализации доходов, полученных преступным путем, могут использоваться как банки, так и небанковские финансовые учреждения.
4. Незаконный вывоз за границу огромных сумм наличной валюты также является проблемой.
5. Существенный недостаток такого способа - риск задержания валюты сотрудниками таможни.
6. Отмывание денег может привести к политической, экономической и общественной дестабилизации государства.
7. Легализация доходов наркобизнеса ведет к его дальнейшему процветанию, а также к увеличению количества преступлений, связанных с торговлей или употреблением наркотиков.
8. Организованная преступность и террористические организации способны контролировать правительство, армию, полицию и другие структуры.
9. Отмывание денег является проблемой международного масштаба.
10. Для того чтобы эффективно бороться с проблемой отмывания денег, необходимы совместные усилия всех стран.

ГРАММАТИЧЕСКИЕ УПРАЖНЕНИЯ

Упражнение 1. Перепишите следующие предложения в прошедшем и будущем времени. Произведите необходимые изменения.

Model: She must fill in the declaration form again.

She had to fill in the declaration form again.

She will have to fill in the declaration form again

1. I must check the documents.
2. You must answer the customs officer's question.
3. Everybody must observe the rules.
4. She must pay the duty.
5. He must unpack his baggage himself.

Упражнение 2. Вставьте модальные глаголы *to have to* или *to be to*.

1. Where _____ the meeting to take place? I suppose in the lecture hall.
2. So, our plan is as follows: I _____ to talk about the new project to the officers. You _____ to write a report to the Tax Service. Later we _____ to work together.
3. You _____ to do it alone. There is no one here to help you.
4. If you want to make a career you _____ to work harder.
5. How many contracts _____ you _____ to sign next month?
6. When _____ your train _____ to arrive at the station?
7. I _____ to ask him about it tomorrow as today he has already gone.
8. You will _____ to pay for the excess luggage.
9. He called me in the morning and we agreed that we _____ to meet at the arrival lounge.
10. I've just heard the flight call. We _____ to hurry.

Упражнение 3. Переведите следующие предложения на английский язык, употребляя модальные глаголы *must*, *to have to* или *to be to*.

1. Вы должны приходить на работу вовремя.
2. Ей придется пойти на компьютерные курсы.
3. Мне предстоит выполнить эту работу сегодня.
4. Вам пришлось долго ждать?
5. Он сам должен рассказать вам об этом нарушении.
6. Вам придется получить разрешение Министерства культуры на вывоз этой картины.

7. Лица, виновные в контрабанде наркотиков должны быть привлечены к уголовной ответственности.
8. Мне предстоит завтра делать доклад о применении новых технических средств таможенного контроля.
9. Этому студенту приходится много работать.
10. Я должен был встретиться с коллегой по дороге на работу. Мы договорились об этом накануне.
11. Нам придется починить рентгенаппарат.
12. Я понимаю, что мне предстоит самому решить эту проблему.
13. Это очень важный документ. Ты должен его прочитать.
14. Вы не должны работать так много. Вы выглядите ужасно.
15. Я должна была вчера подготовить все необходимые бумаги, но я не успела

Упражнение 4. Скажите о том, что вы должны обязательно сделать сегодня.

Model: I must check a lot of cargo documents.

Упражнение 5. Скажите о том, что вам не хочется, но приходится часто делать в повседневной жизни.

Model: I have to wash dishes.

Упражнение 6. Расскажите о том, что запланировано у вас на ближайшее время.

Model: I am to take my English exam on Monday.

Упражнение 7. Переведите следующие предложения на английский язык, употребляя модальные глаголы *must*, *may*, *might*, *can* или *can't* в значении различных оттенков вероятности.

1. Он, должно быть, работает в таможне.
2. Он, может быть, работает в таможне.
3. Он, может быть, и работает в таможне (хотя едва ли).
4. Не может быть, чтобы он работал в таможне.
5. Разве он работает в таможне?
6. Он, должно быть, в командировке.
7. Он, возможно, в командировке.

8. Он, может быть, в командировке, но я в этом очень сомневаюсь.
9. Не может быть, чтобы он был в командировке.
10. Разве он в командировке?

Упражнение 8. Вставьте модальный глагол *must* в значении запрета или модальный глагол *need* в значении отсутствия необходимости.

1. They _____ wear a uniform. It isn't obligatory.
2. Passengers _____ enter this room. It is for staff only.
3. I can hear you well. You _____ shout.
4. One _____ drive without a seat belt.
5. You _____ work extra hours. You won't earn more.
6. You _____ tell anyone about the anti-drug operation.
7. You _____ carry your suitcases; there are porters here.
8. You _____ touch this substance. It's dangerous.
9. I promised I'd be on time. I _____ be late.
10. You _____ pay the duty on these goods. They are not dutyable.

Упражнение 9. Используя глаголы *should/ought to*, передайте

- a) совет не делать чего-либо
- б) порицание за то, что это было сделано

Model: I don't advise you to make any marks in your passport.

- a. You shouldn't make any marks in your passport.
- b. You shouldn't have made any marks in your passport.

1. I don't advise you to conceal anything from customs control.
2. It is a pity he is so absent-minded.
3. I don't recommend you to take so much baggage.
4. It isn't good to break the rules.
5. I don't advise you to lose your entry customs declaration.

Упражнение 10. Переведите следующие предложения на английский язык.

1. Вам следует проверить все документы более тщательно.
2. Ему не следовало скрывать валюту от таможенного контроля. Теперь она будет конфискована и ему придется заплатить штраф.
3. Вам следовало бы раньше предупредить меня о том, что таможня не несет ответственности за груз вне таможенной зоны.

4. Нам следует вызвать специалистов для досмотра опасных товаров.
5. Этой собаке следует пройти специальную подготовку. Тогда она может быть использована для обнаружения наркотиков.
6. Если у вас нет предметов, подлежащих декларированию, вам следует идти через Зеленый канал.
7. Не следовало спорить с сотрудником таможни. Вы были обязаны заплатить пошлину.
8. Не следует разговаривать с клиентами в таком тоне.
9. Всем сотрудникам следует прочесть эту инструкцию.
10. Ей следовало бы помочь пассажиру заполнить таможенную декларацию.

Glossary – Словарный диктант УК-3 (1,2,3,4,5,6)

account (n)	счет
activity (n)	деятельность
advantage (n)	преимущество, выгода, польза
assets (n)	активы, имущество
bulk(n)	большое количество
cash (n)	наличные (деньги)
criminal (n)	преступник, уголовник
criminal (adj)	преступный, уголовный
commitment (n)	обязательство
to derive (v)	получать, извлекать
disadvantage (n)	неудобство, помеха
exchange (n)	обмен
currency exchange office	пункт обмена валюты
extortion (n)	вымогательство
illicit (adj)	незаконный, недозволенный, запрещенный
to insure (v)	страховать (ся)
insurer (n)	страховщик, страхователь, страховое общество (компания)
to launder (v)	стирать (белье), отмывать (перен.)
legitimate (adj)	законный, правильный
to move (v)	переводить, перевозить

movement (n)	перемещение, провоз
phenomenon n	явление, феномен
proceeds (n)	доход, вырученная сумма
profits (n)	польза, выгода, доход
to prosecute (v)	преследовать судебным порядком
to result in (v); syn.to lead to	кончатся, иметь результатом, приводить к
theft (n)	кража
trail (n)	след
to undermine (v)	разрушать, подрывать
violence (n)	насилие
wealth (n)	богатство
welfare (n)	благополучие

Лексико-грамматический тест УК-3 (1-6)

1. She talks to her brother ... phone every week.

+: **on the**

- : at the

- : on

- : through

2. The police ... the boy for shoplifting.

+: **arrested**

- : broke into

- : robbed

- : stole

3. You need a special antenna outside your house to get more

+: **channels**

- : papers

- : journalists

- : magazines

4. My computer ... and I can't work.

+: **crashed**

- : was in a bad mood

- : was mended

- : went out of fashion

5. There was a traffic ... in the city center because of a rush hour.

+: **jam**

- : crash

- : flight

- : drive

6. Everest is the highest mountain ... the world.

+: **in**

- : off

- : at

- : around

7. You speak very fast. Can you speak more ... , please?

+: **slowly**

- : slow

- : careful

- : clear

8. Visitors ... to India's Independence Day from all over the world.

+: **come**

- : visit

- : leave

- : arrive

9. Paul's very kind but he's always late. He's not very

+: **punctual**

- : flexible

- : irresponsible

- : ambitious

10. Life in a city is more interesting for ... people because there are more things to do.

-: youth

-: youths

+: **young**

-: youngs

11. If you wish to make a good impression, you'll have to look a bit more

+: **respectable**

-: irresponsible

-: respect

-: relative

12. Over the ...30 years there has been a great deal of industrial development.

-: law

-: late

+: **last**

-: later

13. The local farmers will never change their way of

-: leaf

-: lifes

-: live

+: **life**

14. We ... at a desk to write a letter.

-: seat

-: seated

+: **sit**

-: sit for

15. I ... the house from Mr. Jones.

-: let

-: hire out

+: **rent**

-: borrow

16. Karen has ... of history.

-: a good knowledges

-: a good know-all

-: a good know-how

+: **a good knowledge**

17. William came late... an accident.

-: due of

+: **because of**

-: in spite

-: because

18. The driver did not... me to get on the bus.

-: accept

+: **allow**

-: adopt

-: abolish

19. I'll phone you ... in five minutes.

-: against

-: more

+: **back**

-: after

20. Modern technology affects all ... of our daily life.

-: fables

-: corners

-: faces

+: **aspects**

Тема 3. Мошенничество

Лексико-грамматические упражнения по теме УК-3 (1-6)

Business crime collocations

Exercise 1 - Match the beginnings and endings

1. creative	a. <u>trick</u>
2. insider	b. <u>and corruption</u>
3. market	c. <u>theft</u>
4. money	d. <u>rigging</u>
5. ponzi	e. <u>trading</u>
6. identity	f. <u>peddling</u>
7. bribery	g. <u>scheme</u>
8. influence	h. <u>laundering</u>
9. confidence	i. <u>fund</u>
10. slush	j. <u>accounting</u>

Exercise 2 - Enter the expressions from Exercise 1 to match their definitions
Illegally buying and selling a company's shares based on privileged non-public information, for example professional information.

1. Often used to mean a reserve of money kept in a special and possibly secret account for making illegal payments to others, eg government officials
2. When your personal information is stolen and used without your knowledge to commit fraud or other crimes.
3. The illegal practice of using your political influence to obtain favours or preferential treatment for another, usually in return for payment.
4. When competing companies act together and agree prices etc, to their own advantage but against the spirit of competition.
5. A fraudulent operation that pays returns to its investors from their own money or the money paid by subsequent investors, rather than from profit earned by the individual or organization running the operation
6. Illegally giving money or gifts to somebody, often a government official, so that they will act in your favour.
7. An attempt to get money illegally from somebody by gaining their trust and making them think you are genuinely what you say you are.
8. Manipulating financial figures within the letter of the law, but not within the spirit of the law. - Also known as '*cooking the books*'
9. Hiding the source of illegally-gained money by, eg, investing it in legitimate businesses.

Verbs

Exercise 3 - Match the verbs with their definitions

1. bribe	a. to make an illegal copy of something, especially a document or something in writing or a painting
2. embezzle	b. to get money illegally from a person or an organization by tricking them (more formal)
3. forge	c. to make a nearly exact copy of something valuable, so that people will think they are getting the real thing.
4. defraud	d. to make something false appear to be genuine, or a false situation appear to be real.
5. fake	e. to cheat somebody so as to to get money or something valuable from them (more informal)
6. counterfeit	f. to steal money from your employer or money that you are responsible for
7. swindle	g. to give somebody money or something valuable in order to persuade them to help you, especially by doing something dishonest

Аннотирование статьи – УК-3 (1-6)

Heists Worth Billions: An investigation found criminal gangs using sham bank accounts and secret online marketplaces to steal from almost anyone – and little being done to combat the fraud

Published: June 21, 2023 1.58pm CEST <https://theconversation.com/heists-worth-billions-an-investigation-found-criminal-gangs-using-sham-bank-accounts-and-secret-online-marketplaces-to-steal-from-almost-anyone-and-little-being-done-to-combat-the-fraud-206893>

In January 2020, Debi Gamber studied a computer screen filled with information on scores of check deposits. As a manager for eight years at a TD Bank branch in the Baltimore suburb of Essex, she had reviewed a flurry of account activity as a security measure. These transactions, though, from the ATM of a tiny TD location nestled in a nearby mall, struck her as suspicious.

Time and again, Gamber saw that these checks were payable to churches – many states away from the Silver Spring shopping center branch – yet had been deposited into personal accounts, a potential sign of theft.

Digging deeper, she determined that the same customer service representative, Diaphe Seck, had opened at least seven of the accounts, which had received more than 200 church check deposits. Even fishier, the purported account holders had used Romanian passports and driver's licenses to prove their identities.

Commercial bankers rarely see those forms of ID. So why were all these Romanians streaming into a small branch located above a Marshall's clothing store?

Suspecting crimes, Gamber submitted an electronic fraud intake form, then contacted TD's security department to inform them directly of what she had unearthed. Soon, the bank discovered that Seck had relied on Romanian documents for not just seven accounts but for 412 of them. The bank phoned local police and federal law enforcement to report that an insider appeared to be helping criminals cheat churches and TD.

A weekly email for Europeans by European scholars

Nine months after TD's tip, agents started rounding up conspirators, eventually arresting nine of them for crimes that netted more than US\$1.7 million in stolen checks. They all pleaded guilty to financial crimes except for Seck, who was convicted in February 2023 for bank fraud, accepting a bribe and other crimes. He was sentenced in June 2023 to three years in prison.

Sophisticated crimes

How could it happen? How could criminals engineer a yearlong, multimillion-dollar fraud just by relying on a couple of employees at two small bank branches in a scheme with victims piling up into hundreds?

The answer is, because it's easy. Crimes like these happen every day across the country. Scams facilitated by deceiving financial institutions – from international conglomerates to regional chains, community banks, and credit unions – are robbing millions of people and institutions out of billions and billions of dollars. At the heart of this unprecedented crime wave are so-called drop accounts created by street gangs, hackers and even rings of friends. These fraudsters are leveraging technology to obtain fake or stolen information to create the drop accounts, which are then used as the place to first “drop” and then launder purloined funds.

An October 2022 surveillance photo of an armed robber approaching a mail carrier. The Conversation/court records

To better understand the growing phenomenon of drop accounts and their role in far-reaching crime, the Evidence-Based Cybersecurity Research Group at Georgia State University joined The Conversation in a four-month investigation of this financial underworld. The inquiry involved extensive surveillance of criminals' interactions on the dark web and secretive messaging apps that have become hives of illegal activity. The reporting shows:

- **The technological skills of street gangs** and other criminal groups are exceptionally sophisticated, allowing them to loot billions from individuals, businesses, municipalities, states and the federal government.
- **Robberies of postal workers have escalated sharply** as fraudsters steal public mailbox keys in the first step of a chain of crimes that ends with drop accounts' being loaded with millions in stolen funds.
- **A robust, anonymous online marketplace** provides everything an aspiring criminal needs to commit drop account fraud, including video tutorials and handbooks that describe tactics for each bank. The dark web and encrypted chat

services have become one-stop shops for cybercriminals to buy, sell and share stolen data and hacking tools.

- **The federal government and banks know the scope** and impact of the crime but have so far failed to take meaningful action.

“What we are seeing is that the fraudsters are collaborating, and they are using the latest tech,” said Michael Diamond, general manager of digital banking at Mitek Systems, a San Diego-based developer of digital identity verification and counterfeit check detection systems. “Those two things combined are what are driving the fraud numbers way, way up.”

Criminals target letter carriers for their arrow keys, giving them access to public mailboxes. Via Evidence-Based Cybersecurity Research Group.

Billions stolen

The growth is staggering. Financial institutions reported more than 680,000 suspected check frauds in 2022, nearly double the 350,000 such reports the prior year, according to the Treasury Department’s Financial Crimes Enforcement Network, also known as FinCEN. Through internet transactions alone, swindles typically facilitated by drop accounts cost individuals and businesses almost \$4.8 billion last year, a jump of about 60% from comparable fraud losses of more than \$3 billion in 2020, the Federal Bureau of Investigation reported.

Plus, a portion of the estimated \$64 billion stolen from just one COVID-19 relief fund went to gangsters who rely on drop accounts, according to a congressional report and an analysis from the University of Texas at Austin. Criminals using drop accounts also hit the pandemic unemployment relief funds, which experienced improper payments of as much as \$163 billion, the Labor Department found. Indeed, experts say the large sums of government money meant to combat economic troubles from COVID-19 fueled the rapid growth of drop account fraud, as trillions of dollars in rescue funds were disbursed in the form of wires and paper checks.

“There were a huge range of criminals who were trained in this during the pandemic,” said one banking industry official who spoke on condition of anonymity because of the sensitivity of the matter. “A lot of them have grown up in the pandemic and seen that it is easy to make a lot of money with these schemes, with very little risk of prosecution.”

Тема 4. Интеллектуальная собственность, типы и особенности

Лексико-грамматические упражнения по теме УК-3 (1-6)

Intellectual property

In general, it is not against the law to steal someone else's ideas. If a man I meet in a bar tells me how people can become rich and I publish a best-selling book based on his ideas, I do not have to pay him any money or even mention his name in the book. But most countries do place legal limits on copying the exact words someone has written, the art or music they have created, or the technology they have invented. Such work is known as intellectual property. The main legal instruments for protecting it are patents and copyrights.

In order to prevent a new discovery or scientific process from being copied, it is necessary to apply for a patent. If granted, a patent makes it illegal for others to manufacture or use the invention without permission. However, a patent will only be granted if the invention has not been shown in public and if it has industrial application. Ideas - mathematical and scientific theories, for example, - can not be patented. The patent must be carefully worded since it may be possible for someone to copy any part of the process or invention not mentioned in the patent.

Literature, works of art, computer programs, movies and radio and TV broadcasts cannot be protected by copyright. In most countries such work is automatically protected when it is created, there is no need to apply for or to register copyright. It is usual to record the date of creation and mark it with the international symbol ©, but it is not essential.

As with other kinds of property, intellectual property can only be protected if ownership is clear. The holder of a patent is often a company rather than the individual scientists inventing something in the course of their work. A copyright is usually owned by the creator of the work - the writer, painter or musician - but like other property, it might be passed to someone else. If a journalist is employed by a newspaper, then the articles he writes are usually the copyright of the newspaper owner. The copyright in a movie is owned by the film maker, not by the individual writers or performers.

Vocabulary – Словарный диктант УК-3 (1-6)

property - собственность

steal* - красть

mention - упоминать

limit - ограничение

exact - точный

create - создавать
invent - изобретать
protect - защищать
copyright - авторское право
prevent - предотвратить
discovery - открытие
apply (for) - подать заявку (на)
manufacture - производить
permission - разрешение
be granted - присуждать(ся)
application - применение
be worded - быть сформулированным
since - поскольку
works of art - произведения искусства
broadcast - вещание
need - потребность, необходимость
essential - существенный
ownership - собственность
holder - держатель, владелец
rather than - а не
in the course (of) - в ходе
own - владеть
pass (to) - передать (кому-то)
be employed (by) - работать (у,на)
film maker - режиссер
performer - исполнитель, актер

Word Study

Ex. Match the phrases with their Russian equivalents:

1.no need 2. in general 3. individual performer 4. TV broadcast 5. international symbol 6. industrial application 7. work of art 8. legal limit 9. date of creation 10. in the course of work

a/ произведение искусства b/ юридическое ограничение c/ дата создания d/ в процессе работы e/ международный символ f/ в целом g/ телевидение h/ тот или иной исполнитель i/ нет необходимости j/ промышленное применение

Ex. Match the phrases with their Russian equivalents:

1. to hold a patent 2. to become rich 3. to mark with a symbol 4. to be carefully worded 5. to grant a patent 6. to make it illegal 7. to mention one's name 8. to apply for a patent 9. ownership is clear

a/ пометить символом b/ упомянуть чье-то имя c/ выдать патент d/ обладать патентом e/ право собственности очевидно f/ разбогатеть g/ подать заявку на патент h/ сделать незаконным i/ быть тщательно сформулированным

Ex. Translate the following sentences into English.

1. Если человек, которого я встречаю в баре, рассказывает мне, как разбогатеть, и я публикую бестселлер, основанный на его идеях, я не обязан платить ему деньги или упоминать его имя в книге.
2. Но в большинстве стран существуют юридические ограничения на использование точных слов, написанных кем-либо, на использование произведения искусства или сделанные изобретения.
3. Такие произведения (работы) называются интеллектуальной собственностью.
4. Для того, чтобы предотвратить новое изобретение или научный процесс от копирования, необходимо подать заявку на патент.
5. Патент должен быть тщательно сформулирован, поскольку можно использовать часть процесса или изобретения, если эта часть не упомянута в патенте.
6. Литература, произведения искусства, компьютерные программы, фильмы, радио- и телевидение не могут быть защищены авторским правом.
7. В большинстве стран такая работа становится автоматически защищенной при ее создании, и нет необходимости подавать заявку на патент или регистрировать ее.
8. Обычно записывается дата создания произведения (работы) и ставится международный символ авторского права ©, хотя это и не является существенным.

Comprehension Check.

Ex. Answer the following questions:

1. What is intellectual property?
2. What are the main legal instruments for protecting intellectual property?
3. Why is it necessary to apply for a patent?
4. When may a patent be granted?
5. Can any ideas be patented?
6. Why must a patent be carefully worded?

7. What intellectual protection can be protected by ©?
8. Under what condition can intellectual property be protected?
9. Who can be a holder of a patent?
10. Whom does the copyright of articles published in a newspaper usually belong to?

Topics to discuss.

1. Intellectual property.
2. Patent; patent holder.

Лексико-грамматический тест УК -3 (1-6)

1. The book concentrates on the cruel ... of war.
 +: **aspects**
 -: points of view
 -: attitudes
 -: opinions
2. When driving, you must give your ... attention to what you are doing.
 -: best
 -: most
 -: hole
 +: **full**
3. The article was about ... British people and their reluctance to learn foreign languages.
 -: acceptable
 +: **typical**
 -: relevant
 -: permanent
4. We could walk or ... we could go in Ted's car.
 -: appropriately
 -: approximately
 +: **alternatively**
 -: attentively
5. These meetings give everyone a ... to express their opinions.
 -: movement
 +: **chance**
 -: fine
 -: ring
- 6 Messages are ... to your PC throughout the day.
transmitted
 received
 transformed
 extracted

7 ... profit is always calculated without deducting taxes and other charges.

Gross

Net

Whole

Full

8 We are having trouble filling the positions because of the ... of the skilled workers.

Shortage

surplus

reduce

wealth

9 If a company is too big to acquire, another possibility is to ..., forming a new company.

Merge with it

cooperate with it

communicate with it

take it over

10 ... have to evaluate the risks involved in setting up a business.

Entrepreneurs

Suppliers

Regulators

Tenants

11 In international marketing, it is necessary to meet individual national requirements, in particular where are concerned.

Consumer goods

assets

wholesale issues

automated warehouses

12 Detailed ... of the accounts has revealed several serious transactions.

Analysis

datas

basis

figures

13 Our legal department has ensured that all our products are produced by

Copyright

copycat

legislation

authorities

14 Consumers in the age range 15-22 like to shop on line a lot more than adults, for example, in the US ... of young people now shop online.

A majority

a minority

few

a few

15 We'll need an additional ... from the bank to cover our purchases.

Loan

expense

account

debtor

16 The supply ... brings together manufacturers, distributors, and retailers.

chain

link

line

channel

17 Why don't you ... more work to the employees?

Delegate

subordinate

unload

arrange

18 This year's balance ... shows that the company is already on the road to recovery.

Sheet

form

account

book

19 This year's balance ... shows that the company is already on the road to recovery.

Sheet

form

account

book

20 The only way you can hope to ... the level of your pay is to take on greater responsibility.

rise

Raise

arise

raze

Тема 5. Промышленный шпионаж

Лексико-грамматические упражнения по теме УК-3 (1-6)

Legal Status of Engineering Societies

Today all states in the United States have professional registration laws for engineers, though there is some variability in requirements. The essential purpose of such registration is the protection of the public. It is not surprising then to find that engineers who offer their services directly to the public, as is often the case with civil engineers for example, are invariably required by law to be registered. On the other hand, most mechanical and electrical engineers are not affected in the same way because they are usually employed by a corporation (such as a manufacturing company), which is then liable in the eyes of the law. Exemption, however, should not be taken for granted. In legal matters an engineer may not be recognized as such unless he is registered. For example, if there is a state statute requiring registration, a contract drawn by an unlicensed engineer may be declared void. He may also be excluded from giving expert testimony in a court of law. It is advisable for all engineers to become registered as soon after graduation as possible. Among the reasons for that are the following ones:

- The importance of registration is likely to increase.
- The nature of one's career is liable to change.
- It could be an aid in promotion and may be viewed as proof of technical competence.

The most common requirement for registration is graduation from a EC'PO (Engineers' Council for Professional Development) accredited school plus four years' experience plus a sixteen-hour examination, or eight years experience plus a sixteen-hour examination.

It should be noted also that wider acceptance of registration could eventually enhance the public image of engineering because of the uniformity aspect resulting from the assurance of a minimum level of technical competence.

Vocabulary - Словарный диктант УК-3 (1,2,3,4,5,6)

legal - юридический;

law - закон;

though - хотя;

variability - изменчивость;

requirement - требование;

essential - существенный;

purpose - цель;

protection - защита;

to offer - предлагать;
directly - прямо;
civil - гражданский;
to affect - влиять (на), затрагивать, задевать (интересы);
same - тот же самый;
to be employed - быть принятым на работу;
liable - связанный обязательством; обязан;
exemption - освобождение;
to take smth. for granted - принимать как должное, как само собой разумеющееся;
matter - вопрос;
to recognize - признавать;
unless - если не;
to declare - объявлять;
void - недействительный;
to exclude - исключать, не допускать;
testimony - свидетельство;
court of law - зал суда;
to advise - советовать;
reason - причина;
likely - вероятно;
to increase - увеличивать;
nature - природа, суть;
aid - помощь;
promotion - продвижение;
to view - рассматривать;
proof - доказательство;
common - общий, обычный;
council - совет;
acceptance - приемлемость, принятие;
eventually - в конечном итоге;
to enhance - увеличивать, усиливать, повышать;
uniformity - единообразие;
to result from - происходить в результате, иметь результатом;
assurance - заверение, гарантия.

Ex. Find equivalents to the following words and phrases.

государственный статус; юридические вопросы; требуется по закону; законы профессиональной регистрации для инженеров; после окончания (вуза);

образ инженера в глазах общественности; контракт, подписанный
нелицензированным инженером; помощь в продвижении; принимать; суть
карьеры; различия в требованиях; следует отметить; инженер-механик;
инженер-электрик; рассматривать в качестве доказательства технической
компетентности; аспект единообразия; обязан меняться; общепринятое
требование.

Ex. Translate the following sentences into English.

1. Значение регистрации, по все видимости, возрастет.
2. В юридических вопросах инженер не признается в качестве такового (as such), если он официально не зарегистрирован.
3. Контракт, подписанный нелицензированным инженером, может быть объявлен недействительным.
4. Его могут исключить из экспертной комиссии, дающей свидетельства в суде.
5. Регистрация, в конечном итоге, может усилить (исправить) образ инженера в глазах общественности.
6. В этом заключается гарантия минимального уровня технической компетентности.
7. Инженеры напрямую предлагают свои услуги общественности.
8. Основная цель такой регистрации - защита общественности.
9. Это не следует принимать как само собой разумеющееся.

Ex. Answer the following questions.

1. What does professional registration mean?
2. What might threaten to unlicensed engineers?
3. What is the most common requirement for registration?

Лексико-грамматический тест по теме УК – 3 (1-6)

1 Our legal department has ensured that all our products are produced by

Copyright

copycat

legislative

authorities

2 I congratulate you ... the event.

with

on

of

for

3 The conference began ... October 18.

at

with

in

on

4 They were ... business in London.

with

for

on

of

5 Anyone who comes in contact with customers will ... an impression, and that can have a profound effect, positive or negative, on customer satisfaction.

Make

do

carry

break

6 All the activities and different forms of communication used to support the product are defined as

advertise

invoice

distribution channels

Promotion

7 Simple ... such as data entry are given to junior employees.

Tasks

paperwork

dismissals

job

8 Cost cutting and outsourcing will be the main focus of our ... in the coming years.

Strategy

proceed

objection

outlook

9 The vast ... of smaller companies called private ones can sell their shares only to their shareholders.

major

Majority

competition

minor

10 If we used low-paid overseas workers, we'd cut our ... dramatically.

Costs

profits

margins

incomes

11 Distribution plays an important ... in the marketing mix.
advertising
rule
key

Role

12 Sales are a good way for retailers to get rid ... surplus stock
of
with
about
off

13 With all these new orders it's difficult to keep up with the
support
provide
volume

Demand

14 The company was in fact seriously ... even though they claimed to be making a profit.
at a loss
in the back
in the black

In debt

15 The Financial Services Authority was set up in the UK to deal with ... such as fraud and illegal trading.
ideas
reasons
purposes

Issues

16 Most members of the EU have adopted the Euro as the single

Currency

cash
exchange
mortgage

17 The ... elements of marketing mix are product, price, promotion and place.
competitive

Main

minor
lion

18 European farmers receive EU ... for certain agricultural production.
quotas
tariffs

Subsidies

subsidiaries

19 When they heard about our financial difficulties our ... asked to be paid in advance.

service

deliveries

Suppliers

orders

20 They didn't lie – they simply tried to ... the truth.

prevent

reduce

warn

Conceal

Тема 6. Защита персональных данных

Лексико-грамматические упражнения УК-3 (1-6)

1. Government records

THE USA

The federal *Freedom of Information Act* says, in general, that all US citizen can inspect and copy any of the records of the various federal government departments. There are some exceptions -many defense and foreign policy matters are kept secret, for instance. And people are not allowed to obtain information about other citizens' private affairs.

The Freedom of Information Act only applies to federal record State governments do not have to open their records to the public and the majority do not.

BRITAIN

The *Local Government (Access to Information) Act* says that loc. government meetings must be open to the public (with a few exceptions), and that the public may inspect any documents which were consulted at the meetings. But at the time of writing (1987), Britain has no law similar to the Freedom of Information Act. So there is at present no general right to inspect national or local government records, though this may change during the ne few years.

2. Personal files

THE USA

Under the Freedom of Information Act, people can find out whether federal authorities hold files on them, and can inspect an' copy their files.

State governments are not obliged by law to show individuals their personal files.

BRITAIN

From November 1987, the *Data Protection Act* gives people the right to see, check and if necessary correct any information about themselves which is kept in computerised records. But people have no right to see personal information which is held in non-computerised records.

British local government authorities keep files on large numbers of people - for instance, all those who have had anything to do with the local authority housing, social services or education departments. Some local authorities allow people to see their own files. (In Barnet, in London, for instance, schoolchildren are allowed to see their own files, and from the age of ten they can stop their parents seeing them.) But many local authorities keep people's files secret. So unless these files are computerised, individuals may not be able to check the truth of what is written about them.

However, an *Access to Personal Files Bill* is going through Parliament, and may become law in 1987. If this happens. British people will be able to see what is written about them in some kinds of records (though they will still not be allowed to see their medical or banking files unless these are computerised).

Vocabulary.

government records - правительственные документы (записи)

citizen - гражданин

inspect - проверить, рассмотреть

copy - снять копию

exception - исключение

defence - оборона, защита

matter - вопрос

allow - позволять, разрешать

obtain - получать

affairs - мн.ч.: дела

apply (to) - относиться (к)

similar (to) - подобный, схожий

personal files - личные дела

under - здесь: согласно, в соответствии

find* out - выяснить

authorities - власти

obliged - обязан

have smth. to do (with) - иметь дело (с)

housing - обеспечение жильем, жилищный фонд

Word Study.

Ex. Match the phrases with their Russian equivalents:

1. local authorities 2. policy matters 3. exception to the rule 4. freedom of information 5. private affairs 6. data protection 7. personal file 8. similar law 9. access to information 10. defense matters

a/ вопросы обороны b/ доступ к информации c/ политические вопросы d/ личные дела e/ местная власть f/ свобода информации g/ подобный закон h/ личное дело i/ защита данных j/ исключение из правил

Ex. Match the phrases with their Russian equivalents:

1. to keep secret 2. to be applied (to) 3. to be obliged 4. to show records to individuals 5. to obtain information 6. be available to public 7. to correct any information 8. to copy any records

a/ применяться (в) b/ быть доступным для общественности с/ исправить любую информацию d/ хранить в тайне e/ переписать любые записи f/ быть обязанным g/ показывать запись отдельным лицам h/ получать информацию

Ex. Translate the following sentences into English.

1. В соответствии с Актом (законом) о свободе информации, граждане США имеют право просматривать и снимать копию с любого документа.
2. Исключение составляют некоторые вопросы обороны и внешней политики, которые остаются секретными, т.е. закрытыми для публики.
3. Акт о свободе информации относится только к документации федерального уровня.
4. Закон местного правительства (о доступе к информации) гласит, что правительственные собрания должны быть открытыми для общественности (публики).
5. Кроме того, людям не разрешается получать информацию о личных делах других граждан.
6. В настоящее время нет общего закона, разрешающего просматривать записи национального или местного правительства, хотя ситуация может измениться в течение ближайших нескольких лет.
7. Согласно Закона о свободе информации, люди могут выяснять, ведет ли федеральное правительство личные дела (файлы) на них.
8. С ноября 1987 г. дает англичанам право на исправление любой информации, которая хранится в компьютере. !
9. В Лондоне дети школьного возраста имеют право видеть свои личные дела, а с 10 лет они могут запрещать родителям просматривать эти дела.

Comprehension Check.

Ex. Answer the following questions.

1. What does the Federal Freedom of Information Act say about US citizens?
2. What issues are considered to be exceptions?
3. To what level of records does the Act apply?
4. Did Britain have the law, similar to the US Freedom of Information act in 1987?
5. What does the Data Protection Act give people from 1987?
6. What are schoolchildren in Barnet and London allowed to do in the age of ten?

Topics to discuss.

1. The US federal Freedom of Information Act.
2. The British Local Government Act.
3. The Data Protection Act.

How to protect yourself from drop account fraud – tips from our investigative unit

Published: June 20, 2023 3.40pm CEST <https://theconversation.com/how-to-protect-yourself-from-drop-account-fraud-tips-from-our-investigative-unit-206840>

The types of crimes that use drop accounts are multiplying rapidly, but there are ways to decrease your chances of becoming a victim.

- Do not mail checks from anywhere but your local post office. Not even your own mailbox is safe. The best option? Pay bills and send money online.

Protect your identity online by following these steps

- Guard your Social Security number. Never use it on medical forms - if asked, write “available upon request” - for a job interview, when applying for a grocery store reward card or when booking travel. If you believe the number has been compromised, contact the Social Security Administration to get a new one.
- Use only one credit card for online shopping, and never use a debit card.
- Strengthen your online and mobile phone passwords.
- If you don’t expect to apply for a credit card or loan soon, freeze your credit with all three credit rating agencies.
- Check your credit reports.
- Do not respond to preapproved credit card or loan offers delivered by mail, and, to reduce offers, consider opting out of receiving these mailings.
- Shred your financial information; don’t simply throw it out.
- Never give out personal information to anyone contacting you through unsolicited phone calls or emails.

To prevent fraud involving a tax return refund or any other tax issue

- Complete and send in your tax return as early as possible, which makes it more difficult for someone to steal your refund.
- Establish an identity protection PIN with the IRS, which only you and the agency will know.
- If the IRS rejects your attempt to file your tax return, or if you receive any unusual mail from the agency such as a tax transcript you didn’t request, or it notifies you of suspicious activity, contact the agency at the number listed here to report possible identity theft.
- Pay any taxes owed online, not by check.

To prevent losses through business email compromise scams

- Learn and teach employees basic email safety techniques.
- Confirm urgent emails from supervisors or vendors demanding immediate wire transfers. In fact, urgent requests are the most suspicious.

- Assure employees that double-checking whether these purportedly urgent emails came from the listed sender will not result in criticism or punishment.
- Never purchase a gift card requested by a supervisor through email or text.
- Human resources officials should never change bank accounts for direct deposit if employees ask by email or text. Always call to double-check that the request is real.

Тема 7. Киберпреступность

Лексико-грамматические упражнения по теме УК-3 (1-6)

Text A

INTELLECTUAL PROPERTY INFRINGEMENTS

Original creative works, inventions that have **economic value** are **protected** by law. Intellectual property laws **reward the creators** of original works by **preventing** others **from copying, performing or distributing** those works **without permission**. They also **provide incentives** for people **to produce scientific and creative works** that **benefit** society at large. Some types of **intellectual property** are automatically protected by law from the moment of their creation. Other types require a specific **grant of rights** from a government agency before they may be protected by law. Nearly all nations have laws protecting intellectual property. However, some nations do not vigorously **enforce intellectual property laws**, making **counterfeiting** a major problem in these areas. Infringements of intellectual property are ruinous for any country's economy.

Intellectual property is a peculiar type of property. It is considered “**intangible**”, that is, you can't touch it. There are four general types of intellectual property: **patents, trademarks and trade dress, copyrights and trade secrets**.

A patent is an exclusive right to make, use, and sell a new and useful process, machine, or product, granted to the inventor for a certain period of time.

Violation of patent law occurs when someone else is making, using, or selling the invention described in the patent without the patent holder's permission.

A trademark is a **distinctive** word, phrase, logo, an Internet **domain name**, a graphic symbol, a slogan or other device that is used to identify the origin of a product and **to distinguish** a manufacturer's products from others. Infringement of trademark is **unauthorized** use of a protected trademark, either entirely or to a substantial degree, or use something very similar to a protected mark.

A copyright is the exclusive right to print, reproduce, sell, exhibit written material, a musical composition, an art work, photographs, movies, TV programs or data systems. Infringement is any unauthorized use of a copyrighted work.

A trade secret is a business process or information that can't be patented, copyrighted or trademarked, and that must be protected from **disclosure**.

Infringement of trade secret occurs if someone unlawfully gets hold of a trade secret and uses it in his own interests.

Crimes related to IP Rights infringement are **espionage, fraud, forgery, theft, counterfeiting and piracy, passing-off and trafficking.**

РАБОТА НАД ТЕКСТОМ

Упражнение 1. Прочтите текст А, пользуясь словарем.

Упражнение 2. Ответьте на следующие вопросы.

1. In what way do intellectual property laws reward the creators of original works?
2. Do the laws provide incentives for producing new scientific and creative works?
3. Are some types of intellectual property automatically protected by law?
4. Do other types require a specific grant of rights from a government agency before they may be protected by law?
5. What problems may countries which do not enforce intellectual property laws face?
6. Why is intellectual property a peculiar type of property?
7. What are the general types of intellectual property?
8. What is the definition of a patent?
9. When does violation of patent law occur?
10. What is the definition of a trademark?
11. What actions are considered to be infringement of trademark?
12. What is the definition of a copyright?
13. What actions are considered to be infringement of copyright?
14. What is a trade secret?
15. When does infringement of trade secret occur?
16. What crimes are related to IP Rights infringement?

Упражнение 3. Найдите в тексте английские эквиваленты для следующих слов и словосочетаний:

Интеллектуальная собственность, подлинные художественные произведения, изобретения, иметь экономически выгодную ценность (стоимость), быть защищенным (охраняться) законом, вознаграждать создателей, предотвращать (лишать возможности), копировать, исполнять, распространять, без разрешения, создавать стимулы (стимулировать), создавать научные и творческие произведения

(работы), приносить пользу, разрешение на право, обеспечивать соблюдение законов интеллектуальной собственности, подделывание (фабрикация), нематериальная собственность, патент, патентное право, торговая марка, торговая марка упаковки, авторские права, коммерческая тайна, домен (web), предоставлять, изобретатель, распознаваемая (торговая марка), различать, разглашение, несанкционированный (неразрешенный, неправомочный), шпионаж, мошенничество, подделка, кража, коммерция под чужим именем, торговля запрещенным товаром (контрабанда).

Упражнение 4. Найдите в тексте слова и словосочетания, которые употребляются после следующих глаголов:

- a) to be protected h) to grant
- b) to prevent i) to distinguish
- c) to copy j) to reproduce
- d) to distribute k) to get hold of
- e) to produce l) to have
- f) to require m) to reward
- g) to enforce n) to provide

Упражнение 5. Образуйте существительные от следующих глаголов.

to create, to value, to protect, to prevent, to produce, to require, to enforce, to distribute, to perform, to infringe, to violate, to identify, to exhibit, to disclose.

Упражнение 6. Заполните пропуски данными словами и словосочетаниями.

(a domain name, trademark, infringement, counterfeiting, copyright, patent, trade secret, intellectual property rights, to grant exclusive rights, confidential information)

1. Literature, artistic works, computer programs, movies and radio and television broadcasts can be protected by _____.
2. Copyright _____ requires that the works of the copyright owner have been copied.
3. _____ protects confidential information used in business.

4. _____ is a word, name, symbol or device used by a manufacturer to identify his goods and distinguish them from those sold by others.
5. _____ embraces the subject matter of products and processes. To be protected an invention must be useful and novel.
6. The basic purpose of copyright is _____ to the creators.
7. _____ is the strings of letters used to name organizations, that is an address of a computer network connection identifying the owner of the address.
8. Every business owns _____ - patents, trademarks, copyright and trade secrets.
9. The employees of a company can be punished by law if _____ is made public or is transferred to competitors.
10. _____ of trademarks and unauthorized use of copyright cause great losses to the right holders.

Упражнение 7. Закончите следующие предложения:

1. Original creative works that have economic value ...
2. Intellectual property laws reward the creators of original works...
3. Intellectual property laws also provide...
4. Some types of intellectual property require...
5. The four general types of intellectual property are...
6. Crimes related to IP Rights infringement are...
7. Patent law protects...
8. Trademark law protects...
9. Copyright law protects...
10. Trade secret law protects...

Упражнение 8. К какому виду интеллектуальной собственности относятся следующие слова и словосочетания?

exclusive right, protect from disclosure, logo, inventor, distinctive word, identify, distinguish from, to reproduce movies.

Упражнение 9. Переведите следующие предложения на английский язык.

1. Подлинные художественные произведения и изобретения, имеющие экономически выгодную ценность, охраняются законом.
2. Закон об интеллектуальной собственности защищает создателей, лишая других лиц возможности копирования, исполнения или распространения без разрешения.
3. Некоторые виды интеллектуальной собственности автоматически защищаются законом с момента их создания.
4. Для защиты некоторых видов интеллектуальной собственности требуется разрешение на право.
5. Практически во всех странах существуют законы, защищающие интеллектуальную собственность.
6. Нарушение прав интеллектуальной собственности губительно сказывается на экономике страны.
7. Интеллектуальная собственность - собственность нематериальная.
8. Основными видами интеллектуальной собственности являются: патент, торговая марка, авторские права и коммерческая тайна.
9. Право коммерческой тайны защищает конфиденциальную информацию от разглашения.
10. Патент – исключительное право на производство, использование, продажу изобретения, полезной модели (промышленного образца), предоставляемое автору на определенный период времени.
11. Товарный знак - словесное, изобразительное, комбинированное или иное обозначение, служащее для индивидуализации товаров производителей.
12. Авторские права регулируют правоотношения, связанные с созданием, использованием, изданием, исполнением, показом и т.д. произведений науки, литературы или искусства, программ для ЭВМ и т.д.

Text B

CYBERCRIME

Cybercrime contains all criminal offences which are committed with the aid of communication devices in a network. This can be the Internet, the telephone line or the mobile network. An international legal definition of cybercrime that is used by most of the countries in Europe and North America as well as South Africa and Japan was agreed to in the Convention on

Cybercrime which came into force on 1 July 2004. Although the term cybercrime is usually restricted to describing criminal activities in which the computer or network is an essential part of the crime, the term is also used to include traditional crimes in which computers or networks are used to enable illicit activities. These include the breach of computer security and unauthorized access to a computer, known as hacking. There is also distribution of illegally obtained content, spamming (sending of unsolicited emails which often sell fake goods or illegal services simultaneously to thousands or even millions of people), copyright crimes, virus writing and virus spreading.

Some cybercrime may influence your business. There is cyberfraud, such as pharming, where users are moved to fake, non-genuine sites, when they try to link to their bona fide (personal, confidential) bank website. Then there is phishing, when a fraudster, by misrepresentation (making a wrong statement to trick someone into a contact) gets Internet users to disclose personal information in reply to spam email. Internet users can also be tricked into money laundering activities which aid the transfer of illegal or stolen money.

There are cybercrimes that may affect you personally, such as credit card fraud on line (credit card scams), and identity theft, when financial benefit is obtained by deception using stolen personal information.

The first cases of cybercrime were reported in 1950s. Studies of 4000 crimes during the past 30 years established that computers had been used for most kinds of crime – including fraud, theft, blackmail, larceny, embezzlement, burglary, sabotage, industrial and economic espionage, conspiracy, illegal gambling, distribution of pornography, murder, extortion, and forgery.

There are no comprehensive statistics about the extent of cybercrime. Victims often resist reporting suspected cases because they may lose more from the embarrassment, lost reputation, litigation, and other consequential losses than from the acts themselves. Evidence indicates, however, that the number of cases is rising each year.

Упражнение 10. Прочтите текст В, пользуясь словарем.

Упражнение 11. Ответьте на следующие вопросы.

1. What is the definition of cybercrime?
2. When did the Convention on Cybercrime come into force?
3. What is hacking?
4. What is spamming?
5. What is pharming?
6. What is phishing?
7. What other types of cybercrime do you know?
8. How can cybercrime influence your business?
9. How can cybercrime affect you personally?
10. When were the first cases of cybercrime reported?
11. What kind of crimes have computers been used for?
12. Why are there no comprehensive statistics about the extent of cybercrime?

Упражнение 12. Выпишите из текста названия всех правонарушений (преступлений), совершаемых с использованием киберпространства.

Упражнение 13. Закончите следующие предложения.

1. Cybercrime contains
2. An international legal definition of cybercrime was agreed to
3. The Convention came into force
4. This definition is used by....
5. Hacking is known as....
6. Spamming is known as....
7. Pharming is known as....
8. Phishing is known as....
9. Money laundering activities aid....
10. The cybercrimes that may influence your business are....
11. The cybercrimes that that may affect you personally are....
12. As the studies show computers have been used for most kinds of crime – including....
13. Victims of cybercrime often resist reporting suspected cases because....

Упражнение 14. Переведите следующие предложения на английский язык.

1. Полагают, что киберпреступники действуют с территории Украины.
2. Взлом компьютера и несанкционированный доступ к информации являются незаконными.
3. Интерпол оказал огромную помощь в расследовании этого мошенничества в киберпространстве.
4. Мошенники, совершившие кражу персональных данных, преследуются в уголовном порядке.
5. Преступники использовали систему рассылки спама.
6. Главарь преступных групп вовлекают в незаконную деятельность молодых, талантливых хакеров с помощью шантажа.
7. Если вы не используете антивирусные программы, ваш компьютер может быть заражен вирусом.
8. Полиция установила, что сайт был атакован хакерами.
9. Защитные программы помогают уберечь компьютеры от вирусов и защитить информацию.
10. По компьютерным каналам куда угодно могут проникать порнография и расистская литература.
11. Многие озабочены вопросами защиты авторских прав и интеллектуальной собственности.
12. Организованная преступность использует новые технологии связи.

Упражнение 15. Обсудите в группе следующие вопросы.

1. Has your computer ever been infected by virus?
2. Which organizations can you inform if you are a victim of a crime on the Internet?
3. How can people protect themselves from phishing and pharming?
4. Are cyberspace frauds any different from frauds committed through more traditional communication channels (mail, television)?

ГРАММАТИЧЕСКИЕ УПРАЖНЕНИЯ

Упражнение 1. Переведите следующие предложения на русский язык, обращая внимание на различные значения модального глагола *will/would*

1. I *will* never smuggle again.
2. I *will* tell the whole truth.
3. I *will not* leave my luggage unattended.

4. I asked her several times to be careful, but she *wouldn't* listen to me.
5. Don't worry, I *will* look after your baggage.
6. I can ask him until I'm blue in the face. He *won't* tell me anything.
7. He thought I was a freak because I *wouldn't* carry a weapon.
8. I *won't* keep you any longer.

Упражнение 2. Выразите вежливую просьбу, используя *will/would* в следующих ситуациях:

Model: You want someone to hold the door open for you.
Will you hold the door open for me?

1. You want someone to deliver a parcel for you.
2. You want a client to get in touch with you.
3. You want your friend to collect your luggage.
4. You want a customs officer to help you fill in a customs declaration form.
5. You want your colleague to translate the document for you.

Упражнение 3. Перефразируйте следующие предложения, выражая значение предпочтения с помощью *I would rather/ I'd rather* do something.

Model: I prefer to arrive at the airport well in time.
I'd rather arrive at the airport well in time.

1. I prefer to go there by train.
2. I prefer to discuss the problem at the meeting.
3. I prefer to find a new job at the customs.
4. I prefer to collect my luggage myself.
5. I prefer to use different inspectional equipment.

Упражнение 4. Переведите следующие предложения на английский язык, употребляя *I would rather*.

1. Я бы предпочел быть таможенником.
2. Я бы предпочел отложить досмотр контейнеров из-за сильного дождя.
3. Мне бы хотелось жить рядом с работой.
4. Мне бы хотелось подготовить все необходимые документы быстрее.
5. Я бы предпочла проверить эту информацию.

6. Родители предпочли бы видеть меня чаще.
7. Начальник предпочитает назначить совещание на 6 часов.
8. Я бы лучше обратилась за помощью к врачу.
9. Моя подруга предпочитает читать английские книги в оригинале.
10. Я бы предпочла лететь самолетом.

Упражнение 5. Согласитесь или откажитесь от следующих предложений.

Model 1. *Shall* I shut the door?

- Can you? Thanks.
- No, thank you.

1. Shall I accompany you to the office?
2. Shall I lend you some money?
3. Shall I check the documents right now?
4. Shall I talk to the chief about the matter?
5. Shall I switch on the computer?

Model 2. *Shall* we have a break?

- Yes, let's.
- No, I'd rather not.

1. Shall we discuss it at the meeting?
2. Shall we travel first class?
3. Shall we visit the exhibition?
4. Shall we look it up in the Customs Code?
5. Shall we instruct the trainees first?

Упражнение 6. Переведите следующие предложения на русский язык, обращая внимание на употребление модального глагола *dare*.

1. You dare not raise your voice.
2. I daren't tell them I've made a terrible mistake.
3. He lost his job because he dared speak out.
4. Dare you ask for more money?
5. I dare not disobey the chief's order.
6. The smuggler hardly dared breathe.

Упражнение 7. Переведите следующие предложения на английский язык, употребляя модальные глаголы *shall, will, would, dare*.

1. Он не осмелился идти через зеленый коридор, имея товары для коммерческих целей.
2. Мне вызвать специалистов, знакомых с риском досмотра хрупких товаров?
3. Мне кажется, они не осмелятся использовать дипломатическую почту для провоза контрабанды.
4. – Я заполнила декларацию. Что мне делать дальше? – Поставить дату и подпись.
5. Я бы предпочел, чтобы мне не говорили об этом.
6. Вы получите свой заказ завтра, не сомневайтесь.
7. Я во что бы то ни стало приму участие в этой операции.
8. Он бы предпочел проинструктировать своих сотрудников заранее
9. Она не решилась попросить денег у друзей, чтобы заплатить пошлину.
10. - Мне сразу отвечать? - Нет, можете подготовиться.

Упражнение 8. Передайте следующие предложения в косвенной речи.

1. My friend said to me, “We must finish the work in time.”
2. He said, “He ought to fill in the declaration himself.”
3. She said, “I can help you to translate the article.”
4. The chief said, “I have to look through a lot of documents.”
5. “I am to be at the airport at 7 and I have to take a taxi,” said Mr. Black.
6. “Can I smoke here?” the passenger asked.
7. The customs officer said, “Your luggage has been examined. You may go now.”
8. “We mustn’t waste time if we want to detain a smuggler,” he said.
9. “How dare he tell everyone about this operation?” said the officer.
10. He asked, “Who can give me some information on this question?”

Glossary – Словарный диктант УК-3 (1,2,3,4,5,6)

to affect (v)	действовать, воздействовать, влиять
to benefit (v)	приносить пользу
blackmail (n)	шантаж
to blackmail (v)	шантажировать
burglary (n)	кража со взломом
conspiracy (n)	заговор, конспирация
copyright (n)	авторское право, издательское право, право литературной собственности
copyright law	закон об авторском праве
to counterfeit (v)	подделывать, обманывать
creator (n)	творец, создатель собственности
creative (adj)	творческий
cyberspace (n)	киберпространство
cybercrime (n)	преступления, совершаемые с использованием киберпространства
device (n)	устройство, приспособление, механизм
to disclose (v)	раскрыть (секрет), разгласить
distinctive (adj)	распознаваемая (торговая марка)
distinguish (v)	различать
domain name	домен (web)
embezzlement (n)	присвоение, растрата (чужих денег)
to enforce (v)	обеспечивать, реализовывать
to enforce intellectual property law	обеспечивать соблюдение законов
espionage (n)	шпионаж
exclusive (adj)	эксклюзивный
exclusive rights	эксклюзивное право
forgery (n)	подделка
grant of rights	разрешение на право
gambling	азартная игра
holder (n)	владелец, держатель

information (n)	информация, сведения
confidential information	конфиденциальные (секретные) сведения
to influence (v)	оказывать влияние, влиять
infringement (n); syn. violation	нарушение (прав, закона, норм)
intangible (adj)	нематериальный
to invent (v)	изобретать
invention (n)	изобретение
inventor (n)	изобретатель
intellectual property	интеллектуальная собственность
intellectual property law	закон об интеллектуальной собственности
intellectual property right	право интеллектуальной собственности
larceny (n)	воровство
logo (n)	логотип
passing-off	коммерция под чужим именем
patent (n)	патент
patent law	патентное право
to perform (v)	исполнять
pharming	фарминг
phishing	фишинг
piracy (n)	пиратство, нарушение авторского права
to provide (v)	обеспечивать, предоставлять
to provide incentives	создавать стимулы, стимулировать
to reward (v)	вознаграждать
sabotage (n)	саботаж, диверсия
similar (adj)	подобный, похожий
spam	непрошенное сообщение в электронной почте, обычно рекламное, «сетевой мусор»
theft (n)	кража
trade mark	торговая марка
trade dress	торговая марка упаковки

Тема 8. Риск-менеджмент. Тема 9. Кризисный менеджмент

Лексико-грамматические упражнения по теме УК-3 (1-6)

CRISIS MANAGEMENT

1. Discuss the following.

- What crises do business managers have to face?
- When, in your opinion, does a business problem become a crisis?
- Think of a crisis you have experienced. Say what happened and how it was handled.

2. Crisis management experts have identified the following key steps for companies in a crisis. Use them to complete the chart below. Then discuss your answers.

1 Set up a crisis management team.

2 Try to predict what crises could occur.

3 Role-play a potential crisis.

4 Inform the directors.

5 Disclose as much information as you can.

6 Analyse the actions you took to deal with the situation.

7 Write down and circulate your crisis management programme.

8 Practise making decisions under stress.

9 Work out an action plan to ensure the crisis does not happen again. 10 Find out what happened and how it happened.

Before the crisis	During the crisis	After the crisis

READING 1

1. Read the text of the interview with Mike Seymour, an expert on crisis management. What three crisis areas does he mention?

Interviewer: What are the commonest crises that businesses face today?

Mike Seymour: Today companies face crises in three areas. The first is when a brand or a product has a failure or a perceived failure or problem. The second area where there is perception that management or corporate behaviours have been not up to the requested standards and the last area are problems that have been highlighted by interest groups and activist groups. Of course, in crises perceptions are more important than the facts.

Interviewer: How can companies prepare themselves to manage crises?

Mike Seymour: Firstly, they have to accept that crises might happen and secondly,

they have to make sure that they realise and understand all their audiences and groups that may take an interest when a crisis hits. And thirdly they need to prepare their plans and then test and validate them through exercises and training.

Interviewer: Can you give us some examples of crises which were handled well?

Mike Seymour: Yes, I'll give you two examples. The first one, and probably the most well-known in the crisis management field is Johnson and Johnson's handling of the Tylenol case. This is when some headache pills were spiked with cyanide which led to some deaths. Johnson and Johnson were very open and were very clear in what they were doing and they successfully brought the brand back to market. In the second case, Heineken, out of Amsterdam were faced with the problem of having 17 million bottles of beer with glass in them and these were in a 152 markets and again, through open communications and pro-active, response, they successfully managed the recall and maintained brand confidence.

Interviewer: And can you tell us about some poorly managed crises?

Mike Seymour: Two examples. The first one would be Union Carbide's handling of the Bhopal tragedy in India, this is when a leak from a chemical plant killed many of the local community and in this case Union Carbide was secretive and slow to response and they were seen to be handling it very badly. And today there are still liability cases going on from this particular incident. The second case would be the Mercedes handling of the Baby-B, a new small car, which when it was tested by journalists in Scandinavia were found to be unstable and in spite of video evidence of the vehicle rolling, Mercedes, for three days continued to deny that this could possibly happen. Of course the public and the media became very cynical about the new product and it took some time to be able to win back this trust.

2. Summarise the example of Johnson & Johnson that Mike gives.

3. What are the characteristics of a) good crisis management, b) bad crisis management?

READING 2

1. Imagine you are going for a holiday on a ship around the world. What problems could arise?

2. Read the article and answer these questions.

1) What went wrong with the ship?

2) How did the passengers feel and why?

- 3) What can happen if you do not deal effectively with a service failure?
- 4) What interesting statistic highlights the consequences of poor service?
- 5) What are the four basic principles you must consider when dealing with a crisis?
- 6) What do P&O and Thomas Cook have in common?
- 7) What is the surprising fact in the last paragraph?

Keeping your client relationship afloat

by Morgan Witzel

The passengers of the Aurora had every right to be angry. The round-the-world cruise for which they had paid thousands of pounds was cancelled after persistent engine problems. Yet there was little anger among the passengers.

While the ship was held off the south coast of England, the passengers remained calm and even cheerful. Though many expressed regret as they finally disembarked, they were not hostile towards the ship's operators, P&O. This may have been due to the company's management of the crisis.

Dealing with a service failure is a formidable task for any marketing manager. If poorly handled, the consequences can be bad public relations, desertion by customers and even lawsuits. The Aurora story shows how managers, if they move quickly, can avoid some of the worst effects of service failures.

While high-profile cases are still relatively rare, companies everywhere may regularly suffer small service failures. Plumbers fail to fix leaking drains, restaurant meals are often undercooked or holidaymakers find their hotel room is directly above an all-night disco. Every failure is bound to create a dissatisfied customer, which in turn creates other problems for the company.

Unhappy customers tend to tell others of their experience. Studies in the US have shown that dissatisfied customers tend to tell around ten other people of their bad experience; even worse, they can take their stories to the press.

Dissatisfied customers also defect to rival businesses. Although every service failure will be different, some basic principles can assist in recovery. The first is early recognition of the problem. In P&O's case this was easy: everyone involved knew that the large ship was not going anywhere. Other failures are harder to detect, especially when management is asleep at the wheel.

The second principle is accepting responsibility. Many companies prefer to argue with customers over where responsibility lies, without realising that damage is being done regardless of who is at fault. Although there are limits to the responsibilities companies should accept - such as accidents and injuries that were not the company's fault - there is usually little profit in scoring moral victories over customers. Hence clothing retailers often have a no-questions-asked policy on

returned goods, believing that the harm done by the occasional dishonest customer is more than outweighed by the satisfaction created among the rest.

Once responsibility is accepted, the two most urgent needs for the company to address are communication and compensation. Transparency is vital. Academic studies have no shown that when faced with product or service failure, companies that communicate truthfully and promptly with their customers receive a favourable response. These customers feel that their concerns are actually being addressed and taken seriously. In the Aurora case, senior P&O managers were often on hand to provide information to passengers, who regarded this as a positive feature.

Compensation must be carefully matched to the customer's dissatisfaction. Too small an amount trivialises the customer's experience and can give offence, but it is also possible to go too far the other way. Researchers in the US found an example of a hotel chain that had a policy of instantly refunding the full room rate to any guest with a genuine complaint, no matter how trivial. Yet many customers - against expectations - found it embarrassing to be given hundreds of dollars in compensation when they had merely complained about a faulty light fixture or a dripping tap. Service industries often have their compensation benchmarks. In the holiday sector, the standard was set by the 19th-century inventor of the package holiday, Thomas Cook, who made it his policy to refund in full the money paid by any customer whose holiday was curtailed or cancelled, and offer a discount on their next booking. P&O's policy would have pleased Cook - the company reportedly offered the same level of compensation to the passengers of the Aurora. Not every package holiday company follows this example.

Following these simple principles should please most customers most of the time. Research across a wide variety of service industries over the past 20 years confirms that a successful service recovery operation reduces or even eliminates any consumer dissatisfaction.

The aborted cruise of the Aurora was disappointing for P&O passengers. But the consequences could have been far worse. Many of the passengers said they planned to travel on a P&O cruise in the future.

From the Financial Times

2. The writer provides guidelines for dealing with a crisis. Read the article again and complete the guidelines with words from the following box.

encourage	deal	compensate	communicate	ensure	concede
listen	take				

- 1 that monitoring systems are efficient
- 2 customers to complain
- 3 with complaints
- 4 failures seriously
- 5 to customer views
- 6 responsibility where necessary and appropriate
- 7 quickly and effectively
- 8 customers fairly

Now give some examples of crises which were either well or badly managed. Which of the guidelines in previous exercise were or were not followed?

3. A) Match words from each column to make word partnerships, adding the word of if necessary. For example, action plan, admission of liability.

action action
 admission conference
 contingency confidence
 damage information
 flow liability
 legal limitation
 loss plan
 press plan
 press release
 speed response

b) Complete these sentences with the word partnerships above.

1. How quickly management react to a crisis is known as the ...
2. In a breaking crisis, a manager may speak to the media at a(n) ...
3. Alternatively, they may have a written statement which is given to the media in the form of a
4. During the crisis, management may choose to keep customers, employees and shareholders up to date with a regular
5. A strategy for dealing with a crisis is a(n) ...
6. A backup strategy is a(n) ...

7. The risk of being taken to court is the threat of ...
8. An acceptance of responsibility in a crisis is a(n) ...
9. Following a crisis, a company may suffer a decline in loyalty from its customers, or a(n) ... in its product or service.
10. Minimising the negative effects of a crisis is known as ...

4. Answer these questions.

Which of the above would you expect to happen or be needed

a) before a crisis? b) during a crisis? c) after a crisis?

Which of the above, in your opinion, should exist all the time?

Effective Risk Management

1. Which item in each of the categories below carries the most and the least risk? Explain why.

Travel Lifestyle Money Shopping

car drinking alcohol property online
plane poor diet stocks and share mail order
train smoking savings account private sales
ship jogging cash auction

2. Are you a risk-taker? What risks have you taken?
3. What risks do businesses face? Note down three types.
4. Read the passage below. In most of the lines 1-10 there is one extra word which does not fit. Find them and write in the space provided. Some lines, however, are correct.

In its everyday sense, risk often has negative connotations	1
and is associated	2
with danger, the loss, or accidents.	3
In business, however, the concept is slightly more	4
complex one. Risk is not	5
Only about threats, but also about opportunities. This is	6
summarised as in the	7
popular saying who 'nothing ventured, nothing gained'.	8
Indeed, in order to	9
grow, to become more profitable or competitive,	10
businesses usually have to	
change direction, which it involves a certain amount of	

risk. Having said that,
in business doing nothing is potentially more risky than
moving forward and
innovating. A company that plays it safe all the time and
runs the risk of
offering products which go unnoticed or which no longer
meet up the needs of
their customers.

Vocabulary

1. The verbs in the box are used to describe risk. Check their meanings and put them under the appropriate heading.

calculate eliminate encounter estimate face foresee minimise
prioritise reduce spread

Predict Meet Access Manage

2. Match these halves of sentences from newspaper extracts.

- 1 Internet businesses a) risks involved when sending staff to work in dangerous locations.
- 2 We can reduce risk.... b) in order to advise insurance companies.
- 3 Trying to minimise risk ... c) involved in setting up a new business
- 4 It is impossible to ... d) involved in setting up a new business
- 5 It is difficult to foresee the risks ... e) eliminate all risk when entering a new
- 6 Actuaries calculate risk market
- 7 It's important to consider the... f) is an important part of business strategy
- g) by spreading our lending to more businesses
- h) face increasing risks of running out of money.

3. The following adjectives can be used with the word risk. Which describe a high level of risk? Which describe a low level?

faint	great	huge	minuscule
negligible	remote	serious	significant
slight	substantial	terrible	tremendous

4. In pairs, talk about the risks facing one of the following:

- 1 your company / institution
- 2 your city / town
- 3 your country.

READING

1. In today's fast-changing world, how far ahead can companies realistically plan for the future?
2. The following risks are of concern to senior executives. Where do you think they fit into the table below?

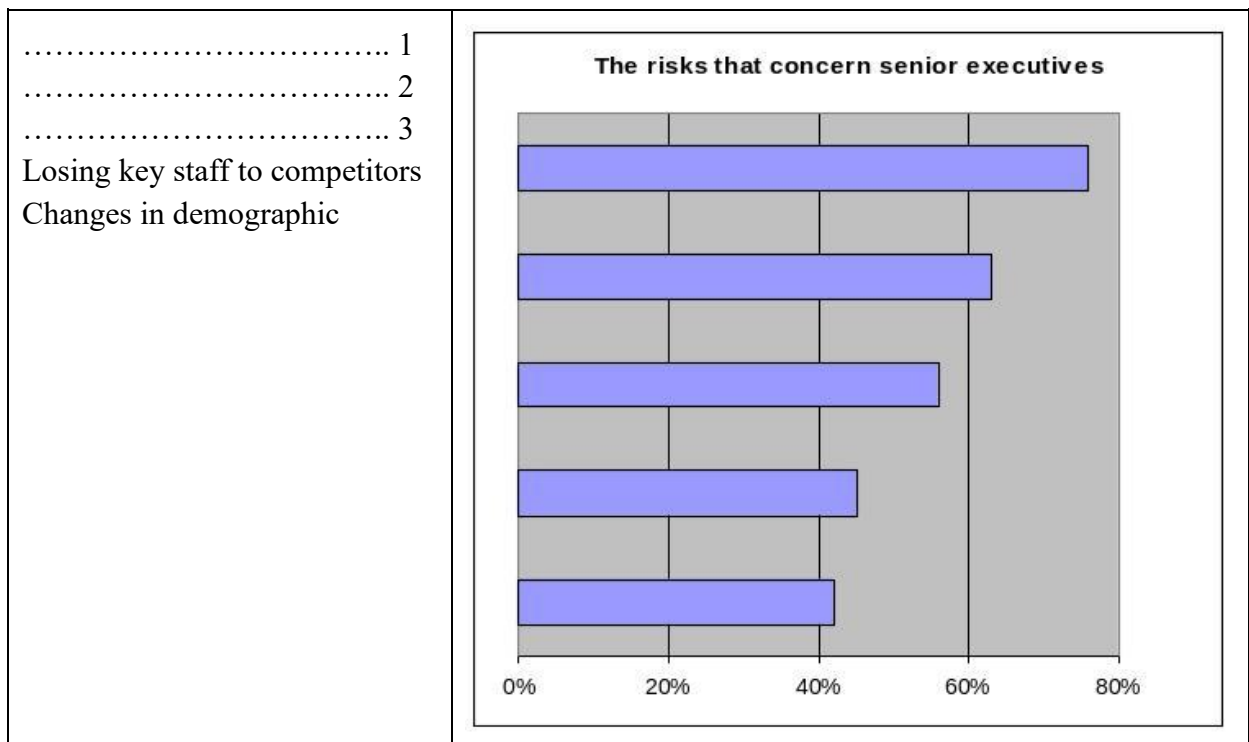
Changes in customer demand

Loss of productivity due to staff absence / staff turnover

Increased competition

Losing key staff to competitors

Changes in demographics



The dangers of not looking ahead

By Andrew Bolger

Risk management has undoubtedly moved up the corporate agenda in recent years with fears of war and terrorism being added to the usual list of business worries.

Shivan Subramaniam, the Chairman and Chief Executive of FM Global, a commercial and industrial property insurer, says: 'Corporations are operating in a turbulent world where businesses are seeking growth through globalisation, outsourcing, consolidation, just-in-time delivery and cross-border supply, further increasing their potential exposure to risk.'

'Add regulatory, legal and labour considerations, and you begin to understand the complex nature of business risk in the 21st century. While acts of

terrorism receive the most coverage, it's the more traditional events such as fires, floods, explosions, power failures or natural disasters that have the biggest impact.'

FM Global believes the majority of all loss can be prevented or minimised and this should be the first part of any disaster recovery plan. It also argues that prevention is better than cure and says there is a lot companies can do to stop such events from becoming a disaster in the first place.

However, research shows that more than one-third of the world's leading companies are not sufficiently prepared to protect their main revenue sources and have room for improvement.

Ken Davey, a managing director with FM Global, says: 'To best protect cash flow, competitive position and profit, companies need to assess the potential hazards that can impact top revenue sources and make sure there is business continuity planning.'

Lord Levene, chairman of the Lloyd's insurance market, said recently that companies must be prepared for business interruptions, which accounted for 25 per cent of the \$40bn lost as a result of the September 11 terrorist attacks. It was estimated that 90 per cent of medium to large companies that could not resume near-normal operations within five days of an emergency would go out of business.

'Looking ahead 10 years I firmly believe that the most successful, least crisis-prone businesses will be those whose boards have shown firm resolve and taken decisive action,' Lord Levene said. 'Effective, integrated strategies for dealing with tomorrow's risks require a change in culture at board level now.'

A new research report from Marsh, the world's biggest insurance broker, found that half of European companies did not know how to manage the most significant risks to their business.

Most of Europe's senior executives surveyed admitted that they did not have procedures in place to manage properly operational and strategic risks, which were responsible for most company failures in the twenty-first century. The survey found that the three most significant risks, and those that businesses felt least able to manage, were:

- Increased competition
- Adverse changes in customer demand
- Reduced productivity because of staff absenteeism and turnover.

'While business leaders are aware that these risks are the most threatening to their future survival and growth they are scratching their heads when it comes to protecting their businesses against them,' says Neil Irwin, European development director of Marsh's corporate client practice. 'Management no processes could easily help companies identify and address these risks. Instead, too many

companies take a low-level approach to risk management preferring to focus on easy-to-solve risks, such as asset protection and health and safety.'

Mr Irwin says: 'Risk is dynamic, it changes with the environment. Unless businesses accept this and review risk regularly, they could eventually find themselves in a state of crisis, struggling to survive rather than focused on growth. Business leaders have an obligation to their employees, shareholders and other stakeholders to properly protect themselves against risk. Businesses that do attempt to manage these risks will boost their bottom lines.'

From the *Financial Times*

3. What types of risk are mentioned in the first three paragraphs?

4. Why are companies paying more attention to risk management?

5. Match the follow word partnerships as they appear in the article

1 business a) hazards

2 recovery b) interruptions

3 decisive c) sources

4 potential d) operations

5 integrated e) plan

6 revenue f) strategies

7 near-normal g) action

6. Match the word partnerships to the most appropriate verb below.

For example: *develop* integrated strategies

take protect assess develop implement resume prepare for

7. Make your predictions.

Which types of risk do you think will

a) more significant in the next 50 years?

b) become less significant in the next 50 years?

Лексико-грамматический тест УК-3 (1-6)

Choose the correct answer.

1. Please find enclosed our scale for life insurance premiums.

☒ gauging

☐ raising

☐ sliding

☐ slipping

2. My enquiries did not any information of value.

☐ affect

- ☐ arouse
 - ☐ elicit
 - ☐ extort
3. His bank manager decided to give him financial for the new shop.
- ☐ backing
 - ☐ footing
 - ☐ lifting
 - ☐ standing
4. Many people who go to see their bank manager have a problem.
- ☐ cash-book
 - ☐ cashing up
 - ☐ cash flow
 - ☐ petty cash
5. Reminders must be sent out to all customers whose accounts are more than a month
- ☐ indebted
 - ☐ overdue
 - ☐ unbalanced
 - ☐ unpaid
6. The notes in the wallet were all American dollars.
- ☐ counterfeit
 - ☐ false
 - ☐ mimic
 - ☐ mock
7. Every Friday Fred money out of the bank.
- ☐ cashed
 - ☐ drew
 - ☐ robbed
 - ☐ stole

8. The of the pound has fallen recently.

- ☐ expense
- ☐ price
- ☐ value
- ☐ worth

9. In order to buy his house Mr Not-Too-Rich had to obtain a large from his bank.

- ☐ capital
- ☐ debt
- ☐ finance
- ☐ loan

10. The accounts show a of \$ 500 this month.

- ☐ decrease
- ☐ deficit
- ☐ deterioration
- ☐ devaluation

11. Violetta drew all her savings from the bank to pay for her trip to Thailand.

- ☐ along
- ☐ in
- ☐ out
- ☐ up

12. The bank will require three signatures when you open an account.

- ☐ natural
- ☐ sample
- ☐ specimen
- ☐ trial

13. Miss Thrifty phoned the bank to how much money there was in her account.

- ☐ check
- ☐ control
- ☐ inspect
- ☐ test

14. Corruption in the running of the town's largest bank has recently been in the local newspaper.

- ☐ commented
- ☐ discovered
- ☐ exposed
- ☐ found

15. Many people save money to for their old age.

- ☐ cater
- ☐ equip
- ☐ provide
- ☐ supply

16. Mr Royce had to all his savings from the bank to pay for a new car.

- ☐ exchange
- ☐ retire
- ☐ subtract
- ☐ withdraw

17. The bank is offering a to anyone who can give information about the robbery.

- ☐ compensation
- ☐ prize
- ☐ premium
- ☐ reward

18. The - of the bank where I work is in the suburbs.

- ☐ branch
- ☐ house
- ☐ quarter
- ☐ seat

19. I didn't write it. That's not my on the cheque.

- ☐ firm
- ☐ letter
- ☐ mark
- ☐ signature

20. I'm afraid that the bank will refuse my application for an extended

- ☐ balance
- ☐ compensation
- ☐ estimate
- ☐ overdraft

21. At this bank you can get 14% on your savings.

- ☐ interest
- ☐ rate
- ☐ rent
- ☐ salary

22. I want S 500-worth of French francs. What is the rate, please?

- ☐ currency
- ☐ exchange
- ☐ market
- ☐ money

23. Miss Positive the bank manager that she would be able to repay the loan.

- ☐ assured
- ☐ ensured
- ☐ certified
- ☐ insured

24. The debt should be paid within thirty days of receiving this statement.

- ☐ all over
- ☐ as a whole
- ☐ for good
- ☐ in full

25. I have just an account in this bank.

- ☐ entered
- ☐ made
- ☐ opened
- ☐ registered

26. Miss Thrifty only \$ 15 out of the bank every week.

- ☐ draws
- ☐ extracts
- ☐ pulls
- ☐ removes

27. Please complete the form and return it to the branch manager.

- ☐ encased
- ☐ enclosed
- ☐ enveloped
- ☐ inserted

28. We to inform you that settlement of your account is three months overdue.

- ☐ apologize
- ☐ are displeased
- ☐ dislike
- ☐ regret

29. \$ 1 is to 1.6 German marks.

- ☐ comparable
- ☐ changeable
- ☐ equivalent
- ☐ variable

30. We cannot give you the money until you show us some form of: a passport or a driving licence will do.

- ☐ identification
- ☐ identity
- ☐ paper
- ☐ surety

25 If you fail to get impartial advice

I am at your service

I shall do my best to offer you one

another advice will be hard to except

I'll do my best to offer you a couple of them

26 In fact, globalization is

A multi-dimensional phenomenon

multi-dimension phenomenon

a multi-dimensional phenomena

multi-dimensions phenomena

27 The audience

were respectful of the speakers opinion

were respecting the speaker opinions'

was respectful of the opinion of speaker's

Was respectful of the speaker's opinion

28 The authors of the articles ... distribute their published works across platforms
... reference to the respective Journal.

are let to ... providing they acknowledged

are allowed ... only if they'll acknowledge

are permitted to ... provided they acknowledge

permit to ... conditional on them will acknowledge

29 The journal ..., efficient and secure internet services.

Collects your data only to provide you with user-friendly

collect your data just to supply you with user-friend

collected your datum so that to offer to you like a user friendly

collecting your data to suggest you friendly user

30 ... productive and earn more money than workers with poorer training.

Appropriate-trained employees tend to be most

Well-trained workers tend to be more

Good-trained worker tend to be more

Proper-trained workforce tends to be

31 Why ... workers with college degrees earn so ... than those without?

do most ... much more

are most ... more

do the most ... many more

most ... much

32 It's a generally known fact that, ..., the less ... to be unemployed.

the better educated one is ... likely one is

the better educated one will be ... likely one is

a better educated one is ... likely is one

more educated is one ... one is likely

33 After he ... his research, he found ... for his paper.
completed ... some farther material
having completed ... other material
had completed ... some further information
has completed ... another information

34 Tomorrow I ... with Sam
am going to have a lunch ... like usual
'll have early lunch ... like always
am having lunch ... as usually
'll be having lunch ... as usual

35 In developed countries today ... jobs which require unskilled, manual labour.
There are fewer and fewer
there is less and less
it is fewer and fewer
it is only few

36 Families that rely on the earning power of one ... families where both parents work.
parent had less divorces then
Parent have had a lower divorce rate than
of the parents have had a lowest divorce rate than
of parents have a lower divorce rate then

37 As women's growing presence in the professional world ... , male-female relations in the home
has risen ... have changed
has raised ... have changed
rises ... changes
raised ... changed

38 The family model of a male breadwinner and female homemaker ... an ideology.
come under substantial inquiry as a practice as well as
Came under significant challenge both as a practice and
has come under suspicion both as a practice as well as
have come as a major challenge like a practice or

39 ... employees earn more ... year.
A very small number of ...than £50,000 per
A very small amount of ... than £50,000 in a
Only a few ... then fifty thousand pounds per
Just a few ... than fifty thousand pound sterlings in a

40 Please, don't make so much noise. I
work
have been worked
Am working
worked

Контрольная работа № 1 УК–3 (1-6)

Вариант 1

I. Read and translate the text. Translate the underlined sentences.

Retaining Good Staff

An organization's capacity to identify, attract and retain high-quality, high performing people who can develop winning strategies has become decisive in competitive advantage. High performers are easier to define than to find. They are people with limitless energy and enthusiasm. They are full of ideas and get things done quickly and effectively. They inspire others through the force of their example. Such people can push their organizations to great heights. However high performers generally leave because organizations do not know how to keep them. Money remains an important motivator but organizations should not imagine that it is the only one that matters. In practice, high performers take for granted that they will get a good financial package. They seek motivation from other sources. High performers are very keen to develop their skills and their curriculum vitae. Offering time for regeneration is another crucial way for organizations to retain high performers. Work needs to be varied and time should be available for creative thinking and mastering new skills. They do not want to feel that success they are winning for the organization is lost because of the inefficiency of others or by weaknesses in support areas. Above all, high performers – especially if they are young – want to feel that the organization they work for regards them as special. If they find that it is not interested in them as people but only as high performing commodities, their loyalty is minimal. On the other hand, if an organization does invest in its people, it is much more likely to win loyalty from them and create a community of talent and high performance that will worry competitors.

II. Define if the following sentences are:

- a) true
- b) false
- c) no information

- 1) Work doesn't need to be varied. _____
- 2) High performers are very keen to develop their skills. _____
- 3) High performers are very ambitious people. _____

III. Find the English equivalents:

1. to be keen on smth 2. enthusiasm 3. high performers 4. loyalty 5. organization 6. motivation 7. to take for granted 8. regeneration 9. skill 10. competitor	a) a strong feeling of interest and enjoyment about something and eagerness to be involved in it b) creative people c) the quality of remaining faithful to principles, country etc d) to like smth e) eagerness and willingness to do something without needing to be told or forced to do it f) an ability to do something well, especially because you have learned and practised it g) a group such as a business that has been formed for a particular purpose h) a person, team, company etc that is competing with another i) making something develop and grow strong j) to value someone or something too lightly
---	---

IV. Define the main idea of the text

- a) Winning success
- b) Identifying high performers
- c) Motivating high-calibre staff

V. Make up the dialogue

- a) Could I have two telephones?
- b) Ok. What would you like to order?
- c) Sure. It's one hundred fifty dollars.
- d) Good morning. Spyline Products. Sales.
- e) Hello, I'd like to place an order, please.

VI. Arrange the parts of the letter correctly. Numerate them.

a) Dear Mr. Fountain ()

b) 6 Lakeside Road

UK

5th March

Customer number: AF2789 ()

c) I am writing to complain about the computer that I bought from your company last week. I am unhappy with the computer. I'd like you to send one of your technicians to my house as soon as possible to fix it. I hope to hear from you in the near future, and can be contacted at any time on the mobile number above. ()

d) Mr. Fountain

Springbourne Technologies
Unit 7, Riverside Business Park
Wilham ()

e) Yours sincerely
Chris Brown ()

Примерный перечень тем для презентаций по дисциплине УК–3 (1-6)

1. Uses of Accounting Information
2. Financial statements
3. International Financial Reporting Standards (IFRS)
4. Accounting Standards, Assumptions and Principles
5. Profit and Loss Accounts
6. Balance Sheet Formats
7. Jobs in Accounting
8. Tax Accounting
9. Discount Rate, Reserve Requirements & Money Supply
10. Commercial Banking
11. Types of Banking Organizations
12. History, Structure and Functions of a Central Bank
13. Advantages and Disadvantages of Large/Small Banks
14. Banking System and Global Economic Crisis
15. Documentary Credit
16. The Five C's of Credit, creditworthiness and credit risk exposure
17. Trade credit
18. Credit insurance
19. Secured loans and unsecured loans
20. Mortgage Loans
21. Electronic Banking
22. Islamic banking
23. Marketing Banking Services
24. Investment Banking
25. Investment Portfolio Management

Темы для мини эссе (в рамках контрольных работ) УК–3 (1-6)

1. Small-business type of corporation needs tax advantages
2. Auditors should possess special personality characteristics
3. Accounting information is only for accountants
4. The balance sheet is a status report rather than a flow report
5. Is management accounting able to help a company gain competitive advantage?
6. Is Financial and Managerial Accounting the same thing?
7. Profitability ratios measure how well the firm generates profits, higher numbers show strength
8. Financial ratios are one of the best and simplest ways to set an objective performance standard.
9. After breakeven, inventory and overhead are the most important cost accounting concepts to master.
10. Academic qualifications are only a part of what is needed to gain a competitive edge on the labour market.
11. Large banks have numerous advantages over small ones.
12. Small banks are more exposed to risk at times of financial crisis.
13. E-banking will soon replace conventional banking.
14. Retail banks are more attractive for the customers.
15. Economic crises enhance the role of a Central bank.
16. Financial supermarkets have not become dominant players in the financial services industry

Темы для дискуссий УК–3 (1-6)

1. How to understand the current financial position of a division?
2. Why tax matters?
3. Income-tax advantages encourage the corporate form of organization
4. Only Big Four firms provide excellent setting to learn the business of accounting
5. To be meaningful, financial ratios must be viewed in comparison with the ratios of other entities with similar characteristics.
6. The way in which a bank is organized and operates is a matter of paramount importance.
7. Only secured loans have the right to exist.
8. Wholesale banks reveal comparative advantages over retail ones.

Пример словарного диктанта УК–3 (1-6)

1. Вычесть расходы из доходов
2. Принцип начисления в бухучете
3. Доход с продаж
4. Расходы на заработанную плату
5. Уменьшение стоимости оборудования
6. Процент по кредитам к оплате
7. Платить налог на прибыль
8. Ежемесячные дивиденды
9. Нераспределенная прибыль
10. Получать доходы
11. Нести расходы
12. Доход в форме страховых взносов
13. Расходы на коммунальные услуги
14. Доходы превышают расходы
15. Искажение отчета о прибыли и убытках
16. База для сравнения
17. Прибыль до налогообложения
18. Дополнительные расходы

Промежуточный контроль

Вопросы для подготовки к зачету УК-3 (1-6)

1. What is accounting? Is it the same for all types of organizations?
2. What kind of accounting information assists the internal users? How many functions does it fulfill?
3. What types of decisions do usually managers make? How can managerial accounting information be used?
4. What information do the external users need? What kind of accounting information is designed for them?
5. What accounting principles and assumptions do you know?
6. What information does a balance sheet contain? How can a balance sheet help the firm to spot areas of financial weakness and strength? What are the main assets and main liabilities of a bank?
7. Why do companies record the original purchase price of assets, and not their (estimated) current selling price or replacement cost? In which systems is replacement cost accounting used?
8. What is the name of the accounting report that may show either a net profit or a net loss for an accounting period? How are expenses grouped? What is the largest expense of a bank?
9. What does a cash flow statement show? What are the three categories of activities the cash flow statement breaks down? Why are investors interested in a cash flow statement? What are the reasons for cash flow problems of a company?
10. Is cash flow statement and cash flow forecast the same thing? Why is it important to make a good cash flow forecast?
11. What are the major categories of financial ratios? Which of them use the information only from the balance sheet? Require information from other sources?
12. What kind of qualities does a good accountant need? Are they the same for an auditor?
13. What is audit? What do auditors check? What can a company use auditor's opinion for?
14. What does tax accounting deal with? How are different forms of business taxed? What is meant by saying that corporate profit are subject to double taxation?
15. What is a tax advantage? Give an example.
16. What is the difference between tax avoidance and tax evasion?

Варианты заданий на зачет

I. Прочитайте и письменно переведите текст.

Importers and exporters do not use the same currency. When they buy and sell goods they change money from one currency to another. There are two ways of doing this. First, the importer can pay in his currency and the exporter changes it on the international currency market. Secondly, the importer sells his own currency and purchases the exporter's. Then the importer pays. Usually the banks buy and sell currency for their clients.

The international currency market consists of a net of a net of international banks. Exchange brokers and dealers deal in foreign exchange (Forex) transactions. The exchange rates fluctuate from day to day. For example, one day the exchange rate is 0.526 pound sterling to a dollar, another day it is 0.520 pound sterling to a dollar. Dealers and banks choose the best rates and profit by Forex dealing.

Пояснения к тексту:

rate – ставка, курс

foreign exchange – валютный рынок, иностранная валюта

deal – иметь дело, сделка, совершать сделку

exchange broker – брокер, совершающий операции по обмену валюты

II. Раскройте скобки и употребите глагол в нужном времени, лице и числе.

1. The swimming bath (to open) at 9.00 and (to close) at 18.30 every day
2. Tom usually wakes up early. Yesterday morning he (to wake up) late.
3. Perhaps in the future men (to live) on the sea, away from the crowded and noisy cities on land.
4. What time banks (to close) in Britain?
5. I (not/ to go) to work yesterday because I (not/ to be) very well.
6. I (to have) a car but I (not/to use) it very often.

III. Заполните пропуски артиклями, где это необходимо.

1. I have two children, ... girl and ... boy, ...girl is six and ... boy is four.
2. She goes to ... work in ... City by ... train every day. Her office is in ... Parker Street.
3. I never read newspapers during the week, but I buy ... OBSERVER every Sunday and I read it in ... bed.
4. Prime minister is ... most important person in ... British government.
5. What do you usually have for ... breakfast?
6. We have ... dinner at eight o'clock in ... evening.
7. Which city is ... capital of your country?

IV. Заполните пропуски предлогами, где это необходимо

1. I work ... a department store.
2. I walk ... work.
3. I don't work ... Saturday.
4. I come ... Germany.
5. I work ... Rolls-Royce.
6. Mozart was born ... Salzburg ... 1756.
7. The office is ... the first floor.

Вопросы для подготовки к экзамену УК-3 (1-6)

1. What is accounting? Is it the same for all types of organizations?
2. What kind of accounting information assists the internal users? How many functions does it fulfill?
3. What types of decisions do usually managers make? How can managerial accounting information be used?
4. What information do the external users need? What kind of accounting information is designed for them?
5. What accounting principles and assumptions do you know?
6. What information does a balance sheet contain? How can a balance sheet help the firm to spot areas of financial weakness and strength? What are the main assets and main liabilities of a bank?
7. Why do companies record the original purchase price of assets, and not their (estimated) current selling price or replacement cost? In which systems is replacement cost accounting used?
8. What is the name of the accounting report that may show either a net profit or a net loss for an accounting period? How are expenses grouped? What is the largest expense of a bank?
9. What does a cash flow statement show? What are the three categories of activities the cash flow statement breaks down? Why are investors interested in a cash flow statement? What are the reasons for cash flow problems of a company?
10. Is cash flow statement and cash flow forecast the same thing? Why is it important to make a good cash flow forecast?
11. What are the major categories of financial ratios? Which of them use the information only from the balance sheet? Require information from other sources?
12. What kind of qualities does a good accountant need? Are they the same for an auditor?
13. What is audit? What do auditors check? What can a company use auditor's opinion for?
14. What does tax accounting deal with? How are different forms of business taxed? What is meant by saying that corporate profit are subject to double taxation?
15. What is a tax advantage? Give an example.
16. What is the difference between tax avoidance and tax evasion?
17. What is a bank? What types of banks do you know? What are the main aims of different types of banks? Where and why are clearing banks so popular?
18. What is characteristic of a retail bank (as opposed to a wholesale bank)? What types of services are provided by all commercial banks?
19. How do banks make money? What should banks do to avoid financial panics among their customers?
20. What are the advantages of e-banking compared to conventional banking? Give examples of modern banking technologies or services.

21. Is investment and merchant bank the same thing? What services do they provide? What is meant by the expressions “investment banks finance international trade”, “investment banks deal with mergers and acquisitions”?
22. How can companies raise finance? What is equity and debt finance? When may a company choose this or that way for raising capital? What is an IPO? What role do investment banks play in raising finance for a company? What other ways of raising finance do you know?
23. What are the main functions of central banks in different countries?
24. What tools do central banks use to control money supply? What is repurchase agreement?
25. What is the role of the Central bank in the period of financial panics? When does the Central bank act as a lender of last resort?
26. How does the central bank lend to the banking sector?
27. Which commercial bank is supposed to be more successful? Why? What risks are banks exposed to? How do they hedge risks?
28. What does the term “building society” imply? Why and how did they become banks? What is a mortgage?
29. What is a credit/loan? Who are the parties of the credit? What is the credit based on?
30. What factors are considered before providing a credit to a client? How do banks make lending decisions? How do they make investment decisions?
31. How is a loan provided and repaid? What types of loans do you know? Characterize them. How do companies finance short- and long-term debts?
32. What is collateral? Why are secured loans cheaper?
33. What factors influence the interest rate a bank charges?
34. Why are letters of credit often used by importers and exporters? What is the role of a bank in documentary payments? What does a letter of credit ensure? What are the advantages of using a letter of credit to the seller?
35. What is a bill of exchange? When may a bill of exchange be made payable?
36. What are the main types of documentary credits?
37. What is the difference between the revocable documentary credit and irrevocable documentary credit? What is the difference between the confirmed documentary credit and unconfirmed documentary credit?