

**МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО
ОБРАЗОВАНИЯ РОССИЙСКОЙ ФЕДЕРАЦИИ**

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университет»**

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**ECONOMICS AND MANAGEMENT
IN THE MODERN WORLD**

Учебное пособие

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В учебном пособии представлены аутентичные тексты, посвященные отдельным аспектам экономики и управления, и упражнения, направленные на активное усвоение терминологии по данной теме и развитие навыков говорения.

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ВВЕДЕНИЕ

Настоящее учебное пособие предназначено для студентов 1 курса направлений 38.03.01 «Экономика» (направленность «Экономика и финансы предприятий», профиль «Экономика предприятий и организаций (машиностроение)») и 38.03.02 «Менеджмент» (направленность «Управление предприятием и организация бизнеса», профиль «Логистика и управление цепями поставок», «Производственный менеджмент»), 38.03.03 «Управление персоналом» (профиль «Управление персоналом организации»).

Пособие имеет практическую направленность и призвано помочь студентам при чтении английских текстов по специальности и при изложении своих мыслей на английском языке. Кроме того, данное пособие призвано помочь в развитии элементарных навыков общения со специалистами данной сферы в условиях профессиональной коммуникации, где особенно важным является владение профессиональной терминологией. Оно также может быть полезным для широкого круга студентов, интересующихся экономической сферой.

Данное пособие состоит из 24 тематических разделов (юнитов), основу каждого раздела составляет аутентичный текст по специальности. В пособие включен список сокращений, встречающихся в текстах, и 7 приложений – сводных грамматических таблиц, которые могут понадобиться в ходе работы над грамматическими заданиями, содержащимися в юнитах. Однако дополнительные материалы по грамматике английского языка могут быть рекомендованы к работе.

Отличительной особенностью данного учебного пособия является то, что в каждом разделе представлены соответствующие тематике раздела тексты на русском языке, которые предлагается перевести с помощью словаря, что способствует расширению лексического запаса по теме. Еще одним положительным моментом представленного пособия является возможность выйти на интересные темы для обсуждения, что способствует развитию речевых навыков.

В целом, авторы придерживались определенного единообразия структуры изложения материала и последующих заданий. При этом в каждом разделе есть одно или два отличающихся задания. Они направлены на проработку разных лексико-грамматических явлений, а также мотивируют студентов мыслить и говорить на заданные темы.

Материалы пособия апробировались на кафедре иностранных языков и технологии перевода Воронежского государственного технического университета в 2014-2018 гг. В результате апробации были внесены соответствующие коррективы в плане структуры и содержания пособия.

Авторы надеются, что настоящее пособие поможет студентам развить навыки, необходимые для дальнейшей успешной профессиональной деятельности, а также будет способствовать повышению общей профессиональной культуры будущих специалистов.

UNIT 1. HEALTH ECONOMICS AND HEALTH FINANCING

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|---------------------|--|
| 1) public health | a) распределение |
| 2) health financing | b) услуги в области здравоохранения |
| 3) informed choices | c) проблема, вопрос |
| 4) distribution | d) справедливый |
| 5) issue | e) здравоохранение |
| 6) scarcity | f) финансирование здравоохранения |
| 7) health insurance | g) исключать |
| 8) behavior | h) поведение |
| 9) raise | i) недостаток, дефицит |
| 10) exclude | j) повышать, увеличивать |
| 11) health services | k) обоснованный выбор, выбор на основании информации |
| 12) equitable | l) страхование здоровья |

Task 2. Read the text and get ready to speak about health economics.

HEALTH ECONOMICS AND HEALTH FINANCING

Public health is "the science and art of preventing disease, prolonging life and promoting health through the organized efforts and informed choices of society, organizations, public and private, communities and individuals." Public health is typically divided into epidemiology, biostatistics and health services. Environmental, social, behavioral and occupational health are also important subfields. The goal of public health is to improve lives through the prevention and treatment of disease.

Economics often is defined as the study of the production, distribution, and consumption of goods and services.

Health economics is a branch of economics concerned with issues related to scarcity in the allocation of health and health care. It has developed as subdiscipline of economics and led to consideration of public health economics as its own field. Topics related to various aspects of

health economics include the meaning and measurement of health status, the production of health and health care, the demand for health and health services, health economic evaluation, health insurance, the analysis of health care markets, health care financing, and hospital economics.

Broadly, health economists study the functioning of the health care system and the private and social causes of health-affecting behaviors. Economic studies can show, for example, where limited public resources might be spent to save lives or cause the greatest increase in quality of life.

Health financing is concerned with how financial resources are generated, allocated and used in health systems. Examples of health financing issues include: (I) how and from where to raise sufficient funds for health; (II) how to overcome financial barriers that exclude many poor from accessing health services; or (III) how to provide an equitable and efficient mix of health services.

Task 3. Read the following sentences. Which ones are true and which ones are false?

- 1) Public health is the science and practice of protecting and improving the health of a community.
- 2) Economics is an act or means of thrifty saving.
- 3) Health economists study anatomy and physiology, diseases and their treatment.
- 4) Health financing systems have three important, inter-related roles: to raise sufficient funds for health; to pool them to spread the financial risks associated with paying for care; and to use the available funds to purchase and provide the desired health services.

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text:

SYNONYMS

- health care (n)
- exertion (n)
- person (n)

ANTONYMS

- shorten (v)
- public (adj)
- abundance (n)

- | | |
|-------------------|---------------------|
| - manufacture (n) | - lower (v) |
| - merchandise (n) | - rich (n) |
| - question (n) | - inefficient (adj) |
| - consider (v) | - unlimited (adj) |
| - comprise (v) | - decrease (n) |
| - rightful (adj) | - surplus (n) |

Task 5. Match the following words from the text with their definitions:

- | | |
|--------------|---|
| 1) health | a) money that is readily available |
| 2) goods | b) to investigate or examine, as by observation, re-search, etc |
| 3) branch | c) the state of being bodily and mentally vigorous and free from disease |
| 4) to study | d) physical things that are produced to be sold, including things that are manufactured or prepared and raw materials |
| 5) cause | e) to gain access to; make accessible or available |
| 6) funds | f) a subdivision or subsidiary section of something larger or more complex |
| 7) to access | g) functioning or producing effectively and with the least waste of effort |
| 8) efficient | h) a person, thing, event, state, or action that produces an effect |

Task 6. Put the verbs in brackets into the Present Simple (active). See Appendix 1.

- 1) Governments ... (tend) to regulate the health care industry heavily.
- 2) Medical debt ... (be) the principal cause of bankruptcy in the United States.
- 3) In many countries the price of health care services still ... (push) many people into poverty.

- 4) Most countries ... (have) their own government public health agencies.
- 5) Economics ... (be) the social science that ... (study) the production, distribution, and consumption of goods and services.
- 6) They ... (not/discuss) health economics questions.

Task 7. Translate the following text into English using the dictionary:

Финансы это:

- деньги, предоставленные в долг для определенной цели;
- управление деньгами странами, организациям или людьми;
- изучение управления капиталом.

Высокие финансы включают в себя большие суммы денег, используемые правительствами и крупными компаниями. Финансы человека или организации – это деньги, которые у них есть и то как ими управляют.

Экономика это:

- изучение того, как деньги работают и используются;
- расчеты того, будет ли конкретный вид деятельности прибыльным.

Экономические показатели - это цифры, показывающие, насколько хорошо работает экономика (экономическая система) страны.

Экономический выход - это стоимость товаров и услуг, произведенных в стране или области. **Валовой внутренний продукт** или **ВВП** - это стоимость всех товаров и услуг, произведенных в определенной стране. Размер экономики также иногда измеряется с точки зрения **валового национального продукта** или **ВНП**. Сюда же входит оплата из-за рубежа, например, от инвестиций. Рост - это когда увеличивается объем производства в экономике. Темп роста - это скорость, с которой экономика компании растет и становится больше.

Task 8. Prepare a short report based on these questions:

1. How is Public Health supported by the government in Russia?
2. How and from where are sufficient funds for health raised?
3. How does our government try to overcome financial barriers that exclude many poor from accessing health services?

UNIT 2. MARKETING IN THE HEALTH CARE FACILITY

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|--------------------------------|---|
| 1) organizational structure | a) долговременное (перспективное) плановое усилие |
| 2) marketing concepts | b) разделение |
| 3) facility | c) сущность |
| 4) the essence | d) интегрировать |
| 5) goal | e) предприятие |
| 6) the transition | f) организационная структура |
| 7) long-range planning effort | g) приемлемое для их потребителей |
| 8) acceptable to its consumers | h) переход |
| 9) misconception | i) недопонимание |
| 10) fragmentation | j) цель |
| 11) marketing functions | k) маркетинговые понятия |
| 12) to integrate | l) маркетинговые функции |

Task 2. Read the text and get ready to speak about marketing and its role in the health care facility.

Marketing in the Health Care facility

Many administrators argue about marketing, its role in the health care facility, level at which it should be placed in the organizational structure, and the responsibilities of the marketing administrator.

Unfortunately, administrators have not recognized marketing's role as a vital part of the health care facility. Operating functions, community services, patient and community education, admission and discharge planning are examples of marketing functions that hospitals have always performed. The essence of the 'marketing concepts' is that the organization and its staff must be responsive to its consumers. Health care professionals respond to the needs and wants of their consumers. Health care facilities have just been calling them by different names. The transition to

new words is not always easy.

Financial and planning decisions are often made in vacuum. For example, medium sized health care facilities were simultaneously conducting a financial review of all services, a long-range planning effort, and the development of a marketing plan. Marketing integrates consumer perspective into the planning and strategy process of the hospital by matching the hospital's goals and consumer goals. In this way, marketing helps the hospital to develop a program that is mutually acceptable to its consumers and itself.

Unluckily, marketing is still perceived as a tool, not as an integral function of the day-to-day operation of the health care facility. This misconception is due to the fragmentation marketing functions throughout various departments. The solution is to collect organizationally all of the marketing functions under one senior level administrator for marketing. When these functions are integrated and coordinated, marketing will 'drive' many of the day-to-day decisions made by operating management. Only in this way marketing will become a full partner with other administrative functions. Then, the hospitals will be able to take full advantage of the benefits of marketing.

Task 3. Answer the following questions:

1. Do administrators agree about marketing and its role in the health care facility?
2. What are the examples of marketing functions that hospitals have always performed?
3. What is the essence of the 'marketing concepts'?
4. Do health care professionals respond to the needs and wants of their consumers?
5. How does marketing integrate consumer perspective into planning and strategy process of the hospital?
6. Is marketing a tool of the day-to-day operation of the health care facility?
7. Which marketing functions should we collect under one senior level administrator?

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text:

ANTONYMS

- fortunately (adv)
- agree (v)
- rare (adj)
- unacceptable (adj)
- difficult (adj)
- old (adj)
- never (adv)
- short-term (adj)

SYNONYMS

- manager (n)
- customer (n)
- target (n)
- answer (v)
- meaning (n)
- carry out (v)
- misunderstanding (n)
- enterprise (n)

Task 5. Match the following words from the text with their definitions:

- | | |
|---------------|---|
| 1) transition | a) the art of planning operation |
| 2) concept | b) person who has received medical treatment |
| 3) consumer | c) staff member who is more important than others |
| 4) strategy | d) very important, necessary for living |
| 5) patient | e) framework, essential part of smth. |
| 6) senior | f) advantage, profit, help |
| 7) vital | g) person who uses goods |
| 8) benefit | h) changing from one condition to another |

Task 6. Put the verbs in brackets into the correct form Present Perfect or Past Perfect (active or Passive). Then make these sentences negative and interrogative. See Appendix 3 and 4.

1. Today at the conference administrator (to recognize) marketing's role as a vital part of the health care facilities.
2. They were the examples of marketing functions those hospitals always

(to perform).

3. He reported that the company (to make) a decision to start producing medical equipment.

4. The patients also recognized that the level of care (to change) by administrators successfully.

5. This morning that talented manager (to find) a good solution to all the problems.

6. This year the main methods of healthcare marketing (to change) by managers to attract customers.

7. He said the equipment (to sell) by him to another hospital.

Task 7. Translate the following text into English using the dictionary:

Маркетинг и рыночная ориентация

Большинство людей и многие менеджеры не понимают роли маркетинга в современном бизнесе.

Маркетинг состоит из двух вещей. Прежде всего, это стратегия и набор техник, нацеленные на то, чтобы продать продукт компании. Сюда входит выбор целевой группы потребителей и создание убедительного маркетингового микса, который заставит их покупать. Этот микс может включать в себя ассортимент брендов, привлекательные цены, удобно-расположенные торговые точки, а также рекламу и продвижение. Эта концепция маркетинга как продажа и убеждение до сих пор является самой популярной среди как менеджеров, так и общественности.

Во-вторых, и что более важно, концепция маркетинга фокусируется на улучшении той реальности, которая предлагается. Она основана на понимании нужд потребителя и развитии новых решений, которые лучше чем те, что доступны в настоящее время. Это не только проблема маркетингового отдела, но и всей организации в целом.

Создание фокуса компании, нацеленного на потребителя, требует постоянного знакомства с новыми навыками и технологиями. Маркетинг редко бывает эффективным как бизнес-функция. Как сказал исполнительный директор Hewlett Packard: "Маркетинг слишком важен, чтобы оставить его маркетинговому отделу".

Unit 3. The Baby Boom and the Future of the Economy

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|-----------------------|---|
| 1) baby boom | a) соотношение |
| 2) retire | b) работодатель |
| 3) ratio | c) последствие, результат чего-л. |
| 4) senior | d) демографический взрыв, всплеск рождаемости |
| 5) consequence | e) государственная пенсия |
| 6) impact | f) бонусы, облигации |
| 7) employer | g) кондоминиум, дом-совладение; жилой дом, квартиры в котором находятся в собственности жильцов (амер.) |
| 8) government pension | h) пожилой, пенсионного возраста человек |
| 9) Medicare | i) уходить на пенсию |
| 10) bonds | j) страхование здоровья престарелых (правительственная программа в США и Канаде) |
| 11) stocks | k) государственные ценные бумаги |
| 12) condominium | l) сильное воздействие; влияние |

Task 2. Read the text.

The Baby Boom and the Future of the Economy

By Mike Moffatt

A reader asked me a question about the baby boom generation: "What's going to happen to the economy when all the baby boomers retire

and get old?"

It's a great question that would need an entire book to answer properly! Fortunately many books have been written on the relationship between the baby boom and the economy. Two good ones about the Canadian perspective are *Boom, Bust & Echo* by *Foot and Stoffman* and *2020: Rules for the New Age* by *Garth Turner*.

Turner explains that the big changes will be due to the fact that the ratio between the number of working people to the number of retired people will change dramatically over the next few decades:

When most boomers were in their teens, there were six Canadians like them, under the age of 20, for every person over 65. Today there are about three young people for every senior. By 2020, the ratio will be even more frightening. This will have profound consequences on our entire society. (80)

Demographic changes will have a major impact on the ratio of retirees to workers; the ratio of the number of people ages 65 and over to the number ages 20 to 64 is expected to grow from about 20% in 1997 to 41% in 2050. (83)

These demographic changes will have both macroeconomic as well as microeconomic impacts. With so few people of working age, wages will rise as employers fight to retain the small pool of labor available. This also implies that unemployment should be fairly low. However taxes will also have to be quite high to pay for all the services that seniors require such as government pensions and Medicare.

Older citizens tend to invest differently than younger ones, as older investors tend to buy bonds and sell stocks. Do not be surprised to find that the price of bonds rises and the price of stocks falls.

There will be millions of smaller changes as well. The demand for soccer fields should fall and the demand for golf courses should rise. The demand for large suburban homes should fall as seniors move into one story condominium and later to retirement homes. If you're investing in real estate, it will be important to consider the change in demographics when you're considering what to buy.

There are all kinds of changes that will occur as the baby boomers get older.

Task 3. Answer the following questions:

1. How many young people are there for every senior(according to Turner)?
2. Why will wages rise?
3. Why will taxes be quite high?
4. How do older citizen invest?
5. Why will it be important to consider the change in demographics when you're investing in real estate?

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text:

SYNONYMS

- grow old (v)
- interrelation (n)
- the elderly (n)
- whole(adj)
- influence (n)
- rather(adv)
- need (v)
- real property (n)
- happen (v)

ANTONYMS

- unfortunately (adv)
- minor (adj)
- decrease (v)
- many (adj)
- unavailable (adj)
- employment (n)
- high (adj)

Task 5. Match the following words from the text with their definitions:

- | | |
|------------|--|
| 1) economy | a) a person who has stopped working because of their age |
| 2) impact | b) the fact of a number of people not having a job |
| 3) retiree | c) immovable property, esp land and buildings |
| 4) wage | d) a compulsory financial contribution imposed by a government to raise revenue, |

- | | |
|-----------------|---|
| 5) employer | levied on the income or property of persons or organizations, on the production costs or sales prices of goods and services, etc |
| 6) unemployment | e) a person, business, firm, etc., that employs workers |
| 7) tax | f) the powerful effect that smth has on smb/ smth |
| 8) real estate | g) the relationship between production, trade and the supply of money in a particular country or region
h) a fixed amount of money paid, usually weekly in cash, to an employee (usually to manual/ unskilled workers) |

Task 6. Put the verbs in brackets into the correct form Future Simple (active). See Appendix 1.

1. The demand for large suburban homes ... (fall) next year.
2. They ... (not/ buy) stocks.
3. I think taxes ... (rise) next month.
4. I've got no money. What ... I... (do)?
5. These changes ... (not/have) microeconomic impacts.
6. ...you ... (lend) me ten pounds?
7. He ... (invest) in real estate.

Task 7. Put the adjectives in brackets into the comparative or superlative form adding any necessary words. See Appendix 5.

1. This product is ... (expensive) than that one.
2. - Did your car cost a lot of money?
- In fact, it was ... (cheap) than I expected.
3. Our Chief Executive officer is ... (intelligent) person in the corporation.
4. Salaries will become... (high) next year.
5. Tom is... (responsible) employee in our company.
6. Our accountant is ... (good) than yours.
7. Bill Gates is one of ... (rich) men in the world.

Task 8. Translate the following text into English using the dictionary:

Рынок труда в Канаде

До 1970-х годов большинство канадцев всю жизнь работали на одного и того же работодателя.

Они неохотно меняли работу, опасаясь потерять трудовой стаж и попасть в разряд «нестабильных». Люди со средним образованием могут получить стабильную, хорошо оплачиваемую работу в производственном секторе (текстиль, автомобилестроение, судостроение и т.д.).

Эта ситуация изменилась в 1970-х годах, когда многие рабочие места были перенесены в Восточную Азию и Мексику, где заработная плата была ниже, а стандарты труда менее строгими.

В то же время, рынок труда был наводнен детьми "бэби-бума".

В 1982 году Канада была поражена серьезной рецессией. И правительство, и крупные корпорации были вынуждены увольнять людей, как правило, молодых людей с меньшим стажем работы. Для молодых выпускников стало невозможно найти постоянную работу.

Для людей этого поколения произошел отход от традиционной пожизненной работы на разные формы нестандартной занятости:

неполный рабочий день: работа менее 35 часов в неделю

работники по вызову: работают только по вызову в короткие сроки

фрилансеры: работают независимо на нескольких клиентов

временные работники: заключают контракты на полный рабочий день на ограниченный период(часто на 1 год)

телекомьютеры: работа из дома через интернет

«Временные» работники: выполняют временную работу через агентство по трудоустройству, часто заменяя тех, кто болен, беременных женщин, находится в отпуске и т.д.

Эта ситуация действительно не менялась до середины 1990-х годов. К тому времени многие люди привыкли к нестандартной занятости и стали более гибкими и независимыми. Многие из них продолжали создавать свой собственный бизнес. Эти люди стали новым бизнес-классом в Канаде, часто в новых высокотехнологичных отраслях (информационные технологии,

биотехнологии, компьютерная анимация, робототехника, мультимедиа и т.д.).

UNIT 4. PEOPLE AND WORKPLACE

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|-------------------------|-------------------------------------|
| 1) to be on the payroll | a) головной офис (компании) |
| 2) personnel | b) управление персоналом (кадрами) |
| 3) carry out | c) офис с открытой планировкой |
| 4) headquarter | d) выполнять |
| 5) open-plan office | e) числиться в ведомости |
| 6) buyer | f) персонал, кадры |
| 7) HRM | g) общаться, иметь дело |
| 8) to deal with | h) покупатель |

Task 2. Read and translate the text.

PEOPLE AND WORKPLACE

Employees and management

The people who work for a company, all the people on its payroll, are its employees, personnel, staff, workers or workforce. But these words can mean just the people carrying out the work of a company, rather than those leading it and organizing it: the management.

Management and administration

A company's activity may be spread over different sites. A company's most senior managers usually work in its head office or headquarters (HQ). Some managers have their own individual offices, but in many businesses, most employees work in open-plan offices: large areas where many people work together. Administration or, informally, admin, the everyday work supporting a company's activities, is often done in offices like

these by administrative staff or support staff. For example, those giving technical help to buyers of the company's products are in technical support.

Personnel and human resources

In larger organizations there is a human resources department (HRD) that deals with pay, recruitment, etc. This area is called human resources (HR) or human resource management(HRM). Another name for this department is the personnel department [6].

Task 3. Answer the following questions:

1. What are people working for a company called?
2. What is the management?
3. Where do a company's most senior managers usually work?
4. What is an open-plan office?
5. Does administrative staff support a company's activities?
6. What does a human resources department deal with?

Task 4. Match the following words from the text with their definitions:

- | | |
|------------------|--|
| 1) staff | a) having a higher rank in an organization or profession than others |
| 2) management | b) the department in a company that deals with employing and training people |
| 3) senior | c) all the people who work for a company or an organization |
| 4) support staff | d) the people who run and control a business or similar organization |
| 5) HR | e) the people in a company who help it to operate, but who are not directly involved in the company's business |

*Task 5. Complete the sentences using the following words from the text: **personnel, employees, management, support staff, head office.***

1. The bank has had to lay off ..., including computer programmers and translators.
2. Senior ... was involved in the decision.
3. Another name for the human resources department is ... department.
4. The company's ... is in New York.
5. The firm has over 600

Task 6. Manuel Ortiz is the founder of a Spanish computer sales company. Use the words from the text to complete what he says about it.

I founded Computadoras Creativas 20 years ago. We started with a small ... in Madrid. Our ... is still here, but now we have sites all over Spain, with about 500 employees. Many of the offices are: everyone works together, from managers to ..., as well as people selling over the phone, and people in technical ... giving help to customers over the phone. Recruitment is taken care of in Madrid, by the

Task 7. Put the verb into the Present Simple (active or passive). See Appendix 1 and 4.

1. This area ... (call) human resources .
2. Our meetings ... (start) every Monday at 8 a.m.
3. She ... (work) in an open-plan office.
4. This department ... (staff) by recent graduates.
5. They often ... (discuss) their business matter with clients.
6. These documents ... (not/send) by fax.
7. ... this company ... (sell) its goods all over the world?
8. The contract ... (sign) by Mr Brown.
9. Our manager never ... (make) reports in the mornings.

Task 8. Translate the following text into English using the dictionary:

Управление компанией называется Советом директоров (а не менеджерами) во главе с председателем (= Президент / Am. /). Обычно есть управляющий директор, а в случае крупных компаний может быть несколько совместных управляющих директоров.

Менеджер в Британских компаниях - это человек, который возглавляет департамент продаж, экспорта, производства, персонала и т. д. Таким образом, есть менеджеры по продажам, менеджеры по экспорту, менеджеры производству, менеджеры по персоналу, и т.п.

У генерального менеджера есть менеджеры, работающие под его контролем, и он получает инструкции от управляющего директора.

Согласно Британскому Закону о компаниях (Законы о компаниях 1948 и 1985 годов) общество с ограниченной ответственностью (публичная или частная) должна иметь секретаря компании.

Прежде всего – он является секретарем для директоров: он должен вести реестры, готовить уведомления о созыве этих собраний и посещать их.

Секретарь компании должен вести протоколы и составлять отчеты (протоколы заседаний, как правило, представляют собой краткие отчеты о принятых решениях, а отчеты являются более обширными и содержат подробные сведения о дискуссиях, аргументах за или против резолюций и т. д.),

Во-вторых, он представляет свою компанию, и в этом качестве он контролирует работу персонала и ведение кадрового учета (если нет специального менеджера по персоналу), наконец, он часто отвечает за учет и обработку контрактов. Таким образом, он является связующим звеном между компанией и ее членами, между компанией и ее сотрудниками, а также между компанией и общественностью.

Секретарь компании должен быть квалифицированным человеком и уметь хорошо выполнять свои обычные обязанности. Он должен изучить корпоративное право, бухгалтерию и многие другие предметы. Ожидается, что он будет частично юристом, частично экономистом, частично администратором и частично бухгалтером.

Но чтобы стать хорошим секретарем компании, нужно гораздо больше, чем просто профессиональная квалификация: «он должен быть бизнесменом и гуманистом, юристом и провидцем» (как говорит одна из Английских газет).

UNIT 5. RECRUITMENT AND SELECTION

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|----------------------|--|
| 1) recruitment | a) включать в окончательный список |
| 2) employment agency | b) набор (кадров), наем(сотрудников) |
| 3) situation vacant | c) бланк заявления |
| 4) apply for a job | d) поручитель |
| 5) applicant form | e) отклонить (предложение) |
| 6) CV | f) вакантные должности |
| 7) covering letter | g) агенство по трудоустройству |
| 8) shortlist | h) резюме |
| 9) referee | i) сопроводительное письмо |
| 10)turn down | j) подавать заявление о приеме на работу |

Task 2. Read the text.

RECRUITMENT AND SELECTION

Recruitment

The process of finding people for particular jobs is recruitment or, especially in American English, hiring. Someone who has been recruited is a recruit or, in American English, a hire. The company employs or hires them; they join the company. A company may recruit employees directly or use outside recruiters, recruitment agencies or employment agencies. Outside specialists called headhunters may be called on to headhunt people for very important jobs, persuading them to leave the organizations they already work for. This process is called headhunting.

Applying for a job

Fred is a van driver, but he was fed up with long trips. He looked in

the situations vacant pages of his local newspaper, where a local supermarket was advertising for van drivers for a new delivery service. He applied for the job by completing an application form and sending it in.

Harry is a building engineer. He saw a job in the appointment pages of one of the national papers. He made an application, sending in his CV (curriculum vitae – the 'story' of his working life) and a covering letter explaining why he wanted the job and why he was the right person for it.

Selection procedures

Cindy Graham is the head of recruitment at an English telecommunications company. She talks about the selection process, the methods that the company uses to recruit people: "We advertise in national newspapers. We look at the backgrounds of applicants: their experience of different jobs and their educational qualifications. We don't ask for handwritten letters of application as people usually apply by email.

We invite the most interesting candidates to a group discussion. Then we have individual interviews with each candidate. We also ask the candidates to do written psychometric tests to assess their intelligence and personality.

After this, we shortlist three or four candidates. We check their references by writing to their referees: previous employers or teachers that candidates have named in their applications. If the references are OK, we ask the candidates to come back for more interviews. Finally, we offer the job to someone, and if they turn it down we have to think again. If they accept it, we hire them. We only appoint someone if we find the right person.' [6]

Task 3. Read the following sentences. Which ones are true and which ones are false?

1. The process of finding new people to join the company is recruitment.
2. Headhunters persuade people to leave the organizations they already work for.
3. Fred applied for the job by sending in his CV and a covering letter.
4. Cindy Graham says that they usually ask for handwritten letters of application.

5. After checking candidates' references, they shortlist three or four persons.

Task 4. Match the following words from the text with their definitions:

- | | |
|--------------------------|--|
| 1) recruit (n) | a) to make (something, such as a vacancy, article for sale, etc.) publicly known, as to possible applicants, buyers, etc |
| 2) headhunt (v) | b) a letter written by smb who knows you, giving information about your character and abilities, especially to a new employer |
| 3) application (n) | c) a person who joins a company or an organization |
| 4) advertise (v) | d) a formal written request for smth, such as job or permission to do smth |
| 5) psychometric test (n) | e) any test that measures smb's mental abilities, personality, attitudes, etc., often used when choosing smb for a job |
| 6) reference (n) | f) to find smb who has the right skills and experience for a senior job in a company or an organization and persuade them to leave their present job |

*Task 5. Complete the sentences using the following words from the text: **recruit, headhunt, applied, turns down, appoint, hired, accepts.***

1. The selection process has lasted three months, but we're going to ... someone next week.
2. A ... is a new worker who has just finished at university.
3. I hope she ... because if she ... the job, we'll have to start looking again.
4. This job is so important, I think we need to ... someone.
5. When Mark left school, he ... for a job in a local company.
6. They've finally ... a new personnel manager.

Task 6. Put the verbs in brackets into the correct form Past Simple (active or passive). See Appendix 1 and 4.

1. Tom ... (look) for a new appointment.
2. This agency ... (hire) some more employees.
3. The goods ... (deliver) in time.
4. John and Greg ... (apply) for jobs as sales representatives.
5. 100 new employees ... (recruit) last year.
6. The price ... (not/ accept) by the Buyers.

Task 7. Complete sentences 1-6 below with the correct form of the Present Perfect or Past Simple. See Appendix 1 and 3.

1. (I / work) for the same boss since 2009.
2. (He/ interview) Mary Cooper last week.
3. (you /ever /go) to England on business?
4. (She/ not/ make) an application yesterday.
5. (He/ work) for this company from 2005 to 2010.
6. (Mark/ not/ finish) his work yet.

Task 8. Translate the following letter into English using the dictionary:

Мельбурн, 24 сентября

Дорогой Марк,

Пишу, чтобы проинформировать тебя о том, как проходит здесь моя маркетинговая командировка. Извини, что долго не писал, но с тех пор как прибыл 21го, был очень занят.

Здесь проявляют достаточно большой интерес к нашему удобрению. На прошлой неделе я был в Сиднее, где посетил несколько фермеров, среди которых увидел пару потенциальных агентов. Обратная связь от этих встреч была очень позитивной, и я уже получил несколько заказов. Я никогда раньше не встречал такой восторженный отклик о нашей продукции, поэтому уверен, что нас ждет успех. В Мельбурн я вернулся во вторник и с того момента у меня было еще несколько полезных встреч. Вчера я встречался с Гарри Томасом, которого ты должно быть помнишь. Он работал с «Агрохим» в Лондоне пару лет в

начале 2000х, потом он открыл свой собственный бизнес здесь в Австралии и последние два года действовал как дистрибьютор нашей сельскохозяйственной техники. К концу нашей встречи он спросил о возможности быть единоличным дистрибьютором нашего удобрения. Вопрос, конечно, интересный, но мы еще не думали о точных продажах и дистрибьюторской сети, которая нам понадобится. Надо будет об этом поговорить, как только вернусь.

Однако пора отправлять тебе это письмо. Мне только что снова позвонили по поводу нашего удобрения, поэтому надо ответить. Буду на связи и передай привет всем в нашем отделе.

С наилучшими пожеланиями,
Джон.

UNIT 6. RECRUITMENT ADVERTISING AGENCIES

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|---------------------------|-----------------------------------|
| 1) recruitment agency | a) гордиться |
| 2) to offer services | b) момент целесообразности |
| 3) corporate identity | продажи |
| 4) to recognize the value | с) подлинность |
| 5) skilled staff | d) квалифицированный персонал |
| 6) to hold on | e) сохранять |
| 7) to be proud of | f) агентство по подбору персонала |
| 8) selling points | ла |
| 9) to run a company | g) торговый дом, фирма |
| 10) to be responsible for | h) управлять компанией |
| 11) identity | i) быть ответственным |
| 12) house | j) признавать ценность |
| | к) фирменный стиль |
| | l) предлагать услуги |

Task 2. Read the text.

THE BENEFITS OF USING RECRUITMENT ADVERTISING AGENCIES

Traditionally, recruitment advertising agencies are responsible for designing, writing, and placing job advertisements in the media. While this is still their main responsibility, they are now offering companies other services such as internal employee communication and the development of company literature, websites, and corporate identity (CI) in general. This change in focus reflects changes in the world of business. More and more companies now recognize the value of good employees and just how important it is to hold on to and attract skilled staff. Effective communication can help build bridges between the staff and the employer and provide both with an identity they can be proud of.

Here are just some of the benefits of using recruitment advertising agencies:

- Agencies have the expertise that companies do not always have in-house. This includes not only the ability to write and design ads but also the knowledge of, and relationships with, the press and media. Agencies can negotiate better prices and know which type of advert – whether in a newspaper, trade magazine, or online – can best reach the candidates you are looking for.
- Many larger agencies operate in wide, even global, markets and represent companies of different sizes across many different sectors or industries. This can help them understand a company's position within the recruitment marketplace and to see an employer's greatest selling points.
- Developing a new recruitment campaign or a new corporate identity requires a lot of time and money. Using an agency to handle this for you allows you to concentrate on running your company. By making one agency responsible for all your recruitment needs, you can make sure your company has a consistent message and thus attracts the right staff to fit your corporate culture and share your company's goals.

Task 3. Answer the following questions:

1. What are recruitment advertising agencies traditionally responsible for?
2. Are they offering anything else now?
3. What do these services reflect?
4. What does the agencies' expertise include?
5. Where do many agencies operate?
6. How does this help them?
7. What does the using an agency allow you to do?

Task 4. Match the following words from the text with their definitions:

- | | |
|------------------------------|---|
| 1) ad, advert, advertisement | a) advantage; profit; act of kindness |
| 2) house | b) to get and give |
| 3) media | c) to give, to supply(what is needed, especially what a person needs in order to live) |
| 4) internal | d) business company |
| 5) benefit | e) public announcement (in the press, TV, etc.) |
| 6) to provide | f) mass communication, e. g. television, radio, the press |
| 7) to reach | g) in the inside |
| 8) knowledge | h) to manage, to deal with |
| 9) to negotiate | i) regular, logical |
| 10) to handle | k) to discuss in order to come to an arrangement |
| 11) consistent | l) familiarity gained by experience, range of information |

*Task 5. Complete the sentences using the following words from the text: **identity, to negotiate, advertisement, consistent, benefits, in-house.***

1. We have placed a full-page display ... in every national newspaper.
2. Our travel service offers customers many including free insurance.
3. Employers refused ... with striking miners.
4. Our company runs some very good ... training courses.
5. The ideas in his various speeches are not
6. The cheque will be cashed upon proof of

Task 6. Supply Gerund forms for the words in brackets, translate the sentences. See Appendix 6.

1. We had to work extremely hard on the (train) course.
2. It's not worth (repair) the machine. It would be cheaper to buy a new one.
3. Everyone likes (congratulate) when they work hard.
4. We won't know the final cost of the TV programme until the production company finishes(film).
5. I will never forget (meet) the president.
6. This advertisement needs(re-design).
7. You'd better come later. Mr. Schmidt dislikes (interrupt) when he's in a meeting.
8. (Get) unemployment down is one of the government's priorities.

Task 7. Translate the following text into English using the dictionary:

Руководство к поиску работы:

1. Составьте список из 50 человек, которых Вы знаете и спросите каждого, знают ли они кого-нибудь, кто работает или работал у интересующего вас работодателя.
2. Посещайте ярмарки вакансий, чтобы встретиться с работодателями лицом к лицу или с другими профессионалами.
3. Создайте свой профиль и активизируйтесь на, который объединяет более миллионов пользователей. Наверняка, Вы сможете

найти кого-нибудь, кто знает кого-то, кто поможет создать эту связь.

4. Присоединяйтесь к ассоциациям в вашей сфере знаний или деятельности и объединяйтесь с людьми. Которые имеют те же убеждения.

5. Свяжитесь с Вашими одноклассниками или однокурсниками. Старые друзья могут помочь в приобретении новых связей.

6. Поговорите с маловероятными помощниками. Например, просмотрите список родителей друзей своих детей.

7. Позвоните или напишите лицу, ответственному за поиск работника на интересующую Вас должность. Никогда не говорите: «Вы прочитали мое резюме?». Наоборот, будьте готовы подтвердить Вашу квалификацию и интерес к должности. У Вас есть совсем немного времени, чтобы «продать» себя, поэтому прорепетируйте, прежде чем звонить или писать.

8. Каждый человек, ответственный за поиск кандидатуры на свободную вакансию разный, что усложняет задачу. Некоторые говорят, что можно звонить каждую неделю. Другие скажут, что достаточно звонить раз в две недели. Есть и такие, которые скажут Вам не звонить вовсе. Постарайтесь найти баланс между тем, чтобы быть вежливо-настойчивым. Не оказавшись при этом надоедливым.

UNIT 7. LEADERSHIP AND MANAGEMENT STYLES

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|---------------------------------|---------------------------------|
| 1) to carry out | a) развивать навыки руководства |
| 2) management styles | b) ключевая проблема |
| 3) to give orders | c) подход сверху вниз |
| 4) to develop leadership skills | d) сохранять контроль |
| 5) ability to lead | e) принимать решения |
| 6) to see clearly | f) мужчина |
| 7) to get to know | g) стили управления |
| 8) top-down approach | h) умение руководить |
| 9) male | i) передача полномочий |
| 10) to take decisions | j) узнать |

- 11) empowerment
- 12) to keep control
- 13) key issue

- к) выполнять
- л) ясно, четко видеть
- м) отдавать приказы, указания

Task 2. Read the interview with Ken Manners who is an expert on leadership and management styles and get ready to discuss it..

LEADERSHIP AND MANAGEMENT STYLES

Can leadership be taught? Or are the only real leaders born leaders?

“Traditional model for leadership in business has been the army. Managers and army officers give orders and their subordinates carry them out. Managers, like army officers, may be sent on leadership courses to develop their leadership skills, their ability to lead. But they still need a basic flair.”

What makes a great leader?

“The greatest leaders have charisma, an attractive quality that makes other people admire them and want to follow them. A leader may be described as a visionary, someone with the power to see clearly how things are going to be in the future. People often say leaders have drive, dynamism and energy.”

How have management styles changed in the last few years?

“In the past, leaders were distant and remote, not easy to get to know or communicate with. Today, managers are more open and approachable: you can talk to them easily. There is more management by consensus, where decisions are not imposed from above in a top-down approach, but arrived at by asking employees to contribute in a process of consultation.”

Do you think this trend will continue?

“Yes. There are more women managers now, who are often more able to build consensus than traditional military-style authoritarian male managers.”

What does ‘empowerment’ mean?

“Encouraging employees to use their own initiative, to take decisions on their own without asking managers first, is empowerment.”

Decision-making becomes more decentralized and less bureaucratic, less dependent on managers and systems. This is often necessary where the number of management levels is reduced.

To empower employees, managers need the ability to delegate, to give other people responsibility for work rather than doing it all themselves. Of course, with empowerment the key issue is keeping control of your operations.” [6]

Task 3. Answer the questions:

1. What has traditionally been the model for leadership in business?
2. What do managers need for leadership?
3. How may a leader be described?
4. What were leaders before?
5. How are decisions taken nowadays?
6. What is one of the points of female management?
7. When is the empowerment especially necessary?

Task 4. Match the sentences beginnings (1-7) with the correct endings (a-g).

1. We are looking for a new CEO, someone with strong leadership
2. Richard has real managerial flair
3. In the police, leaders are held responsible
4. She is an extraordinary leader
5. Thatcher had drive, energy and vision,
6. He was born leader. When everyone else was discussing

- a) but many thought it was the wrong vision.
- b) and has won the respect of colleagues and employees.
- c) for the action of their subordinates.
- d) skills and experience with financial institutions.
- e) what to do, he knew exactly what to do.
- f) who will bring dynamism and energy to the job.

Task 5. Complete the following text with the correct words given below: open, top-down, authoritarian, consultation, subordinates, decentralized, approachable, imposed, bureaucratic, remote.

“My name is Laura Garcia and I train people in modern management techniques. Old style managers were They took all the decisions and told their What to do without talking to them. They were often very From their employees. They Their decisions from above and their whole approach was and A modern manager has to be more and Decision-making needs to be So everyone should be involved in the process of ”.

Task 6. Match the following words from the text with their definitions from the Oxford Advanced Learner’s Dictionary of Current English:

- | | |
|------------------|--|
| 1. subordinates | a) a leader who can see what the future will be |
| 2. charisma | b) make smaller in size, number, degree, price, etc. |
| 3. flair | c) people working below managers and army officers |
| 4. visionary | d) to give hope, courage or confidence; support |
| 5. to empower | e) to lay or place a tax, duty, etc. |
| 6. to contribute | f) attractive quality that good leaders have |
| 7. consensus | g) talent |
| 8. to reduce | h) to give power or authority to act |
| 9. to encourage | i) general agreement (of opinion, etc); collective opinion |
| 10. to impose | j) to give ideas, suggestions |

Task 7. Put the adjectives in brackets into the comparative or superlative form adding any necessary words. See Appendix 5.

1. At Associated Box Company (ABC), employees call their managers 'sir'. At 'Superior Box Corporation (SBC) employees are ... (deferential) as everyone uses first names.
2. Managers have long meetings with employees at SBC when at ABC employees are never consulted in decision-making, so SBC is ... (informal) in the way people talk to each other.
3. Managers are ... (approachable) at Superior Box Corporation as they share the same canteen with employees.
4. Our Chief Executive Officer is ... (intelligent) person in the corporation.
5. Tom is... (responsible) employee in our company.
6. Siemens is ... (large) electronics company in Europe.
7. Bill Gates is one of ... (wealthy) men in the world.

Task 8. Translate the following text into English using the dictionary:

Советы офис-менеджеру или начальнику.

Не приказывайте, просите и будьте вежливы! Это то же самое, но звучит и работает лучше.

Помните, что люди работают с вами, а не на вас. Людям нравится, когда к ним относятся как к партнерам, а не как к рабам.

Сдерживай свои обещания. Важно записывать каждое обещание будь то что-то важное или то, что вы считаете менее важным.

Критикуйте, если нужно, только наедине - и делайте это объективно. Никогда никого не критиковать публично или в гневе.

Советы по-поводу секретаря.

В большинстве компаний секретарь нанимается строго для бизнеса. Если у Вас так мало офисной работы, что у секретаря есть время для управления Вашими (или ее собственными) личными делами, Вам не нужен секретарь.

Если Вы попросите ее сделать что-то, что выходит за рамки ее обычной офисной работы, надо осознавать, что Вы просите об одолжении. Тем не менее, это ставит Ваши отношения на более личную основу ...

Манеры для гостинной неуместны в офисе, и вы не должны вскакивать на ноги и отодвигать стул для своего секретаря каждый раз, когда она входит в Ваш офис. Но не относиться к ней так, как будто она никто.

Вам следует говорить приятное «Доброе утро», когда Вы приходите и «Пожалуйста» и «Спасибо» при каждой возможности; не ожидайте, что она будет носить стулья для Вашего собрания; проявляйте небольшой интерес к ее здоровью и настроению.

Примечание.

Когда Вы выходите, сообщайте, куда идете, как с Вами связаться и когда Вы собираетесь вернуться. Ей нужна информация, чтобы заменить Вас во время Вашего отсутствия.

Когда у кого-то назначена встреча с Вами, не следует заставлять человека ждать. Посетителя следует провести в Ваш офис в точно оговоренное время.

Но если вы действительно заняты, Ваш секретарь должен лично выйти к посетителю, объяснить Ваше отсутствие, извиниться, а затем дать определенное представление о том, как долго может продлиться ожидание.

Если посетитель решит подождать, Ваш секретарь должен убедиться, что ему удобно. Ей вовсе не обязательно «развлекать» посетителя. Следует продолжить свою работу, убедившись в том, что посетителю комфортно.

UNIT 8. HOW TO BE A GREAT MANAGER

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|------------------------|--|
| 1) to keep up morale | a) отличать, выделять |
| 2) to excel | b) недоиспользованный |
| 3) big wheel (sl) | c) фаворитизм (назначение на должности не по деловым качествам, а на основе личных симпатий, родственных отношений и т.д.) |
| 4) underused | d) слабости, недостатки; минусы |
| 5) MBWA | e) старомодный, несовременный; устаревший |
| 6) to wander aimlessly | |

- | | |
|-------------------|--|
| 7) favouritism | f) воспитание детей |
| 8) fatal | g) поддерживать боевой дух |
| 9) weaknesses | h) неминуемый, неизбежный |
| 10) old-fashioned | i) начальник, «шишка» |
| 11) child-rearing | j) метод управления, делающий акцент на важность личных контактов с персоналом; менеджер обходит компанию и беседует с сотрудниками) |
| | к) бесцельно бродить |

Task 2. Read the text.

How To Be A Great Manager

At the most general level, successful managers tend to have four characteristics:

- they take enormous pleasure and pride in the growth of their people;
- they are basically cheerful optimists - someone has to keep up morale when setbacks occur;
- they don't promise more than they can deliver;
- when they move on from a job, they always leave the situation a little better than it was when they arrived.

The following is a list of some essential tasks at which a manager must excel to be truly effective.

Great managers accept blame: When the big wheel from head office visits and expresses displeasure, the great manager immediately accepts full responsibility. The best managers are constantly aware that they selected and should have developed their people. Errors made by team members are in a very real sense their responsibility.

Great managers give praise: Praise is probably the most underused management tool. Great managers are forever trying to catch their people doing something right, and congratulating them on it.

Great managers put themselves about: Most managers now accept the need to find out not merely what their team is thinking, but what the rest of the world, including their customers, is saying. So MBWA (management by walking about) is an excellent thing, though it has to be distinguished from MBWAWP (management by walking about - without purpose), where senior management wander aimlessly, annoying customers, worrying staff and making a nuisance of themselves.

Great managers judge on merit: It's virtually impossible to divorce your feelings about someone - whether you like or dislike them - from how you view their actions. But suspicions of discrimination or favouritism are fatal to the smooth running of any team, so the great manager accepts this as an aspect of the game that really needs to be worked on.

Great managers exploit strengths, not weaknesses, in themselves and in their people: Great managers see strengths, in themselves as well as in other people, as things to be built on, and weakness as something to be accommodated, worked around and, if possible, eliminated.

Great managers make things happen: The old-fashioned approach to management was rather like the old-fashioned approach to child-rearing: 'Go and see what the children are doing and tell them to stop it!' Great managers have confidence that their people will be working in their interests and do everything they can to create an environment in which people feel free to express themselves.

(from The Independent)

Task 3. Read the following sentences. Which ones are true and which ones are false?

1. The best managers are responsible for errors made by their staff.
2. Great managers shouldn't praise their team members.
3. MBWA is an excellent thing, so senior management should annoy customers and worry staff.
4. Great managers regard their and other people's strengths as something to be built on.

5. Great managers have trust in their people and give them freedom to act.

Task 4. Find synonyms and antonyms for the following words in the text. The words are given in the same order as in the text:

SYNONYMS	ANTONYMS
merry	unsuccessful
to happen	failure
to give	to keep
important person	pleasure
mistake	wrong
consumer	purposefully
top management	modern
personnel	
to use	

Task 5. Match the following words from the text with their definitions:

- | | |
|--------------------|---|
| 1) head office | a) a person or an organization that buys a product or service from a shop or a business |
| 2) to select | b) a quality or an ability that a person or thing has that gives them an advantage |
| 3) to congratulate | c) a deserving or commendable quality or act |
| 4) customer | d) the main office of a company |
| 5) merit | e) to communicate pleasure, approval, or praise to (a person or persons); compliment |
| 6) to divorce | f) to choose (someone or something) in preference to another or others |
| 7) strength | g) to remove or separate, esp completely |

Task 6. Translate into Russian paying attention to modal verbs. See Appendix 7.

1. These goods can be made in the advanced countries.
2. The conference is to start next Monday in Paris.
3. I looked everywhere for the price-list but I couldn't find it.
4. May I interrupt the discussion to report the latest news?
5. We can look at this matter at our next meeting. It isn't urgent. We needn't discuss it today.
6. Could I ask you a question?
7. He should sign the contract.
8. She had to send the letter yesterday.
9. The prices may decrease next month.
10. Our sales manager could speak 2 foreign languages.
11. Output of cars may rise next year.

Task 7. Translate into English.

1. Он может говорить на нескольких иностранных языках.
2. Вы должны заплатить налог.
3. Вы должны знать закон спроса и предложения.
4. Вам не нужно покупать эти товары.
5. Наши продажи могут увеличиться на 10 процентов.
6. Мы должны знать условия поставки.
7. Собрание должно начаться в 11.00.
8. Я думаю, нам следует увеличить выпуск продукции.

UNIT 9. WHAT TYPE OF BUSINESS ORGANIZATION IS BEST FOR YOU?

Task 1. Match the following English words with their Russian equivalents:

1) sole proprietorship	а) доход
2) liability	б) долг
3) debt	с) товарищество

4) expense	d) индивидуальное частное предприятие
5) income	е) незнакомый
6) unfamiliar	f) активы
7) partnership	g) вычитать, удерживать
8) to file a tax return	h) ответственность
9) assets	i) расход
10) to deduct	j) бухгалтер
11) accountant	к) подавать налоговую декларацию
12) sufficient	л) достаточный

Task 2. Read the text and say which form of business organisation you find the most convenient.

What Type of Business Organization is Best for You?

Whether you are going it alone or with another person, it is best to consult a lawyer to determine which form of business organization will be best for you. Your choices and the benefits of each form are essentially as follows:

Sole Proprietorship: A sole proprietorship is one person alone. He or she will have unlimited liability for all debts of the business, and the income or loss from the business will be reported on his or her personal income tax return along with all other income and expense he or she normally reports (although it will be on a separate schedule). Although proprietorship avoids the expense of forming a partnership or corporation, many start businesses this way because they are unfamiliar with the other forms of organizations.

General Partnership: In a general partnership, each of the two or more partners will have unlimited liability for the debts of the business. The income and expense is reported on a separate return for tax purposes, but each partner then reports his or her pro-rata share of the profit or loss from the business as one line on his personal tax return.

Limited Partnership: With a limited partnership, each of the general partners has unlimited liability for the debts of the partnership, but the limited partner's exposure to the debts of the partnership is limited to the

contribution each has made to the partnership. With certain minor exceptions, the reporting for tax purposes is the same as for a general partnership.

Corporation: A corporation provides limited liability for the investors. Except as indicated below, none of the shareholders in a corporation is obligated for the debts of the corporation; creditors can look only to the corporation's assets for payment. The corporation files its own tax return and pays taxes on its income. If the corporation distributes some of its earnings in the form of dividends, it does not deduct the dividend in computing its taxes, but the shareholder recipients must pay taxes on those dividends even though the corporation has paid taxes on its earnings. A corporation has some tax benefits such as deductibility of health insurance premiums.

"S" Corporation: A corporation that has made an election to be an "S" Corporation for federal income tax purposes is treated as a partnership for tax purposes, although it is treated as a regular corporation for other purposes.

Limited Liability: A limited liability company provides limited liability for all of its members, but typically can be treated as a partnership for federal income tax purposes. State laws may differ as to whether it is treated as a partnership or a corporation for state income tax purposes. It can be managed by all of the members or can have centralized management in one or more of the members.

Obviously there are variations in these rules, and you should consult with your attorney and/or accountant in each specific case to determine what form of organization best fits your needs.

One of the things to consider in making the final decision is, although a corporation has limited liability for its shareholders, if the corporation does not have sufficient assets various creditors may insist on personal guarantees from the shareholders. Examples are your landlord, some suppliers, and by law, liability for certain payroll taxes and liabilities to employees. [17]

taxes.

5. In Britain, The Inland Revenue ... (to collect) taxes.

6. Which company you ... (to work) for?

7. He ... (to work) as a tax inspector for nine years.

8. Recently her company ... (to send) her to Paris and ... (to pay) all her expenses.

Task 8. Translate the following text into English using the dictionary:

Выход к широким массам

Частные и котируемые компании похожи в одном: у обоих есть акционеры, которые владеют частью бизнеса. Однако частная компания не может предложить широкой публике покупать свои акции, а ее акционеры не могут продавать свои акции, если другие участники не согласны.

Любой может купить акции котируемой компании. Они свободно покупаются и продаются на специальном рынке - Фондовая биржа. Когда компания желает получить котировку, она обращается за котировкой к бирже, что является заявлением о цене акции.

Если заявка является успешной, Фондовая биржа торгует своими акциями и публикует их цену каждый день.

Есть три основные причины, по которым компании получают котировки. Во-первых, многим компаниям необходимо собрать деньги для расширения своего бизнеса. Для финансирования они могли бы попытаться получить деньги в банке. Но, возможно, они уже заняли крупные суммы, поэтому они не хотят увеличивать свои долги.

Во-вторых, есть компании, которые создавались владельцами на протяжении многих лет. Когда владелец становится старше, он не хочет, чтобы все его деньги были связаны в данном бизнесе. Поэтому он продает часть компании населению.

Наконец, есть тип бизнеса, который был основан много лет назад. В настоящее время он стала крупной компанией, и ее акции распределены среди различных членов семьи. Некоторые могут быть не заинтересованы в компании, в то время как другие имеют разные взгляды на то, как ей управлять. Акционеры категорически не

согласны друг с другом, поэтому становится трудно хорошо управлять компанией. В таком случае единственным выходом может стать получение котировки на фондовой бирже.

Есть одна причина, по которой владельцы компании могут не захотеть получить котировки. Если директора являются единственными акционерами - или имеют очень крупных акционеров - в своей компании, они могут получать существенную пользу от этого. Например, бизнес может владеть такими вещами, как дома директоров, их автомобили и даже автомобили их жен. Возможно, он оплачивает бензин и отпуска, которые являются деловыми расходами. В этом случае, может быть, лучше и не становиться котируемой компанией.

UNIT 10. THE PERFECT CV

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|----------------------|---|
| 1) gutsy | a) работодатель |
| 2) recruiter | b) подать заявление |
| 3) to submit | c) совпадение; сильный, достойный противник |
| 4) efficiency | d) последовать; уточнять(информацию) |
| 5) employer | e) смелый, бесстрашный |
| 6) to apply | f) представить на рассмотрение; отправить |
| 7) to require | g) требовать |
| 8) to follow up | h) специалист по подбору кадров |
| 9) job board | i) обязанность |
| 10) match | j) уместный, относящийся к делу |
| 11) responsibility | k) быть на связи |
| 12) job fair | l) эффективность |
| 13) to keep in touch | m) доска объявлений с предложениями работы |
| 14) relevant | n) ярмарка вакансий |

oil price when his boss called.

Task 8. Translate the following text into English using the dictionary:

Бизнесмены и предприниматели

Бизнесмен – это тот, кто работает в своем собственном бизнесе или в качестве менеджера в организации.

Предприниматель – это тот, кто начинает или основывает свою собственную компанию, беря на себя все риски, связанные с этим. Предприниматель может основать серию компаний или стартапов. Некоторые предприниматели оставляют свои компании, иногда для того, чтобы основать больше компаний. Другие могут остаться и развивать свой бизнес.

Большая компания, которой в основном владеет один человек или семья называется бизнес- империей. Успешные бизнесмены, особенно те, у которых много организаций. Называются бизнес-лидерами, а на языке журналистов капитанами индустрии.

Вопрос о том, рождаются ли такие люди с лидерскими навыками или их можно приобрести является предметом частых дискуссий.

Люди, возглавляющие большие бизнес-империи называются, особенно в среде журналистов, магнатами, могулами или тайкунами. Эти слова часто употребляются в следующих комбинациях:

медиа пресс судоходства нефтяной	магнат
кино медиа судоходства	могул
недвижимости программного обеспечения	тайкун

UNIT 15. BUSINESS ETHICS

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|-------------------------|-----------------------------------|
| 1) to conduct | a) добровольно |
| 2) to define | b) предварительное предупреждение |
| 3) laundered money | c) проводить |
| 4) to violate the rules | d) определять |
| 5) an advance notice | e) отозвать(продукцию) |
| 6) ethical performance | f) проглотить |
| 7) voluntarily | g) нарушить правила |
| 8) to withdraw | h) отмытые деньги |
| 9) to recall | i) этическое поведение |
| 10) to swallow | j) изымать |

Task 2.. Read the text to find the answers to the following questions.

1. What is ethics?
2. What does ethics deal with?
3. What is business ethics?
4. What are the common examples of unethical behavior in business?
5. Do you know any companies that are famous for their ethical behavior?
6. Do you choose to buy from them because of this?
7. What does the society expect from business?

Business Ethics

Ethics is a set of rules that define the right and wrong conduct. These ethical rules tell us when our behavior is acceptable and when it is disapproved and considered to be wrong. Ethics deals with fundamental human relationships.

Business ethics is not a special set of ethical rules different from ethics in general and applicable only to a business. Business ethics is the

application of general ethical rules to business behavior. If a society's ethical rules say that dishonesty is unethical and immoral, then anyone in business who is dishonest with employees, customers, stockholders or competitors is acting unethically and immorally. If protecting others from harm is considered to be ethical, then a business firm that recalls a defective and dangerous product is acting in an ethical way.

Banks that allowed laundered money to flow through their accounts not only broke the law but protected criminals who harmed society and who brought tragedy into the lives of drug users and addicts. The supervisor who failed to give an employee advance notice of being fired was not breaking the law, but they felt unethical in not telling the whole truth. When business firms or people in business violate the rules that define right and wrong behavior, they are acting unethically, and they also may be acting illegally.

However, business frequently demonstrates a high level of ethical performance. Twice within a five-year period, Johnson & Johnson protected its customers by recalling stocks of Tylenol capsules when poison was found in some Tylenol bottles on store shelves. In a similar case, Parker brothers voluntarily withdrew its all-time best-selling toy when two children choked to death after swallowing some of its parts. Both companies spent millions of dollars on the recall.

One of the major social challenges faced by business is to balance ethics and economics. Society wants business to be ethical and economically profitable at the same time.

Task 3. Read the following sentences. Which ones are true and which ones are false?

1. Ethical rules tell us when our behavior is right or wrong.
2. Business ethics is not the same as ethics in general.
- 3 You behave unethically if you are dishonest with your employees, customers or competitors.
4. If a company doesn't recall a defective product it means that this company is acting in an ethical way.
5. Banks involved in money laundering not only break the law but also protect criminals.

6. Firms rarely demonstrate a high level of ethical performance.
 7. The main challenge that business face is the balance between ethics and profit.

Now write correct versions of the false sentences.

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text.

SYNONYMS

- suitable (adj)
- basic (adj)
- buyer (n)
- to defend (v)
- to lay off (v)
- to break (v)
- often(adv)

ANTONYMS

- wrong(adj)
- approved (adj)
- same (adj)
- honesty (n)
- to ban (v)
- lie (n)
- minor (adj)

Task 5. Match the following words from the text with their definitions from the Oxford Advanced Learner's Dictionary of Current English:

- | | |
|----------------|---|
| 1) rules | a) small thing meant for amusement rather than for serious use |
| 2) application | b) way of behaving; manners (good or bad); treatment shown towards others |
| 3) to fail | c) person who is addicted, especially to smth harmful |
| 4) harm | d) to omit, to neglect |
| 5) addict | e) law or custom which guides or controls behavior or action |

- | | |
|-----------------------|---|
| 6) competitor | f) be unable to breathe because of smth in the windpipe, or because of emotion |
| 7) behavior | g) substance causing death or harm if absorbed by a living thing, animal or plant |
| 8) poison | h) damage, injury |
| 9) toy | i) putting to practical use |
| 10) to choke to death | j) rival |

*Task 6. Complete the sentences using the following words or phrases from the text in the correct form: **voluntarily, laundered money, recall, addict, behavior, rules, honesty.***

1. They consider as one of the most important qualities of an applicant.
2. They agreed to help people suffered from earthquake absolutely
3. He was attending a conference on the weightier subject of capital flight and
4. The ambassador was to his own country.
5. Now a new generation of high-tech is increasing and Internet addiction is rapidly becoming the latest problem of the computer age.
6. Instead of coming out on strike, the men decided to work to
7. His towards me shows that he does not like me.

Task 7. Put the verbs in brackets into the correct form Past Simple (active or passive). See Appendix 1 and 5.

1. Our company ... (found) in 1848.
2. The company's suppliers always ... (complain) about late payment.
3. Most of the senior managers ... (fire) after the takeover.
4. The company ... (have) two loss-making subsidiaries.
5. The factory where they ... (make) shoes used very old machinery.
6. Some of the candidates ... (invite) to an interview.

7. The factory in London is working again, because one part ... (not destroy) by the fire.
8. All the company's customers ... (come) from the local area.
9. The company's products ... (be) very old fashioned.
10. At last year's launch party, who ... (invite) to do the catering?

Task 8. Translate the following text into English using the dictionary:

Япония планирует сбросить костюмы

Согласятся ли японцы носить другую одежду?

Хироси Окуда, импозантный председатель Toyota Motor, крупнейшей японской компании, собирается дебютировать на взлетно-посадочной полосе, прогуливаясь перед камерами для новой национальной кампании, чтобы убедить японских мужчин помочь нации сэкономить энергию, сбросив свои пиджаки и галстуки летом.

Этот призыв появился, поскольку Япония – страна, которая является вторым по величине импортером нефти в мире, после Соединенных Штатов – объявила о швейной революции, призванной сократить летние счета кондиционирования воздуха. Темный деловой костюм, любимая униформа для поколений служащих, должен остаться дома этим летом. Все государственные и частные офисы – в попытке сэкономить энергию и уменьшить выход газов глобального потепления – должны установить свои кондиционеры на относительно душные 28 градусов по Цельсию. Премьер-министр Дзюньитиро Коидзуми заявил: “ Правительство будет играть ведущую роль в предотвращении глобального потепления. С этого лета правительство планирует начать без галстука, без пиджака”.

До сих пор офисные кондиционеры были разными, и некоторые женщины жаловались на ледяную температуру, которая позволяет костюмам их коллег-мужчин выглядеть хрустящими.

Благодаря кондиционерам, которые будут выбрасывать менее горячий воздух на улицы, город также надеется атаковать свой летний синдром “острова тепла”. С несколькими парками, обширными полосами бетона и новыми высотными зданиями, блокирующими морские бризы, количество “ тропических ночей”

Токио – когда термометры никогда не опускаются ниже 25 градусов по Цельсию – подскочило до 41 в прошлом году.

Йошихиса Фудзита, чиновник министерства окружающей среды, отвечающий за кампанию, сказал: “Японцы часто чувствуют, что они не могут сделать то или другое, если их боссы не делают этого. Мы нацелились на топ-менеджеров крупных корпораций, которые должны возглавить это движение, иначе сотрудники небольших компаний будут считать: “Мы не можем снять галстуки, когда их носят наши клиенты”.

Некоторые японцы подозревают заговор национальной швейной промышленности, чтобы скопировать бум, которым однажды воспользовались американские магазины одежды, когда “свободные пятницы” заставили офисных работников увеличить свои шкафы с брюками цвета хаки и хорошими спортивными рубашками.

Но офисные работники не должны сдавать свои темные костюмы без боя. Во второй половине дня в Otomachi, финансовом районе Токио, мужчины на обеденных перерывах предсказали небольшое ослабление одного из самых консервативных дресс-кодов в мире.

“Главное препятствие находится за пределами компании”, - сказал Сеигиро Кибуджи, а 36-летний продавец. Проблема в том, сказал он, “как вы выглядите, когда встречаете клиентов, особенно старых клиентов”.

51-летний Норуюки Ушияма согласился. “В Японии отношения с клиентами очень деликатные”, – сказал он. “Чтобы изменение дресс-кода стало реальным, вы должны начать именно здесь”.

Шинро Хаяси, редактор мужского клуба, старейшего японского журнала мужской моды, связывает комфортное состояние работника в темном костюме с групповой этикой, которая восходит к феодальным временам.

“Японцы носят костюмы часто из-за их чувства принадлежности к дому, к клану”, - сказал он. “Вы можете спрятаться в форме и не раскрывать свою индивидуальность”.

Кроме того, костюм означает бизнес. “Костюм демонстрирует, на международном языке, то, что парень, с которым вы говорите, понимает смысл контракта, правила бизнеса”, - сказал г-н Хаяси,

который был одет в синие джинсы и белую хлопчатобумажную рубашку с французскими манжетами.

“Г-н Окуда - лучший бизнесмен в Японии”, - сказал г-н Хаяси.“

Если он действительно серьезно относится к движению без галстуков, отец дома должен продемонстрировать это сам”.

Но что произойдет, если в следующий понедельник утром легионы в деловых костюмах войдут в поезда Токио, как будто ничего не произошло? Следующим шагом могут стать случайные, необъявленные офисные рейды полиции моды.

Unit 16. Logistics

Task 1. Match the following English words and phrases from text A with their Russian equivalents:

1) flow of goods	а) цепь добавочной стоимости продукта
2) the Council of Logistics Management	б) соответствовать требованиям заказчика
3) integrated planning	в) собирать и обрабатывать заказы
4) simulation software	д) царство логики
5) realm of logistics	е) программное обеспечение для моделирования
6) to aggregate and process orders	ф) интегрированное планирование
7) to conform to customer requirements	г) Совет материально-технического обеспечения
8) value-added chain	h) поток товаров

Task 2. Read and translate text A.

Logistics

Logistics is the management of the goods flow between the point of origin and the point of consumption in order to meet some requirements, for example, of customers or corporations. The resources managed in logistics can include physical items, such as food, materials, animals, equipment and liquids, as well as abstract items, such as time, information, particles, and energy. The logistics of physical items usually involves the integration of information flow, material handling, production, packaging, transportation, inventory, warehousing, and often security. The complexity of logistics can be modeled, analyzed, visualized, and optimized by dedicated simulation software. The minimization of the use of resources is a common motivation in logistics for import and export.

The prevalent view is that the term logistics comes from the late 19th century: from French *logistique* (*loger* means to lodge).

The New Oxford American Dictionary defines logistics as "the detailed coordination of a complex operation involving many people, facilities, or supplies", and the Oxford Dictionary on-line defines it as "the detailed organization and implementation of a complex operation". As such, logistics is commonly seen as a branch of engineering that creates "people systems" rather than "machine systems".

According to the Council of Logistics Management (CLM), logistics includes the integrated planning, control, realization, and monitoring of all internal and network-wide material, part, and product flow, including the necessary information flow, industrial and trading companies along the complete value-added chain (and product life cycle) for the purpose of conforming to customer requirements.

Logistics is the process of planning, implementing, and controlling the effective and efficient flow of goods and services from the point of origin to the point of consumption.

Academics and practitioners traditionally refer to the terms operations or production management when referring to physical transformations taking place in a single business location (factory,

restaurant or even bank clerking) and reserve the term logistics for activities related to distribution, that is, moving products on the territory. Managing a distribution center is seen, therefore, as pertaining to the realm of logistics since, while in theory the products made by a factory are ready for consumption they still need to be moved along the distribution network according to some logic, and the distribution center aggregates and processes orders coming from different areas of the territory.

Task 3. Match the following words from the text with their definitions:

1) management (in business and organizations)	a) refers to the goods and materials that a business holds for the ultimate purpose of resale (or repair).
2) warehouse	b) is the technology of enclosing or protecting products for distribution, storage, sale, and use.
3) transport or transportation	c) is the movement of people, animals and goods from one location to another. Modes of transport include air, rail, road, water, cable, pipeline and space.
4) packaging	d) is a commercial building for storage of goods.
5) inventory or stock	e) is the function that coordinates the efforts of people to accomplish goals and objectives using available resources efficiently and effectively.

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text.

SYNONYMS

- request (n)
- client (n)

ANTONYMS

- off-line (adj)
- common (adj)

- application (n)
- corporation (n)
- synchronization (n)
- sequence (n)
- change (n)

- passive (adj)
- ineffective (adj)
- inefficient (adj)
- untraditional (adj)
- same (adj)

*Task 5. Complete the sentences using the following words or phrases from the text and translate them: **export, planning, a branch, management, coordination***

- 1) Logistics is the between the point of origin and the point of consumption in order to meet some requirements, for example, of customers or corporations.
- 2) The New Oxford American Dictionary defines logistics as "the detailed ... of a complex operation involving many people, facilities, or supplies".
- 3) Logistics is commonly seen as ... of engineering that creates "people systems" rather than "machine systems".
- 4) According to the Council of Logistics Management, logistics includes the integrated..., control, realization, and monitoring of all internal and network-wide material, part, and product flow, including the necessary information flow, industrial and trading companies along the complete value-added chain (and product life cycle) with the purpose of conforming to customer requirements.
- 5) The minimization of the use of resources is a common motivation in logistics for import and ...

Task 6. Complete the sentences using the following prepositions: in, of, for, from.

- 1) The resources managed ... logistics can include physical items, such as food, materials, animals, equipment and liquids, as well as abstract items, such as time, information, particles, and energy.

- 2) The logistics of physical items usually involves the integration ... information flow, material handling, production, packaging, inventory, transportation, warehousing, and often security.
- 3) The complexity ... logistics can be modeled, analyzed, visualized, and optimized by dedicated simulation software.
- 4) The prevalent view is that the term logistics comes ... the late 19th century
- 5) Academics and practitioners traditionally refer to the terms operations or production management when referring to physical transformations taking place ... a single business location (factory, restaurant or even bank clerking)
- 6) The distribution center aggregates and processes orders coming from different areas ... the territory.

Task 7. Rewrite the sentences, putting the verbs in the passive voice.

As such, logistics is commonly(see) as a branch of engineering that creates "people systems" rather than "machine systems".

- 1)The confirmation of the order.....(write) by our client.
- 2)Logistics (develop) all over the world.
- 3)This order (accept) last week.
- 4)All the papers(sign) tomorrow.
- 5)Several mistakes..... (make) by the new manager.

Task 8. Translate the following text into English using the dictionary:

1. Когда вы хотите что-то купить, вы это заказываете или размещаете заказ. Когда товар готов, он вам отправляется.
2. Накладная – это документ, который показывает сумму, необходимую заплатить.
3. Денежный поток – постоянная проблема. Я получаю материалы от поставщика на условиях 30-дневной оплаты, но я поставляю большим компаниям, которые платят мне на условиях 60- дневной оплаты.
4. За некоторые виды новых вин, вы можете заплатить специальную цену авансом и ждать доставку в течение 10 месяцев.
5. Маленькие компании жалуются на то, что большие компании зло-

употребляют торговым кредит, оплачивая накладные слишком медленно.

Unit 17. Handling and Order Processing

Task 1. Match the following English words and phrases from text B with their Russian equivalents:

1) handling and Order Processing	a) стеллажи для тяжёлых грузов
2) trans-pallet handlers	b) консольные стеллажи
3) bilateral handlers	c) стойки клеточные (либо статические или подвижные)
4) counterweight handler	d) погрузчики-штабелеры, стакеры
5) stacker handlers	e) противовес для перевалки груза
6) cell racks (either static or movable)	f) двусторонние погрузчики
7) cantilever racks	g) поддоны для погрузчика
8) gravity racks	h) транспортировка и обработка заказа

Task 2. Read and translate text B. Answer the following questions:

- 1) What does handling systems include?
- 2) What are the unit loads ?
- 3) What is Order processing?
- 4) Can picking be manual or automated?
- 5) What is AGV?

Handling and Order Processing



Handling systems include: trans-pallet handlers, counterweight handler, bilateral handlers, trilateral handlers, AGV* and stacker handlers. Storage systems include: pile stocking*, cell racks (either static or movable), cantilever racks and gravity racks.

Unit loads* for transportation of luggage at the airport, in this case the unit load has protective function.

Unit loads are **combinations of individual** items which are moved by handling systems, usually employing **a pallet of normed dimensions**.

Order processing is a sequential process involving: processing with-drawal list, picking (selective removal of items from loading units), sorting (assembling items based on destination), package formation (weighting, labeling and packing), order consolidation (gathering packages into loading **units for transportation**, control and **bill of lading**).

Picking can be both manual or automated. Manual picking can be both man to goods, i.e. operator using a cart or conveyor belt, or goods to man, i.e. the operator benefiting from the presence of a mini-load ASRS, vertical or horizontal carousel or from an Automatic Vertical Storage System (AVSS). Automatic picking **is done either with dispensers or depalleting robots**.

Sorting can be done manually through carts or conveyor belts, or automatically through sorters [10].

*AGV – is **an automated guided vehicle or automatic guided vehicle (AGV)** is a mobile robot that follows markers or wires in the floor, or uses vision, magnets, or lasers for navigation. They are most often used in industrial applications to move materials around warehouse. Application of the automatic guided vehicle has broadened during the late 20th century.

* The stock pile can store a total of 250 weight units of resources per square of footprint. A minimum sized stock pile (2x2) will be able to hold 1000 weight units.

- *Unit loads - грузовые блоки/ отсеки для погрузки
- handling systems - погрузочно-разгрузочные системы
- package formation - формирование пакета
- retractable mast handler - выдвижной погрузчик
- bill of lading – накладная
- picking - комплектование
- a cart – тележка
- a conveyor belt - конвейерная лента

Task 3. Match the following words from the text with their definitions:

1) Order processing	a) is a material handling storage aid system designed to store materials on pallets
2) A bill of lading (sometimes abbreviated as B/L or BoL)	b) is a series of bins which revolve on an oval track. Every bin has shelves which are adjustable to .75" and can be configured for a myriad of standard and special applications.
3) An automated storage and retrieval system	c) (ASRS or AS/RS) consists of a variety of computer-controlled systems for automatically placing and retrieving loads from defined storage locations
4) A horizontal carousel	d) is a document issued by a carrier which details a shipment of merchandise and gives title of that shipment to a specified party.
5) Pallet rack	e) the process or the work flow associated with the picking, packing and delivery of the packed item(s) to a shipping carrier

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text.

SYNONYMS

- baggage (n)
- element (n)
- mixtures (n)
- airdrome (n)
- magnitude (n)
- size (n)
- cable (n)

ANTONYMS

- unilateral (adj)
- horizontal (adj)
- manual (adj)
- movable (adj)
- unpacking (adj)
- rare (adj)
- reduced (adj)

Task 5. Complete the sentences using the following words:

belts, dispensers, consolidation, handlers, combinations

1) Unit loads are ...of individual items which are moved by handling systems, usually employing a pallet of normed dimensions.

2) Handling systems include: trans-pallet ..., counterweight handler, retractable mast handler, bilateral handlers, trilateral handlers, AGV and stacker handlers.

3) Order processing is a sequential process involving: processing withdrawal list, picking (selective removal of items from loading units), sorting(assembling items based on destination), package formation(weighting, labeling and packing), order ...(gathering packages into loading units for transportation, control and bill of lading)

4) Automatic picking is done either with ... or depalleting robots.

5) Sorting can be done manually through carts or conveyor..., or automatically through sorters.

Task 6. Complete the sentences using the following prepositions: **in, of, for, from**:

1) Unit loads... transportation of luggage at the airport; in this case the unit

load has protective function.

- 2) Unit loads are combinations of individual items which are moved by handling systems, usually employing a pallet ... normed dimensions.
- 3) Order consolidation is a process involving: gathering packages into loading units ... transportation, control and bill ... lading, etc.
- 4) Automatic picking is done either... dispensers or depalleting robots.

Task 7. Rewrite the sentences, putting the verbs in the Passive Voice.

- 1) Salaries..... (pay) every month to Logistics managers.
- 2) This company.....(found) ten years ago.
- 3) Mr. Lee says the contract with this logistics company (sign) next week.
- 4) Logistics manager made a lot of mistakes at work and finally..... (fire).

Task 8. Translate the following text into English using the dictionary:

1. Мы не ожидаем, что наши деловые потребители будут оплачивать немедленно. Им предоставляется торговый кредит – период времени, до конца которого они должны заплатить, обычно это 30 или 60 дней.
2. Если покупатель заказывает большое количество товара или платит в течение определенного времени. Мы даем ему скидку.
3. Но некоторых покупателей, особенно тех, с кем мы раньше не работали, мы просим оплатить заказ авансом, то есть до получения товара.
4. Мы предлагаем двухпроцентную скидку тем, кто готов оплатить с течение 10 дней.
5. У нас очень строгая кредитная политика: наше условие оплаты для всех 30 дней.

Unit 18. Job Description: Logistics Manager

Task 1. Match the following English words and phrases from text C with their Russian equivalents:

1) custom clearance	a) системы закупок
2) corporate compliance	b) центральное положение в реализации СПД
3) submittal of documents	с) платежный запрос от поставщиков
4) transportation services are procured(purchased)	d) Оказывать содействие в разрешении по накладным
5) assist in invoice resolution	е) логистические услуги проплачиваются, приобретаются, закупаются.
6) payment queries (requests)	f) предоставление документов
7) pivotal position in SAP implementation	g) корпоративное соответствие
8) procurement systems	h) таможенное оформление

Task 2. Read the description of the logistics manager responsibility areas from the advertisement:

Job Description

Logistics Manager Requisition ID: 00242921

Submittal of documents to customs broker.

Maintenance of compliance with customs brokers according to state customs legislation. Preparation of all necessary docs for customs clearance.

- Conversion of material/ goods/ equipment requisitions to Purchase.

Orders:

- Receive and evaluate purchase requisitions for goods / materials / equipment – identify suppliers, price, payment terms, delivery requirements, and that all applicable documents are included...

- Ensure that **transportation services are procured** at best cost, manage RFQ and RFP.

- **Invoice resolution support**

Assist in invoice resolution and payment queries from suppliers / subcontractors, **working with Accounts Payable** / Finance or Operations as required

- Be in the position in SAP implementation.
- Implement, enforce and maintain inventory (stocktaking) management rules.

Qualifications

Requirements

- Experience in a Supply Chain environment 3-5 years.
- English language knowledge at Intermediate level or higher.
- Completed secondary-level education requirements (equivalent to high school diploma at a minimum).
- Experience with SAP, Oracle or similar procurement systems preferred.
- Strong communication skills – verbal and written, ability to communicate effectively to varied audiences.
- Microsoft Office – Excel, Word, Outlook
- Keyboard proficiency;
- Self-motivated, able to **perform role with minimum supervision**;
- Able to manage multiple **priorities in a dynamic environment**;
- Acts with a high sense of urgency.

Job: Integrated supply Chain

Primary Location: RUS-MSK-Moscow

Education Level: Master's Degree

Shift: Day Job

Travel: No

Relocation Available: No
 SBG: ACS
 University Relations Requisition: No 10

Task 3. Match the following words from the text with their definitions:

1) an invoice, bill or tab	a) is a software suite providing front-office
2) a requisition	b) is is an individual or in many cases a business that signs a contract
3) compliance	c) means conforming to a rule, such as a specification, policy , standard or law
4) a subcontractor	d) is a request for something, especially a formal written request
5) SAP – The Standard Procurement System	e) is a commercial document issued by a seller to a buyer, relating to a sale transaction and indicating the products, quantities, and agreed prices for products or services the seller had provided the buyer.

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text.

SYNONYMS

- obligation (n)
- shipping (n)
- explanation (n)
- appointments (n)
- lawmaking (n)

ANTONYMS

- inapplicable (adj)
- unpayable (adj)
- excluded (adj)
- significant (adj)
- unnecessary (adj)

- unique (n)
- observation (n)

- buyer (adj)
- Incomplete (adj)

Task 5. Answer the following questions:

1) Is checking of shipping documents for customs one of the key areas of responsibility for Logistics Manager?

What are the other key areas of responsibility for this position?

2) Should Logistics Manager assist in invoice resolution and payment queries from suppliers?

3) What level of English language knowledge should Logistics Manager have?

4) What level of education is required for a Logistics Manager?

5) Is the experience with SAP, Oracle or similar procurement systems preferred?

6) Should Logistics Manager have strong communication skills?

7) Should Logistics Manager be able to work in Microsoft Office – Excel, Word, and Outlook or in Pascal?

*Task 6. Complete the collocations using the following prepositions: **in, of, for, from.***

- 1) documents ... customs
- 2) submittal ... documents
- 3) maintenance ... compliance
- 4) working... Accounts Payable
- 5) to perform role ... minimal supervision
- 6) priorities ... a dynamic environment

Task 7. Prepare for the business game. Create your own "Job Interview" conversations based on the description of the requirements for a logistician and the following interview of Elizabeth Groves with the employee Mr. Green. Act out their roles.

"Job Interview"

Mr. Green: You are applying for a post here. I have read your letter, but now I want to ask you a few personal questions. First, how old are you?

Elizabeth: Twenty-four, sir.

Mr. Gr: I see. So you left school about seven years ago. What were your best subjects at school?

El: English and history. I liked French, too, and art. I didn't like Chemistry or science much. Mathematics was my worst subject.

Mr. Gr: Mathematics is sometimes very useful in **Logistics**.

El: Oh, well. I can do simple arithmetic and I have studied bookkeeping.

Mr. Gr: What have you been doing for the last seven years? I believe you have had some **Logistics** and commercial training.

El: When I left school I went to Barsetshire Technical College and took a course in shorthand-typing, bookkeeping, office practice and some other subjects.

Mr. Gr: How long was this course?

El: One year.

Mr. Gr: And what did you do when you left the technical college?

El: I went to work in an insurance company in Liverpool.

Task 8. Translate the following text into English using the dictionary:

Меня зовут Джон, и я владею сетью спортивных магазинов. В прошлом году я начал осуществление e-commerce операций, то есть продавать товар через интернет. У нас все получилось. Посетителям не сложно найти то, что они хотят, добавляя товар в свою покупательскую корзину и безопасно оплачивая кредитной картой. В прошлом году у нас было 2 миллиона уникальных пользователей(разных индивидуальных посетителей), которые сделали 35 миллионов просмотров нашей web-страницы.

E-commerce или электронная торговля в розницу действует как форма рекламы и поднимает уровень бизнеса в наших традиционных магазинах. Чистые Интернет-коммерческие операции очень сложны. Чтобы преуспеть, я думаю, необходима комбинация традиционной розничной торговли и e-commerce – то, что

по-английски называется click-and-mortar. В нашем случае, это также помогло нам решить «проблему последней мили» – физической доставки товара интернет-покупателям: мы просто доставляем товар из местных магазинов.

UNIT 19. EMPLOYMENT AND EARNINGS IN US HEALTH CARE INDUSTRY

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|--------------------------------|--|
| 1) tuition reimbursement | a) лечебница |
| 2) to handle emergencies | b) отпуск по болезни |
| 3) health insurance | c) оплачиваемое обучение |
| 4) sick leave | d) медицинская страховка |
| 5) residential care facilities | e) муниципальные районы |
| 6) metropolitan areas | f) компенсация платы за обучение |
| 7) nursing | g) пожилое население |
| 8) elderly population | h) неконтролируемые работники |
| 9) nonsupervisory workers | i) рост занятости |
| 10) employment growth | j) рабочий, занятый неполный рабочий день |
| 11) part-time workers | k) справляться с чрезвычайными ситуациями |
| 12) paid training | l) система помощи на дому старым и больным людям |

Task 2. Read the text to find the answers to the following questions.

1. Which jobs are growing more quickly according to economic advisers?
2. How many jobs did US healthcare provide in 2008?
3. How many will it generate between 2008 and 2018?
4. Why are average earnings in hospitals often higher than in other segments?
5. Do wages in individual healthcare occupations vary? If yes, how?

6. What else can affect earnings in healthcare?
7. What standard benefits do healthcare employees receive?

EMPLOYMENT AND EARNINGS IN US HEALTH CARE INDUSTRY

The White House's economic advisers say jobs providing health care and helping the environment are growing more quickly than the rest of the economy.

As one of the largest industries in 2008, healthcare provided 14.3 million jobs for wage and salary workers. About 40 percent were in hospitals; another 21 percent were in nursing and residential care facilities; and 16 percent were in offices of physicians. Healthcare jobs are found throughout the country, but they are concentrated in metropolitan areas.

Healthcare will generate 3.2 million new wage and salary jobs between 2008 and 2018, more than any other industry, largely in response to rapid growth in the elderly population. Ten of the twenty fastest growing occupations are related to healthcare. Many job openings should arise in all healthcare employment settings as a result of employment growth and the need to replace workers who retire or leave their jobs for other reasons.

Industry earnings. Average earnings of nonsupervisory workers in most healthcare segments are higher than the average for all private industry, with hospital workers earning considerably more than the average and those employed in nursing and residential care facilities and home healthcare services earning less. Average earnings often are higher in hospitals because the percentage of jobs requiring higher levels of education and training is greater than in other segments. Those segments of the industry with lower earnings employ large numbers of part-time service workers.

As in most industries, professionals and managers working in healthcare typically earn more than other workers in the industry. Wages in individual healthcare occupations vary as widely as the duties, level of education and training, and amount of responsibility required by the occupation. Some establishments offer tuition reimbursement, paid training, child day care services, and flexible work hours. Healthcare establish-

ments that must be staffed around the clock to care for patients and handle emergencies often pay premiums for overtime and weekend work, holidays, late shifts, and time spent on call.

Earnings vary not only by type of establishment and occupation, but also by size; salaries tend to be higher in larger hospitals and group practices. Geographic location also can affect earnings.

Healthcare workers generally receive standard benefits, such as health insurance, paid vacation and sick leave, and pension plans. However, benefits can vary greatly by occupation and by employer.

Task 3. Read the following sentences. Which ones are true and which ones are false?

1. Healthcare jobs are found mostly in metropolitan areas.
2. A lot of healthcare jobs arise in response to quick growth in the young population.
- 3 In most healthcare segments average earnings are higher than they are for all private industry.
4. Wages in individual healthcare occupations depend on duties, level of education and training, and amount of responsibility.
5. Healthcare establishments don't pay for overtime and weekend work.
6. Earnings can be affected by geographic location.
7. Healthcare workers as a rule don't get health insurance.

Now write correct versions of the false sentences.

Task 4. Find in the text synonyms and antonyms for the following words. The words are given in the same order as in the text.

SYNONYMS

- answer (n)
- demand (v)
- trade (n)
- usually (adv)
- influence (v)
- advantages (n)

ANTONYMS

- slow(adj)
- public (adj)
- unemployment (n)
- come (v)
- common(adj)
- rigid (adj)

- personnel (n)
- increase (n)

- fall (n)
- sick (adj)

Task 5. Match the following words from the text with their definitions from the Oxford Advanced Learner's Dictionary of Current English:

- | | |
|-------------------|--|
| 1) to concentrate | a) money earned |
| 2) to generate | b) to give work to, usually for payment |
| 3) to replace | c) to bring or come together at one point |
| 4) to retire | d) to become different |
| 5) earnings | e) payment made or received (usually weekly) for work or service |
| 6) to employ | f) that which is established, e. g. a large organized body of people (e. g. the army or navy; a civil service; a business firm, with many employees) |
| 7) to vary | g) to give up one's work, position, business etc. |
| 8) wage | h) (usually monthly) payment for regular employment on a yearly basis |
| 9) salary | i) to take the place of |
| 10) establishment | j) to produce |

Task 6. Put the verbs in brackets into the correct form Future Simple (active or passive). Then make these sentences negative or interrogative. See Appendix 1 and 4.

1. Health care ... (provide) 3.2 million new wage and salary jobs between 2008 and 2018.
2. If MSWs don't get pay rise next week, I think they ... (take) legal action against the government.
3. Medical equipment ... (deliver) next Tuesday.
4. The staff has done really well this year so they ... (get) great bonuses.
5. I suppose due to economic situation health insurance ... (increase).
6. Tuition reimbursement ... (pay) after the training course.

Task 7. Translate the following text from newspapers into English using the dictionary:

1. Акционеры в гневе из-за того, что, несмотря на плохие результаты, исполнительный директор Blighty Airlines Мистер Роб Херринг уходит из компании с 3 миллионами в кармане. Они говорят, что глупо «награждать» плохое выполнение работы таким выходным пособием.
2. Директор компании Megafone, крупнейшей в мире компании мобильных телефонов, вчера проголосовал за то, чтобы дать Мистеру Крису Лэдиману, исполнительному директору компании, особую выплату в 10 миллионов за переговоры по вступлению во владение компании Minneman. Директор отнес это к компенсационному пакету.
3. Вчера акционеры компании National Energy атаковали директоров компаний за слишком большие выплаты. В прошлом году прибыль упала на 30%, но директорам было выплачено на 30% больше. «Они должны были получить на 30% меньше», – сказал один из акционеров. «Эти люди просто «жирные коты»».

UNIT 20. THE COST OF HEALTHCARE CONTINUES TO RISE UPWARD

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|--|--|
| 1) to estimate the cost of intensive medical treatment | a) использование все более дорогих биомедицинских технологий |
| 2) economic implication of the development | b) подсчитать стоимость интенсивного лечения |
| 3) use of increasingly expensive biomedical technologies | c) экономическое значение развития |
| 4) enormous political and economic pressure | d) глобальная экономика здравоохранения |
| 5) global healthcare economy | e) принять решение о лечении |
| 6) to make decisions about medical treatment | f) получить соотношение цены и качества от ассигнованных ресурсов. |

- | | |
|--|--|
| 7) solve a problem of allocation competing resources | g) неограниченные потребности и ограниченные возможности |
| 8) to get value for money | h) решить проблему распределения конкурирующих ресурсов |
| 9) intensive care treatment | i) огромное политическое и экономическое давление |
| 10) unlimited wants and scarce demands | j) интенсивная терапия |

Task 2. Read the text and get ready to speak about the cost of health care and problems of allocating resources.

THE COST OF HEALTHCARE CONTINUES TO RISE UPWARD

As the cost of healthcare continues to rise upward, it has become essential to improve our understanding of the clinical, economic, and social implications of the development and use of increasingly expensive biomedical technologies and the new role, which the government has in allocating such resources as it reshapes our healthcare economy.

Every week doctors have to make difficult decisions about medical treatment in their hospitals. The decisions are not only based on clinical need but also on the value of money that the hospital has to provide to its customers, so they have to solve a problem of allocation competing resources. Hospitals are being seen today not only as places where people are treated for a range of problems, they are also business units. In addition, they are subjected to economic pressure. There is enormous political and economic pressure to get value for money from the resources allocated. Hospitals consume a relatively large amount of national income – around 17% of government spending. The National Institute for clinical Excellence(NICE) estimated the cost of intensive care treatment, it was &1,232 per bed per day (as an average in UK hospitals).(Source: NISE Appraisal Consultation Document, point 2.5).

The high degree of technology and medical care is expensive to provide. It is one of the classic economic problems – unlimited wants and scarce demands.

Recent cases may serve to highlight the problems facing hospitals in allocating scarce resources. The table below shows the situation in Welsh hospitals. We can see the rise in the number of patients on the waiting list for treatment.

	1999	2000	2001	2002	2003
Total	134,364	160,844	177,647	212,740	216,370

Despite a 40% increase in funding since 1999, waiting lists have risen by 85%. It's necessary to note, that potentially serious diseases can be life threatening if not to cure early, so there are those, who would argue that the money ought to be put into reducing waiting lists.

To effectively solve healthcare problems we should find a proper balance between concerns of public health, economics and science.

Task 3. Answer the questions:

1. Who has to make difficult decisions about treatment in their hospitals?
2. Are the decisions based only on clinical need?
3. Do hospitals consume a relatively large amount of national income?
4. Are hospitals being seen today as business units?
5. What was the cost of intensive care treatment?
6. Can potentially serious diseases be life threatening if not treated early?
7. What is one of the classic economic problems?

Task 4. Find in the text synonyms and antonyms for the following words.

ANTONYMS

- decrease (n.)
- late(adj.)
- easy (adj.)
- private (adj.)
- cheap(adj.)
- high (adj.)
- old(adj.)

SYNONYMS

- immense(adj.)
- care (n.)
- profit (n.)
- price (n.)
- illness (n.)
- calculate (v.)
- customers (n.)

Task 5. Say whether the sentences given below are true or false:

1. As the cost of healthcare continues to reduce, there is no need to improve our understanding of the clinical, economic, and social implications of the development and use of increasingly expensive biomedical technologies.
2. Every week doctors have to make difficult decisions about treatment in their hospitals.
3. Hospitals are being seen today only as places where people are treated for a range of problems.
4. The decisions are not only based on clinical need but also on the value of money that the hospital has to provide to its customers, so they have to solve a problem of allocation competing resources.
5. Hospitals consume not very large amount of national income.
6. The high degree of technology and medical care is not expensive to provide.
7. Potentially serious diseases can be life threatening if not to cure early.

Task 6. Match the following words from the text with their definitions from the Oxford Advanced Learner's Dictionary of Current English:

- | | |
|-------------------|--|
| 1. a doctor | a) to help people to recover from illnesses |
| 2. a hospital | b) a person who has received medical treatment |
| 3. to improve | c) a person who can give medical treatment |
| 4. a waiting list | d) a place where people are treated for a range of medical problems |
| 5. a patient | e) to make better |
| 6. to treat | f) a document which gives information about quantity of people waiting for medical treatment |

Task 7. Fill in the correct prepositions:

1. As the cost ... healthcare continues to rise upward, it has become essential to improve our understanding of the clinical, economic, and social implications ... the development.
2. The decisions are not only based ... clinical need but also on the value ... money that the hospital has to provide to its customers
3. Hospitals consume a relatively large amount ... national income – around 17% of government spending.
4. The table below shows the situation ... Welsh hospitals.
5. The high degree ... technology and medical care is expensive to provide.
6. Waiting lists have risen ... 85%.

Task 8. Translate the following text into English using the dictionary:

**Экономические факторы, влияющие на тяжесть
производственной травмы или болезни**

Изучение экономических условий, которые влияют на тяжесть производственного травматизма или заболевания, а также экономические последствия производственного травматизма или болезни для работников, дает рекомендации по оптимальному распределению ограниченных ресурсов в области безопасности и гигиены труда. Кроме того, экономическая перспектива фокусируется на том, как инвестиции в знания, навыки, безопасность и здоровье работников влияют на производительность, заработок и общее благосостояние работников, работодателей, организаций, стран и всего мира. Таким образом, применение экономики в области безопасности и гигиены труда помогает выявить экономическую неэффективность, связанную с плохими показателями безопасности и здоровья.

Ниже приведены некоторые примеры экономических факторов, которые могут повлиять на характеристики работы и рабочего места, которые, в свою очередь, влияют на риск травм и заболеваний на

рабочем месте.

- Компании, которые испытывают серьезное финансовое или конкурентное давление может возникнуть соблазн сэкономить, уменьшив внимание к безопасности и здоровью. Например, рост затрат на топливо и энергию может заставить компании, особенно малые и средние компании, перераспределить деньги, которые могли бы быть направлены на улучшение безопасности и здоровья на оплату растущих эксплуатационных расходов, чтобы оставаться в бизнесе.

- Многие работники продолжают работать после «нормального» пенсионного возраста по своему выбору или по необходимости. Общее старение работающего населения может привести к более высокому риску производственного травматизма и заболеваний.

- Лицам, работающим неполный рабочий день, не предоставляются те же льготы, что и тем, кто работает полный рабочий день и, следовательно, вынуждены работать на нескольких работах.

- Есть много рабочих-иммигрантов и меньшинств, чей основной язык не является местным, и поэтому он может быть менее эффективно обучаемым и менее осведомленным об опасностях и безопасных методах работы.

- Быстрое внедрение новых мер безопасности в аэропортах и портах могут подвергать работников новым рискам, связанным с новыми технологиями и основными кадровыми изменениями.

- Другие новые технологии могут повлиять на безопасность и здоровье работников еще неизученным образом. Например, быстрый рост нанотехнологий подвергает работников воздействию механических наночастиц, чье воздействие на здоровье работника еще не полностью ясно.

Unit 21. The Cashless Society

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|------------------------------------|-----------------------------------|
| 1) cashless society | a) первостепенная важность |
| 2) consumer confidence | b) оценка риска |
| 3) tax evasion | с) охватить технологии |
| 4) to assess the impact | d) общество без наличных денег |
| 5) cash erosion | e) уклонение от уплаты налогов |
| 6) means of tender | f) безопасность проведения сделки |
| 7) transaction-processing security | g) оценить влияние |
| 8) paramount | h) доверие покупателя |
| 9) risk assessment | i) ослабление наличных денег |
| 10) to embrace technology | j) платежное средство |

Task 2. Read the text and get ready to speak about the advantages and disadvantages of cashless society.

Some experts believe that cashless society will bring huge benefits to society, but there are many challenges for the financial industry to overcome first.

While the cost of cash and controlling financial crime are clear drivers towards a cashless society, developing the technology and winning consumer confidence are major challenges. The financial industry, governments and ATM producers need to discuss these challenges and develop the conditions to make a cashless society possible.

A true cashless society is still some way off and it can only be achieved as a result of cash erosion by more convenient methods of purchase.

Cash provides a globally accepted, convenient, instantly recognisable and tactile means of tender, while providing anonymity for the end user. Additionally, many people can only use cash due to their age or because they do not have access to a bank account.

European Central Bank, Federal Reserve and Bank of England statistics clearly show a year-on-year increase in the cash in circulation,

demonstrating consumer confidence. However, cash also carries the problems associated with anonymity, such as tax evasion, the black market and criminal and terrorist activity.

By adding value to a card, the criminal world will try to exploit weaknesses in the technology. To mitigate potential security issues, the technology should be introduced in conjunction with the financial industry, which has experience of the necessary controls, monitoring and audit for transaction-processing security.

International criminal organisations target three main regions - the UK, Europe and the US. By introducing e-currency, international policing can focus on one main technology across all borders. It is therefore paramount that the introduction of cashless technology is based on an international risk assessment and is not driven solely by competition between vendors.

The commercial sector tends to move faster to embrace technology than other sectors. Perhaps within the ATM environment, independent ATM deployers may be more inclined to adopt a new business model for increasing transaction flow by introducing card top-up for low-value transactions.

The main obstacles to introducing a globally accepted cashless concept will be the challenges of converting a technology innovation into a secure customer-accepted reality and providing end-to-end risk assessment [18].

Task 3. Answer the questions:

1. What are major challenges of cashless society?
2. How can cashless society be achieved?
3. Why do many people use only cash?
4. What kind of problems does cash carry?
5. What should be done to mitigate potential security issues?
6. Is it possible to introduce e-currency without international risk assessment?
7. What are the main obstacles to introducing a globally accepted cashless concept?

Task 4. Find in the text synonyms and antonyms for the following words.

ANTONYMS

- refuse (v.)
- cozy (adj.)
- losing(adj.)
- strength (n.)
- domestic(adj.)
- dangerous(adj.)

SYNONYMS

- community (n.)
- represent (v.)
- value (v.)
- impression (n.)
- immediately (adv.)
- purpose (n.)

Task 5. Match the following words from the text with their definitions:

- | | |
|-----------------|--|
| 1) eminence | a) that can be identified, acknowledged |
| 2) tactile | b) form of money which must be accepted in payment of a debt |
| 3) recognizable | c) state of being anonymous |
| 4) statistics | d) state of being famous or distinguished; superiority of position |
| 5) tender | e) to make less severe, violent or painful |
| 6) anonymity | f) to treat somebody badly to get what you want |
| 7) to exploit | g) numbers that give information about something |
| 8) to mitigate | h) sense of touch |

Task 6. Complete the sentences using the words from the text in the correct form: **vendor, to exploit, evasion, weakness, impact, instantly, to mitigate**

1. All her answers to my questions were just
2. A lot of employers foreign illegal workers, making them working

- long hours for degradingly low payment.
3. His talent of a made him really successful in a short time.
 4. The lawyer was trying to the circumstances of the crime.
 5. The of new ideas on discontented students was impressive.
 6. We all have our little
 7. The ambulance arrived at the place of the accident

Task 7. Translate the following text into English using the dictionary:

Совершенствование технологий

Производители банкоматов продолжают вкладывать средства в исследования и разработки и теперь могут предоставлять широкий спектр функций. Многие из них зависят от возможностей коммутиционной сети, и для их развития потребуются совместные с поставщиком сети.

С многофункциональными картами, которые также проходят испытательный срок, все компоненты доступны для общества без наличных денег. Финансовому сектору также необходимо обсудить вопрос о том, использовать ли одиночные многофункциональные банкоматы или различные отдельные банкоматы с целевыми функциями для операций с наличными, снятие и внесения и других безналичных функций.

Отраслевая стратегия самообслуживания также является ключевым фактором при разработке и производстве банкоматов. Благодаря стратегии, которой необходимо следовать, производители могли бы лучше сосредоточиться на своих исследованиях, разработках и производстве, а также сократить линии продукции и затраты на производство.

Основным требованием для общества без наличных денег будет удобная многофункциональная карта, обеспечивающая бесконтактное касание и доступ к дешевым транзакциям, вместе с дебетовым чипом и ПИН-кодом для дорогостоящих транзакций. Эта карта станет катализатором движения к сокращению наличных средств. циркуляция, которая должна идти рука об руку с безопасной технологией для обеспечения удобной зарядки и использования.

Уровень инвестиций в инфраструктуру и образование для

банков, предприятий розничной торговли и клиентов будет препятствовать переходу к обществу без наличных денег во многих развивающихся странах.

Unit 22. Women in Business

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|----------------------------|---|
| 1) transition years | a) племенная война |
| 2) to give birth | b) последующий, вытекающий |
| 3) tribal warfare | c) держаться незаметно, не привлекать к себе внимания |
| 4) ensuing | d) значительная роль |
| 5) to compile | e) явный, очевидный |
| 6) perception | f) переходные годы |
| 7) significant role | g) восприятие, осознание, понимание |
| 8) visible | h) дать начало |
| 9) to keep a lower profile | i) составлять |

Task 2. Read the text to find the answers to the following questions.

1. What rules over the business world today?
2. How many women are there in a recent list of the most influential ones?
3. What role are women playing in most of Russian businesses?
4. Do Russian women often reach high company positions?
5. Why do they prefer to keep a lower profile?

Women: the hidden face of Russian business

Since the end of the XXth century, business in Russia has been largely dominated by men. The chaotic transition years that gave birth to the country's market economy in the 1990's were ruled over by masculine tribal warfare, and the ensuing oligarch club which rules over the business world today is very much "men only."

Even linguistics doesn't present much opportunities for women in business, the term "businesswoman" not having followed its masculine counterpart when it made its language jump into Russian. Instead the feminine "-ka" ending is tacked onto the tail of the English "businessman," to create a word that literally translates as "female businessman."

But a recent list of the 100 most influential women in Russia, compiled by "Ekho Moskvu" and several other major media organizations, suggests that women pull more strings in the country than they are generally given credit for.

Tucked away among the usual pile of pop-stars, socialites, and public activists are around 24 mostly little-known businesswomen, whose resumes are studded with top positions and major achievements.

"There is a Russian saying that behind any successful man there is a strong woman," said Elena Panfilova, director-general of the Russian office of Transparency International, who herself came 67th on the list." The 24 businesswomen in this rating represent only those women who are visible, but behind the scenes, women are also playing a significant role because half of the chief lawyers and half of the senior accountants and financial directors in big businesses in Russia are women."

A study on career opportunities for women in business conducted last year by the Price Waterhouse Coopers international auditing company found that, while Russian women are high achievers in the business world, they rarely reach top company positions.

The study found that some 91 percent of chief accountant positions were held by women, but only 6 percent of company president positions, showing that women perhaps have the right skills, but don't generally aim for the top.

Panfilova, of Transparency International, says gender roles play a big part in perceptions of the types of roles women should play in the business world.

"Sometimes women just prefer to keep a lower profile," Panfilova told The Moscow News. "We shouldn't forget that most women are also mothers and simply don't have the time to promote themselves. The time that men have to spend on selfpromotion and PR, women

spend cooking dinner."

But Natalia Orlova, macroeconomist at Alfa Bank and a prominent female figure in Russia's financial sector, says the issue may also be a product of Russia's immature business environment.

"Russia has had a market economy not long enough to establish their wellprotected legal wealth," Orlova told The Moscow News. "Women in Russia generally try to do business following business rules rather than their personal connections. You could also draw the conclusion that they are less corrupt, but I probably wouldn't say so directly."

(From "The Moscow Times")

Task 3. Read the following sentences. Which ones are true and which ones are false?

Task 4. Find synonyms and antonyms for the following words in the text.

SYNONYMS

to be controlled
to be governed
to be added
to be scattered
to be composed
to be considered

ANTONYMS

male
feminine
peace
to push
minor
confused

Task 5. Match the following words from the text with their definitions:

- | | |
|----------------|---|
| 1) issue | a) a person or thing exactly like, or closely corresponding to, another |
| 2) to conduct | b) a person who has done smth well after trying hard |
| 3) to tack | c) question that arises for discussion |
| 4) counterpart | d) official examination of accounts to see that they are in order |

- | | |
|-----------------|--|
| 5) accountant | e) to add |
| 6) audit | f) translucence; clearness, about which there can be no doubt or mistake |
| 7) achiever | g) a person whose profession is to keep and examine business accounts |
| 8) transparency | h) to control, to direct, to manage |

Task 6. Put the verbs in the sentences into the correct form of Passive Voice. See Appendix 1 and 4.

1. Last month some new positions (tack) to the list of staff.
2. Prices (increase) each year.
3. These figures (control) today by our accountant.
4. I suppose, new information should(consider).
5. The contract will (compile) by the end of the day.
6. Hong Kong(rule) by the UK for more than a hundred years.
7. Any remaining money (distribute) to shareholders.
8. The order will (send) in an hour.
9. All paper, plastic and glass must (recycle).

Task 7. Translate the following text into English using the dictionary:

Если менеджер использует свое положение, чтобы нанести вред или запугать работника, например, вербально, это называется травлей. Если к определенным людям относятся несправедливо, это называется дискриминацией.

Если к женщине несправедливо относятся только потому, что она женщина, в таком случае это называется дискриминацией по половому признаку. Во многих организациях женщины жалуются на, так называемый, «стеклянный потолок», который позволяет им достичь до определенного уровня по карьерной лестнице, но не выше.

Если к кому-то относятся несправедливо из-за расовой

принадлежности, в таком случае они считаются жертвами расовой дискриминации или расизма.

Сексуальное домогательство (sexual harassment) это ситуация, когда один работник ведет себя с точки зрения пола по отношению к другому работнику таким образом, что другой находит это неприемлемым.

Task 8. Find some information about a successful businesswoman in Russia on the Internet and prepare a short report.

Unit 23. The Fight Continues?

Task 1. Match the following English words and phrases with their Russian equivalents:

- | | |
|-------------------------------|------------------------------------|
| 1) compared with | a) законодательство |
| 2) to catch up | b) принимать во внимание |
| 3) legislation | c) быть напористым |
| 4) thought-provoking insights | d) догнать |
| 5) to take into account | e) быть привередливым, щепетильным |
| 6) equality | f) по сравнению с |
| 7) to be squeamish | g) (разг.) дурной глаз, сглаз |
| 8) to be pushy | h) равенство |
| 9) whammy | i) неприятные размышления |

Task 2. Read and translate text A.

Executive pay for women. Hundred year's war

Will it be a century before female managers in Britain earn the same as men? That is the claim today from the Chartered Management Institute (CMI). It has released the results of a survey, which shows that male executives earn, on average, over £10,500 more than their female counterparts for doing the same job — £42,441 compared with £31,895. Women's salaries may be

rising faster than men's (2.4% in 2010 compared with 0.3%) but even so, says CMI, at those rates it will take 98 years for women to catch up -- thus giving the headline-writer an irresistible angle. In truth, this figure does not pretend to take into account factors that will change over the next hundred years, such as culture, legislation and demography. Nor, seemingly, does it extrapolate from historical trends. Nevertheless, it contains some thought-provoking insights. Most intriguingly, the survey found that among junior executives there does in fact seem to be pay parity: Indeed, the average pay for female managers at the bottom of the ladder, £21,969, is slightly more than the £21,367 average for males (research published by the Institute of Economic Affairs in 2008 also came to a similar conclusion). Since there are more junior executives than senior ones, that means that for the majority of women in all management grades, equality has arrived. However, as soon as they start to climb the ladder, the discrimination returns.

So what should we conclude from this? There are several contributing explanations. Firstly, one shouldn't doubt the existence of a glass ceiling. Male-dominated boards like to fast-track managers who look a bit like them, and may accordingly pay higher salaries to retain talented men. Older men in high places may also be squeamish about mentoring young women, fearing how that might be perceived, leaving females without champions within a company. And added to all of this, men often have the advantage of a continuous career, uninterrupted by childbirth, during which they can nurture their network.

Research from Harvard Business School has also suggested that women face a double whammy in salary negotiations. Not only are those who set compensation less likely to cave into women's demands, but women themselves are also less likely to be pushy. And even when they are, it can work against them. According to Hannah Riley Bowles, who conducted the research: It's a natural thing to say, "Buck up a little bit. You've got to act more like the guys." But there's a good deal of evidence to show that telling women to act more like men isn't always good advice. One reason why we see gender differences is that the world treats men and women differently. People have different expectations and reinforce different types of behavior by men and women. For instance, women tend to be more modest in their self-presentation style, but modesty under-

mines perceived competence. If a man and a woman are self-promoting, both are perceived as equally competent, but the woman is seen as less socially astute and so is less likely to be hired.

Task 3. Answer the questions:

1. What does the result of a survey conducted by CMI show?
2. What management level does the discrimination return at?
3. Who do male dominated boards like to fast-track?
4. What do women face?
5. Who tends to be more modest in self-presentation style?

Task 4. Find synonyms and antonyms for the following words in the text.

SYNONYMS

a lot of
fast
include
custom
gifted
to support
fastidious
tutor
realize

ANTONYMS

truth
to spend
top
different
to come back
senior
requirement
loser
to mature

Task 5. Match the following words from the text with their definitions:

- | | |
|----------------|---|
| 1) to release | a) the process of achieving agreement through discussion |
| 2) figure | b) to allow to go |
| 3) affair | c) to decide something, after you have studied or thought about it |
| 4) to pretend | d) the facts, signs or objects that make you believe that something is true |
| 5) to conclude | e) the top part of the inside of a room |

- 6) ceiling
- 7) negotiation

8) evidence

- f) business of any kind
- g) one of the symbols that we use to show numbers
- h) to say that something is true

*Task 6. Complete the sentences using the words from the text in the correct form: **to negotiate, talent, mentor, parity, to interrupt, gender, modest***

- 1. The effect of the medication is dependent upon age,, and other factors.
- 2. He has a great for negotiating.
- 3. She accepted the prize with her usual
- 4. The trade unions were with the management over pay.
- 5. The open-air meeting was by rain.
- 6. The two currencies have now reached
- 7. These young IT managers are very good at of inexperienced employees.

Task 7. Translate the following text into English using the dictionary:

Неравенство женщин по всему миру

Женщины веками боролись за равенство. В это трудно поверить, но женщины просто еще не на равных с мужчинами. И дело не только в разрыве в заработной плате, хотя он по-прежнему существует везде. Это проблема многих женщин.

По данным исследовательского центра Pew Research Center (США), женщины сейчас получают 82% от заработной платы мужчин в Соединенных Штатах, и им пришлось бы работать 47 дополнительных дней, чтобы догнать. В глобальном масштабе Всемирный экономический форум сообщил в 2017 году, что разрыв составляет 68%.

Женщины гораздо реже занимают руководящие посты в США, как и во всем мире.

В правительстве США женщины представлены в меньшей степени, чем мужчины.

Очевидно, что Америка еще не избирала президента, который не являлся бы мужчиной.

Только 20% женщин занимают места в Конгрессе Соединенных Штатов, что является огромным неравенством, и, согласно Washington Post, на каждую женщину, занимающую политический пост в США, приходится три мужчины.

И это не только в Америке; у большинства стран никогда не было женщины-лидера, согласно исследовательскому центру Pew Research Center.

Мужчины чаще становятся генеральными директорами.

Женщины продвигаются по службе более низкими темпами.

Женщины составляют 15% от руководителей высшего звена и 18% от старших вице-президентов, согласно опросу LeanIn.Org и McKinsey & Co. Для цветных женщин это число еще ниже.

По данным обследования, женщины также на 18 процентов реже получают повышение по службе, чем их коллеги-мужчины. Цветные женщины имеют более низкие показатели продвижения по службе, чем их белые сверстники [19].

Appendix 1

Grammar Revision

SIMPLE TENSES (Active Voice)

		Present Simple	Past Simple	Future Simple
FORM	Affirmative	V (V+s) she plans we plan	V+ ed V2 she planned we wrote	Shall/will +v she will plan we will plan
	Negative	she does not (doesn't) plan we do not plan	she did not plan we didn't write	she will not / won't plan we will not / won't plan
	Interrogative	Do we plan? Does she plan?	Did we write? Did she plan?	Shall we plan? Will she plan?
USAGE		-repeated or usual actions -facts or generalizations	-action(s) in the past, -past habitual action, -past facts or generalizations	-a voluntary future action -a promise -a prediction
EXAMPLE		<i>Marketing <u>drives</u> many of the day-to-day decisions made by operating management</i>	<i>Marketing <u>drove</u> many of the day-to-day decisions made by operating management</i>	<i>Marketing <u>will drive</u> many of the day-to-day decisions made by operating management</i>

Appendix 2

Grammar Revision

PROGRESSIVE TENSES (Active Voice)

		Present Progressive	Past Progressive	Future Progressive
FORM	Affirmative	He is planning	He was planning	He will be planning
	Negative	He is not planning	He was not planning	He will not / won't be planning
	Interrogative	Is he planning?	Was he planning?	Will he be planning?
USAGE		<ul style="list-style-type: none"> • action in progress "at this very moment" or around it. • near future, particularly plans 	<ul style="list-style-type: none"> • an interrupted action in the past • two past events in parallel 	<ul style="list-style-type: none"> • interrupted action in the future • two parallel actions in the future
EXAMPLE		<i>They <u>are having</u> a meeting about the catalogue.</i>	<i>We <u>were discussing</u> our expansion plans when he came.</i>	<i>I can't see you on the 12th because I <u>will be attending</u> a training course.</i>

Appendix 3

Grammar Revision

PERFECT TENSES (Active Voice)

		Present Perfect	Past Perfect	Future Perfect
FORM	Affirmative	He has written	He had written	He will have written
	Negative	He has not written	He had not / hadn't written	He will not / won't have written
	Interrogative	Has he written?	Had he written?	Will he have written?
USAGE		<ul style="list-style-type: none"> • unspecified time before now • duration before now 	<ul style="list-style-type: none"> • completed action or duration before something in the past 	<ul style="list-style-type: none"> • completed action or duration before something in the future
EXAMPLE		<i>They <u>have already discussed</u> this problem</i>	<i>He <u>had completed</u> his experiment by the time his chief came.</i>	<i>I <u>will have taken</u> part in many conferences by 2020.</i>

Appendix 4

Grammar Revision

PASSIVE VOICE

	Simple	Progressive	Perfect
Present	am is + ③ are	am being is being + ③ are being	have been + ③ has been
Past	was + ③ were	was being + ③ were being	had been + ③
Future	will be + ③		will have been + ③

Appendix 5

Grammar Revision

COMPARISON

	Adjective	Comparative	Superlative
one-syllable adjectives	fast long	faster longer	the fastest the longest
-y adjectives	busy	busier	the busiest
adjectives with two or more syllables	interesting	more interest- ing	the most inter- esting
irregular forms	good bad much(many) little far	better worse more less farther/ further	the best the worst the most the least the farthest/ the furthest

Appendix 6

Grammar Revision

THE GERUND

	Indefinite	Perfect
Active	writing	having written
Passive	being written	having been written
Functions: 1) subject 2) direct object 3) prepositional object 4) predicative 5) adverbial modifier 6) attribute	<p><i><u>Reading</u> economic articles is useful.</i></p> <p><i>Do you mind my <u>reading</u> this report?</i></p> <p><i>I am fond of <u>reading</u>.</i></p> <p><i>He started <u>reading</u> this report.</i></p> <p><i>After <u>reading</u> he closed the book.</i></p> <p><i>This <u>reading</u> hall is large.</i></p>	

Appendix 7

MODAL VERBS

Func-tions	ability possibility	obligation	no obligation	advice	speculation
Modal Verbs	can	must have to	needn't	should	may might could

Functions	asking for permission (more polite)	previously arranged plan; obligation resulting from previous arrangement
Modal Verbs	could	be to

ABBREVIATIONS LIST

HR = human resources
HRM = Human Resource Management
HRD = Human Resource Department
HQ = headquarters
CV = curriculum vitae
Br E = British English
Am E = American English
BLS = Bureau of Labor Statistics (US)
MBA = Master of Business Administration
CEO = Chief Executive Officer
ABC = Associated Box Company
SBC = Superior Box Corporation
CI = corporate identity
CLM = Council of Logistics Management
AGV = automated guided vehicle or automatic guided vehicle
SAP = The Standard Procurement System
CMI = Chartered Management Institute
RFO = Request for Quotation (запрос котировки (цены))
RFP = Request for Proposal (заявка на оказание услуги или создание проекта, которую создает заказчик для проведения конкурса)

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ОГЛАВЛЕНИЕ

Введение.....	3
Unit 1. Health Economics and Health Financing	5
Unit 2. Marketing in the Health Care Facilities.....	9
Unit 3. The Baby Boom and the Future of the Economy	13
Unit 4. People and Workplace.....	18
Unit 5. Recruitment and Selection.....	22
Unit 6. Recruitment Advertising Agencies	26
Unit 7. Leadership and Management Styles	30
Unit 8. How to Be a Great Manager	35
Unit 9. What Type of Business Organization is best for You?.....	39
Unit 10. The Perfect CV	45
Unit 11. Strategies for Keeping Your Job.....	51
Unit 12. Seven Surprising Stay-Home Salaries.....	54
Unit 13. To Be Your Own Boss	60
Unit 14. What is a Business Plan?	64
Unit 15. Business Ethics.....	70
Unit 16. Logistics.....	76
Unit 17. Handling and Order Processing.....	81
Unit 18. Job Description: Logistics Manager.....	86
Unit 19. Employment and Earnings in US Health Care Industry..	91
Unit 20. The Cost of Healthcare Continues to Rise Upward.....	95
Unit 21. The Cashless Society.....	101
Unit 22. Women in Business.....	105
Unit 23. The Fight Continues?.....	109
Appendix 1.....	114
Appendix 2.....	115
Appendix 3.....	116
Appendix 4.....	117
Appendix 5.....	117
Appendix 6.....	118
Appendix 7.....	118
Abbreviations list.....	119
Библиографический список.....	120

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