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ECONOMIC SECURITY

Учебное пособие

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подготовки специалистов «Экономическая безопасность» (38.05.01), а  
также людей, интересующихся вопросами в данной сфере.

Ставит целью обучить студентов читать литературу по  
специальности и осуществлять коммуникацию на профессиональные темы.

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## **ECONOMIC SECURITY**

Учебное пособие

Тексты на английском языке издаются в авторской редакции  
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## СТРУКТУРА ПОСОБИЯ

Составлено в соответствии с программными требованиями ФГОС ВО и учебным планом по разделу дисциплины «Английский язык для специальных целей» в Тверском государственном техническом университете и рассчитано на обучающихся, имеющих начальную и среднюю языковую подготовку.

Ставит своей целью развитие навыков поискового и просмотрового чтения по данной тематике, аннотирования и реферирования текстов, а также накопления словарного запаса, необходимого для чтения специализированных текстов и осуществления коммуникации на профессиональные темы.

Состоит из четырех разделов и построено по тематическому принципу. Охватывает темы: экономическая безопасность, глобальная экономика, информационная безопасность, банковское дело.

Материалы, составляющие пособие, отобраны из оригинальной литературы по данной отрасли.

Тематические разделы включают словарь активной лексики, содержащий наиболее употребительные для данной специальности термины и слова общетехнического значения, вводно-описательный текст, систему заданий к основному тексту, дополнительные тексты, в том числе для подготовки монологических высказывания на тему «Моя будущая профессия». Пособие строится на базовых явлениях английской грамматики, синтаксиса, словообразования и включает ряд упражнений, помогающих активизировать их использование.

Кроме чтения текстовых материалов разной понятийной и языковой сложности, представлены упражнения на развитие навыков диалогической речи по темам профессиональной направленности с учетом культурных норм английского языка. Навыки письменной деловой речи отрабатываются на примере составления письма-претензии, служебной записки, письма-заявления и резюме при оформлении на работу.

## UNIT1. ECONOMIC SECURITY

### VOCABULARY

**absenteeism** [ˌæbs(ə)n'ti:ɪz(ə)m] *n* отсутствие без уважительной причины, систематические прогулы

**advocate** ['ædvəkeɪt] *v* отстаивать, выступать в поддержку, советовать

**apprenticeship** [ə'prentɪsʃɪp] *n* обучение, срок обучения

**assurance** [ə'ʃʊər(ə)ns] *n* гарантия, убеждённость

**backfire** ['bæk'faɪə] *v* неожиданно приводить к обратным результатам

**bargain** ['bɑ:ɡɪn] *n* соглашение, торговая сделка

**beversed** [bi:vɜ:st] *v* быть сведущим

**breed** [bri:d] *v* порождать, вызывать

**capacity** [kə'pæsəti] *n* способность, возможность

**cognitive** ['kɒɡnətɪv] *a* познавательный

**community** [kə'mju:nəti] *n* община, местное сообщество

**contamination** [kən,tæmɪ'neɪʃ(ə)n] *n* загрязнение

**craft** [kra:ft] *n* ремесло, профессия

**decent** ['di:s(ə)nt] *a* подходящий, приличный, порядочный

**define** [dɪ'faɪn] *v* определять

**diminish** [dɪ'mɪnɪʃ] *v* убывать, уменьшать(ся), умалять (значение чего-л.)

**disrupt** [dɪs'rʌpt] *v* разрывать, разрушать, нарушать

**dwelling** ['dwelɪŋ] *n* жилище, жильё, жилое помещение

**endeavor** [ɪn'devə] *n* предприятие, попытка, посягательство

**endowment** [ɪn'daʊmənt] *n* вклад, дар, пожертвование, дарование

**expel** [ɪk'spel] *v* исключать (из какой-л. организации), изгонять

**fair** [feə] *a* законный, полный, справедливый

**fire** ['faɪə] *v* увольнять с работы

**fossil** ['fɒs(ə)l] *a* допотопный, несовременный, устаревший

**grid** [ɡrɪd] *n* решётка, сетка, энергосистема

**harassment** ['hærəsmənt], [hə'ræsmənt] *n* беспокойство, агрессия

**hazard** ['hæzəd] *n* риск, опасность

**hire** ['haɪə] *v* нанимать, приглашать на работу

**imposition** [ˌɪmpə'zɪʃ(ə)n] *n* обложение (налогом), наложение (запрета, штрафа)

**innocuous** [ɪ'nɒkjʊəs] *a* безвредный, безобидный

**interference** [ˌɪntə'fɪər(ə)ns] *n* вмешательство, помеха

**lessen** ['les(ə)n] *v* уменьшать, недооценивать, умалять

**perceive** [pə'si:v] *v* воспринимать, понимать, чувствовать  
**pertain** [pə'tein] *v* иметь отношение, быть свойственным  
**precious** ['preʃəs] *a* драгоценный, большой ценности  
**prosperous** ['prɒsp(ə)rəs] *a* преуспевающий, благополучный, богатый  
**pursue** [pə'sju:] *v* следовать намеченному курсу, продолжать заниматься (чем-л.)  
**receipt** [ri'si:t] *n* квитанция, получение, расписка  
**redress** [ri'dres] *v* восстанавливать, устранять, возмещать  
**reliant** [ri'laɪənt] *a* уверенный, полагающийся на свои силы  
**replete** [ri'pli:t] *a* насыщенный, богатый (чем-л.), изобилующий  
**representation** [ˌreprɪzen'teɪʃ(ə)n] *n* представительство  
**scourge** [skɜ:dʒ] *n* бич, бедствие  
**tradeunion** [ˌtreɪd'ju:njən] *n* профсоюз  
**signify** ['sɪgnɪfaɪ] *v* означать, обозначать  
**spill** [spɪl] *n* проливание, разливание  
**stark** [stɑ:k] *a* сильный, неистовый, строгий  
**sufficiently** [sə'fɪʃ(ə)ntli] *adv* достаточно, полностью  
**ultimately** ['ʌltɪmətli] *adv* в конечном счёте, в конце концов

## DISCOVERING CONNECTIONS

1. Do you know what “economic security” is?
2. What components does economic security include?
3. Do we have income security in our country?
4. Is job security guaranteed for graduates in Russia?
5. Who must provide economic security?

## READING

### TEXT 1

#### What is “Economic Security”?

According to the State strategy of economic security of the Russian Federation, economic security is protection of the economic interests of an individual, society and state from internal and external threats based on the economy independence, efficiency and competitiveness.

Economic security is composed of basic social security, defined by access to basic needs infrastructure pertaining to health, education, dwelling, information, and social protection, as well as work-related security. The report describes seven components of work-related security. While all seven dimensions are

important, two are essential for basic security: income security and representation security. Basic security means limiting the impact of uncertainties and risks people face daily while providing a social environment in which people can belong to a range of communities, have a fair opportunity to pursue a chosen occupation and develop their capacities via what the ILO (International Labour Organization) calls decent work.

**Income** security denotes adequate actual, perceived and expected income, either earned or in the form of social security and other benefits. It encompasses the level of income, assurance of receipt, expectation of current and future income, both during working life and in old age or disability retirement. Classic income security protection mechanisms include a minimum wage machinery, wage indexation, comprehensive social security, and progressive taxation.

**Representation** security refers to individual representation and collective representation. Individual representation means about individual rights fixed in laws as well as the individuals' access to institutions. Collective representation is the right of any group to be represented by a body that can bargain on behalf and which is sufficiently independent and competent to do so. Independent trade unions with the right to collectively bargain over wages, benefits, and working conditions as well as to monitor working practices and have been typical forms of granting representation security.

**Labour market** security arises when there are opportunities for adequate income-earning activities. Furthermore, it has a cognitive side, as it also features expectations that opportunities are or will become adequate. Policies aimed at enhancing this form of security have included full-employment oriented macro-economic policies, the creation of employment agencies, and other placing services.

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

**Job** security signifies the presence of niches in organizations and across labour markets allowing the workers some control over the content of a job and the opportunity employment security refers to the opportunity of a worker to continue working in an enterprise, job security refers to the worker's ability to pursue a line of work in conjunction with his or her interests, training and skills.

**Work** security denotes working conditions in organizations that are safe and promote workers' well-being. Classic "occupational health and safety" provisions, hazards, diseases and injuries are an integral part. Work security goes beyond this, though, in addressing the modern scourges of stress, overwork, absenteeism, and harassment. Protection devices for work security

include provisions and insurance against accidents and illness at work, and limits on working time.

**Skill reproduction** security denotes workers' access to basic education as well as vocational training qualifications needed for socially and economically valuable reproduction security. It includes policies to generate widespread opportunities to gain and retain skills through education, apprenticeships, and employment training.

## VOCABULARY FOCUS

**Exercise 1.** *Mind the rules of pronunciation.*

- [ɪ] signify, spill, individual, expel, define, risk, integral, typical, receipt
- [æ] land, capacities, absenteeism, hazard, manufacture, backfire, access
- [ʌ] production, uncertainty, function, flood, public, current, ultimately
- [ɔ] fossil, prosperous, economic, cognitive, body, component, job, costs
- [e] lessen, expel, dwelling, protection, dimension, progressive, benefit, stress
- [dʒ] job, range, encourage, age, chargeable, wage, individual, scourge, injury
- [tʃ] choose, future, purchase, chargeable, mixture, change, feature, research

**Exercise 2.** *Use the suffixes to make new words from the given ones.*

- ant: to emigrate, to dominate, to consult, to participate, to account, occupy
- ese: Japan, Sudan, China, Portugal
- ian/-an: statistics, Russia, America, Hungary, Bulgaria, Brazil
- or: to distribute, to invest, to operate, to regulate, to educate
- ist: economy, sociology, psychology, behavior, special

**Exercise 3.** *Match English and Russian equivalents.*

- |                 |                       |
|-----------------|-----------------------|
| 1. labour       | a) труд               |
| 2. work         | b) деятельность       |
| 3. activities   | c) занятость          |
| 4. grid         | d) степень            |
| 5. degree       | e) община, сообщество |
| 6. employment   | f) увольнять          |
| 7. hire         | g) союз, объединение  |
| 8. fire         | h) сеть               |
| 9. community    | i) работа             |
| 10. association | g) нанимать на работу |
| 11. against     | h) против             |

**Exercise 4.** *Give English equivalents of the words and word combinations from the text and make your own sentences with them.*

Социальная защита, законная возможность, уровень дохода, единоличное представительство, приносящая доход деятельность, познавательный аспект, бюро по трудоустройству, незаконное увольнение, придерживаться правил, отраслевой профессиональный союз, благополучие рабочих, производственная безопасность.

**Exercise 5.** *Choose the correct variant.*

1. A fixed-income security is an investment that provides a **salary / return** in the form of fixed periodic payments and the eventual return of principal at maturity.
2. A social security definition includes any government **system / program** that provides assistance to members of its population, particularly those who are old, disabled, or sick.
3. In the United States, Social Security is a large federal program meant to provide **income / grant** for retirees.
4. Employment security means that individuals have the **confidence / hope** that they will be able to continue their employment career.
5. Employment security also means that people temporarily outside the labour **power / force** can have the confidence of being able to return to the labour market.

## COMPREHENSION

**Exercise 1.** *Read the text again and answer the questions.*

1. What basic needs does social security pertain to?
2. What components of work-related security are the most important?
3. What do income security protection mechanisms include?
4. What does collective representation mean?
5. In what organizations and countries does employment security for workers exist?
6. What does job security refer to?

**Exercise 2.** *Complete the sentences using the text.*

1. Basic security means limiting the impact ...
2. Income security encompasses ...
3. Employment security is protection against loss of ...
4. Job security refers to the worker's ability to ...



5. Protection devices for work security include ...

**Exercise 3.** *Decide if the statements are true or false.*

1. The most essential components of work-related security are income security and voice representation security.
2. Income security denotes expected income, either earned or in the form of social security and other benefits.
3. The state ensures independent trade unions representation security.
4. Employment security for the self-employed means strong protection against unfair or arbitrary dismissal and where workers can redress unfair dismissal.
5. Job security refers to individual and collective representation.

**Exercise 4.** *Write questions to which these are the answers.*

1. Income security encompasses the level of income, assurance of receipt, expectation of current and future income during working life.
2. The right of individual representation is enshrined in laws.
3. Policies are aimed at enhancing labour market security.
4. For wage and salary workers employment security exists in organizations and countries with strong protection against unfair or arbitrary dismissal.
5. Work security includes insurance against accidents and illness at work.

## TEXT 2

*As you read the text, be ready to tell if a good education can provide security for the country.*

### **A Well-educated Workforce: Vital Component of National and Economic Security**

(by M.H. Shiplett, W. Russell, et al)

One of the presidents of the USA introduced his National Security Strategy that starts by recognizing that the US strength and influence abroad begin with steps at home. “We must grow our economy and reduce our deficit. We must educate our children to compete in an age where knowledge is capital, and the market place is global.”

By the last third of the 20th century, the citizenry of the United States was among the best educated in the world. In 2010, America was “ranked 12th in the number of 24- to 35-year-olds with college degrees among 36 developed nations.”

The College Board advocates achieving a 55 percent graduation rate by 2025 if America is to remain competitive with the rest of the world. To achieve the 55 percent goal, the United States must find a solution that supports college educations for low-income and minority populations within the country. Achieving this goal also assumes that progress can and will be made in getting children enrolled in preschool and elementary school and that they will stay in school through at least an associate's degree.

In a global economy of vastly increased mobility and interdependence, our own prosperity and leadership depends increasingly on our ability to provide our citizens with the education that they need to succeed, while attracting the primary human capital for our workforce. We must ensure that the most innovative ideas take root in America, while providing our people with the skills that they need to compete.

The Federal Government spends between \$70 billion and \$80 billion each year on a wide variety of IT work, from design, implementation and maintenance of enterprise-wide systems to assuring that individual employees have computers and support services needed for their jobs. Two out of three Federal agencies identify information technology as a mission-critical occupation: failure to have these capabilities in the workforce means that the organization will fail to accomplish its mission.

The US administration say that the Nation's long-term prosperity depends on fixing its high schools and preparing students for the global economy, and to include the issues of a sound economy and a well-educated workforce as components of its national security strategy.

**Exercise 1.** *Decide if these statements are true or false.*

1. The Americans must educate their children to compete in an era where knowledge is capital.
2. The Nation's long-term prosperity depends on preparing students for the local economy.
3. The Federal Government spends about \$75 billion each year on a wide variety of IT work.
4. The first settlers landed on North American soil 30 years after the Boston Latin School was founded in 1635.
5. The United States has already found a solution that supports college education for low-income and minority populations within the country.

**Exercise 2.** *Give English equivalents of the words and word combinations from the text.*

Хорошо образованные граждане, способствовать росту, принять закон, промышленные рабочие, диплом об окончании вуза, система масштаба предприятия, профессия особой важности, общеобразовательная школа, направляющийся в колледж, здоровая экономика, долговременное процветание, население с низкими доходами, оставаться конкурентоспособный, найти решение, не суметь выполнить свою миссию, новаторские идеи.

**Exercise 3.** *Read the extract from the Presidential Decree of 31.12.2015 N 683 On the Russian Federation National Security Strategy and say if the education in Russia is of the same importance. What words instead of “educated workforce” are used in this extract.*

To solve the problems in the field of science, technology and education are: comprehensive development of scientific potential, the restoration of the full research and production cycle, from basic research to the introduction of the achievements of applied science in production in accordance with the priorities of socio-economic, scientific and technological development of the Russian Federation; development of interaction between educational institutions and research centers with industry, the expansion of state co-financing practices and business entities long-term fundamental research and programs with long lead times; improving the quality of researchers, engineers and technicians are able to solve the problem of modernization of the Russian economy based on technological innovation, to ensure the development of science and education, development of competitive technologies and high-tech products the samples, the organization of high-tech industry; the development of vocational education in order to prepare skilled workers in accordance with the best international standards and advanced technologies; creating favorable conditions for scientific activities.

### **TEXT 3**

#### **Energy Security Is National Security**

(by Keith W. Cooley)

Defining national security can be a difficult undertaking because it can mean different things to different people. George Kennan (the US diplomat and historian) has offered an uncomplicated but reasonable definition: “the continued ability of a country to pursue its internal life without serious interference.”

Energy security can be described in many ways, but we will simply call it “the assurance of the uninterrupted supply of energy at an affordable price, while respecting environmental concerns.”

We have seen energy insecurity growing at an alarming rate recently. From the ability of hackers to disrupt the flow of power on an international Internet-reliant grid; to the seemingly innocuous decision to make critical parts for energy distribution systems offshore, a decision that backfires the moment our supply base decides they are our competitors; to the growing threat to health and safety from oils pills and the environmental contamination it breeds: it is clear that ready access to cheap energy is becoming ever more problematic. When you factor in the uneven distribution of energy availability in countries across the globe and the manipulation of fuel pricing that threatens geopolitical stability, the problem becomes even more complex.

Here is the notion of energy security as national security from four points of view that are strategic priorities:

**Priority 4:** widespread increased dependence on domestic energy efficiency. Energy efficiency simply means using less energy to produce the same level of energy service.

**Priority 3:** migrating to alternative (sometimes called *clean*) energy sources. There are at least two significant reasons we must migrate from fossil fuels to alternative sources (solar, wind, geothermal and biomass) in the near future. Foremost is the fact that power generation by fossil fuels expels significant amounts of carbon into the atmosphere (~ 6.3 billion metric tons globally on an annual basis). This contributes to an ever-increasing global warming trend, 25 percent of which the United States is fully responsible for.

**Priority 2:** developing and sustaining an alternative energy capability. A quick look at the numbers reveals that the Federal Government’s investment is less than one percent of its R&D budget on energy, clearly insufficient in light of coming challenges. This is true not only in energy but also in most areas of scientific, technological and manufacturing endeavor we would consider critical to our goal of self-sufficiency.

**Priority 1:** creating strong civic, business and political leadership to quickly implement needed changes that assure energy and national security for this country. If we do, we can reduce and eventually stop global warming and the problems it could bring; we can lessen tensions between our global neighbors and ourselves that would otherwise grow because of the increased competition for a precious but diminishing natural resource (foreign oil); and we can revitalize the U.S. economy (built on alternative energy solutions), create needed green jobs, and rebuild a standard of living that was once foremost in the world.

**Exercise 1.** *Answer the questions in your own words.*

1. What is the main priority of the US national energy security?
2. What do the authors mean under the term “energy security”?
3. What is the United States’ responsibility for an ever-increasing global warming trend?
4. What do the US efforts on clean energy advances include?
5. Do you think that the priorities of the USA and Russia are the same?

**Exercise 2.** *From two columns choose the words with similar meaning and arrange them in pairs.*

- |                  |               |
|------------------|---------------|
| 1. security      | a) earth      |
| 2. offer         | b) authority  |
| 3. concern       | c) ability    |
| 4. power         | d) state      |
| 5. country       | e) problem    |
| 6. critical      | f) efficiency |
| 7. decision      | g) necessary  |
| 9. effectiveness | h) safety     |
| 10. globe        | i) extended   |
| 11. widespread   | j) field      |
| 12. area         | k) suggest    |
| 13. capability   | l) solution   |

**Exercise 3.** *Give English equivalents of the words and word combinations from the text.*

Интеллектуальная энергосистема, самодостаточность страны; работа, связанная с производством экологически чистых источников энергии; глобальное потепление, обеспечивать безопасность, описывать по-разному, уменьшить напряженность, с пугающей скоростью, ослабить напряженность, желание действовать, энергоснабжение, выбрасывать в атмосферу, по всему миру.

#### **TEXT 4**

*Read the text and give it a title.*

Nowadays economic security issues become important for several reasons. The first reason is that there is increased competition due to the development of the world market. This increases the amount of information load on people and increases the likelihood of new financial crises. All this dictates the need to ensure a safe environment for people’s lives.

Secondly, economic security is an interdisciplinary concept, many areas of economic research being integrated here. For example, the investment attractiveness or the company's competitiveness and innovative development are both the factors of economic security.

The third reason of economic security importance is that it is a system concept and involves the formation of economic policy and building relationships between the elements of the system. For example, the economic security of the university as a scientific organization involves the formation of relationships with companies in the region. Training is conducted according to state standards and market requirements through the implementation of joint projects.

The fourth reason is that economic security includes questions about "failures" of the market and "failures" of the state. The challenge is to develop an effective, mixed, controlled, civilized and fair market economy. Government intervention should be applied where there is no market-based instruments to work. The economic security should also ensure a stable and balanced socio-economic development without compromising that of future generations.

A large role in the study of economic security and practical significance is given to economic security indicators. Such indicators must be a kind of guides to action. With the help of these indicators plans and programs are defined, strategies are formed, management tools are selected. Ultimately integral indicator of economic security is the quality of life of the population, the opportunity to meet all of their needs.

The university economists preparing managers need to take advantage of economic security research as a central theme in the various training courses. When analyzing quality, the costs, market demand for the company's products, consumer product features, reliability and appeal you can investigate the economic security of the firm failure and even calculate the profitability threshold. When analyzing financial performance the financial condition of the enterprise and the risks assessment of bankruptcy can be analyzed.

Analysis of the process of personnel management will assess the economic security of the system of motivation and its relationship to the performance of the enterprise. In project management rating methodology can be applied for assessing the economic security of various projects. Investment analysis will connect concepts such as investment attractiveness and economic security. Risk management is directly connected with economic security.

**Exercise 1.** *Decide whether the statements are true or false.*

1. One of the several reasons economic security issues become important is global warming.
2. A stable and prosperous society is the result of high economic security.

3. To ensure economic security it is necessary for different disciplines to be integrated here.
4. The economic security of the university involves the formation of relationships with political bodies in the region.
5. The central theme for different training courses for future managers must be economic security research.
6. If you want to assess financial performance of the enterprise you should analyse its financial condition and the risks of bankruptcy.

**Exercise 2.** *Read the text 4 again and summarize it using the following phrases.*

The object of this text is ... .

The text discusses/deals with ... .

The paper begins with ... / At first the author describes ... .

The next paragraph deals with ... .

After discussing ... the author turns to ... .

It should be noted that ... .

The final paragraph states / describes / ends with ... .

The conclusion is that ... .

In my opinion the paper is interesting / not interesting / is of (no, little, much) importance / valuable / useful ... .

## **TEXT 5**

### **My Speciality**

Let me introduce myself. My name is \_\_\_\_\_ and I am a second-year student of Tver State Technical University. I study at the Department of Management and Social Communications, my future speciality is economic security.

Economic security as a field of science is rather young. The necessity for this kind of activity has appeared recently due to the main features of the current global civilization. Society's dependence on technosphere makes economic security highly sought. It is a key factor in the further development of nations and the global civilization as a whole because technosphere is reproduced and developed only in the course of economic activity, and thus it should be at the level of "international standards". So my future profession is very important and urgent at present.

Economic security is the science that studies methods, mechanisms, tools and techniques of economic system functioning that is identification and monitoring the factors undermining the stability of the socio-economic system of the state. It also focuses on public policy institution reforms.

Economic security specialists perform important functions at an enterprise. Their responsibilities include the economic section of structural and building plans, the calculating the economic and socio-economic indicators characterizing the activity of the entities, the development of various design decisions that are necessary to set the building to work. Economic security is an interdisciplinary field, so economic security specialists must be ready to undertake a wide range of responsibilities which depend on the field and place of their activity. Another examples of their duties are legal economic expertise, economic expertise regulations, working out recommendations in the area of ensuring the economic security of commercial enterprises, the assessment of possible financial risks.

Economic security specialists are quite in great demand but ensuring economic security is a complex field of activity. That is why it is important for specialists to possess such qualities as analytical thinking, perseverance and an ability to work hard.

At the university we study a lot of different subjects which will be necessary in my future profession. Among them are information systems in economics, electronic document flow security, mathematic simulation in economics, economic analysis, legal expertise, accounting, credits, banking and many others.

After graduation we will be given adiploma of Specialist in Economic Security and will be able to find a proper job in various kinds of organizations and enterprises where we will try to realize our abilities for the benefit of our country.

**Exercise 1.** *Answer the questions.*

1. What is your speciality?
2. What faculty do you study at?
3. What makes economic security highly sought?
4. What does economic security study?
5. What functions do economic security specialists perform?
6. What special subjects do you study at TSTU?
7. What do the responsibilities of economic security specialists depend on?
8. Where can economic security specialists work?

**Exercise 2.** *Give the opposite meaning to each word. Make up your own sentence with each word.*

Necessity, important, different, benefit, complex, graduate from, future, ensure, realize, build, ready.



**Exercise 3.** Find synonyms in A to the words from the text in B.

**A**

up-to-date, topical, ongoing, modern  
critical, demanding, necessary  
area, sphere, subject, occupation  
operate, execute, function, implement  
character, kind, nature, description  
composition, construction, scheme  
comprise, consist of, encompass  
approach, manner, way, system  
advance, promote, evolve, progress

**B**

field  
develop  
quality  
include  
urgent  
current  
technique  
perform  
design

## WRITING

**Exercise 1.** Study the rules of writing CV.

### How to Write a CV

A CV (Curriculum Vitae - Latin term meaning course of life) is a brief summary of your abilities, education, experience, and skills. Its main task is to convince prospective employers to contact you. A CV has one purpose: to get you a job interview. In Russia the terms *CV* and *Resume* are interchangeable. Ideally a good solid resume is about one page in length but it may be longer due to your achievements, awards, honors, and publications. It can be submitted for almost any type of job on the market. When you type up a resume, you are usually just covering your work and educational history. The more thoroughly you prepare your resume, the more likely someone is to read it.

The usual template for writing a CV is the following:

**Personal information.** Include your name, address, phone number, marital status, date of birth, nationality and Email.

**Objective or profile.** Specify the purpose of your resume, the position which you are applying for and also briefly justify why you should take it, what qualities of yours will help you to be successful in this job.

**Education.** List any education or training you got after school and where. If you are a recent college or university graduate and have little experience, then your education section should be placed at the top of your CV. Specify the full name of the institution, department, specialty and their educational qualification level. If you graduated from several schools, quote them in reverse chronological order – from last to first.

**Experience.** Name your full-time paid jobs, academic research projects, internships, part-time jobs or volunteer work. List months / years worked,

position, name and location of the employer or place and responsibilities you had.

**Skills.** List all the professional courses, training seminars or conferences you studied or are studying at. Language skills, computer literacy, driving license and hobbies may be included here.

**Personal qualities.** At the end of the article describe your personal qualities and skills, for example, *determined, initiative, responsible*.

**Exercise 2.** Here is an example of a CV. Write your own CV.

<b>Name:</b>	Anton Sidorov
<b>Address:</b>	25 Apt., 21 Bld., Lenina Prospect, Tver, 170000 Russia.
<b>Phone number:</b>	9201601721
<b>Date of birth:</b>	25th July 1998
<b>Nationality:</b>	Russian
<b>Marital status:</b>	Single
<b>Email</b>	<u><a href="mailto:myname@gmail.com">myname@gmail.com</a></u>
<b>Objective:</b>	I am seeking employment with a company where I can use my ability to work for the benefit of my country and take advantage of my knowledge of Economic Security and Law.
<b>Education:</b>	Tver State Technical University, Department of Management and Social Communications, degree of Specialist in Economic Security (2011– 2016)
<b>Experience:</b>	Rosselkhozbank, 2016 – present, Tver, Russia Assistant manager: Providing main office with office supplies, Analyzing large data sets collected through all departments, Preparing financial forecasts, Preparing reports for the board of management 2010, certificate in Accounting
<b>Skills:</b>	Proficient in Ms Office applications and some accounting software Native Russian Fluent English Hobbies: sports, chess, foreign languages, travelling

**Exercise 3.** *Here is a letter of application for a job. Read it carefully paying attention to the conventions of the formal letter style: How do you begin the letter? How do you end the letter? Where do you put your name? Are there any contractions?*

Anton Sidorov  
28 Apt., 4, Lunacharsky St.,  
Tver, Russia, 170003

26 December 2016

(name of an organization)  
45-b, S. Petersburg Highway,  
Tver, Russia, 170003

Dear Sir or Madam,

I have seen your advertisement regarding the vacancy for economic security specialist. I am interested to apply for the job.

I am a graduate in Economic Security from the Tver State Technical University. At present I am working in a bank as an assistant manager for half a year. I do not have much work experience but I have a great wish to become the part of your enterprise and work for the benefit of our country.

Along with academics, I am a trained sports person as well. I represented my university in national athletic championships several times and bagged prizes many times. I am sending all my certificates. I attached my CV so that you can learn more information about me. You may invite me for an interview at any time convenient for you.

Thank you for your time.

With respect,

Anton Sidorov

**Exercise 4.** *You see an advertisement of a new business looking for economists. They offer a full-time job. They say that your experience may be 2-4 years only. Your qualifications will include: identifying emerging economic trends and issues; preparing reports and doing detailed proposals for submission to management; assisting in giving technical support; collecting and gathering samples for documentation and some others. You decide to apply and write a letter of application.*

*Следуйте данным инструкциям при написании письма-заявления.*

1. Пишите, используя официальный стиль.
2. Опишите качества, которыми вы обладаете и объясните, почему вы так думаете. Используйте свое воображение, не бойтесь слегка преувеличить.
3. Используйте фразы из образца письма упражнения 3.
4. Расскажите о своей текущей ситуации и сообщите, когда вы могли бы начать работу.
5. Разбейте свое письмо на абзацы.

## PLAY THE GAME

### DOUBLE-LETTER DILEMMA

The 14 sets of double letters in Column B have lost their way. Each set should be placed in its proper position within the 14 groups of letters in Column A. Each double-letter set can be used once. Write the spelling of each word on the line next to the letter combinations in Column A. The first one is done for you.

	Column A		Column B
1.	seion	session	ss
2.	coect		cc
3.	aume		tt
4.	aear		oo
5.	dier		aa
6.	bazr		rr
7.	coit		mm
8.	leer		ss
9.	aow		ll
10.	prf		pp
11.	aress		nn
12.	cuent		dd
13.	oer		nn
14.	booeeper		ff

## GRAMMAR: Forms of the Infinitive

**Exercise 1.** *Определите форму инфинитива.*

to manage; to be informed; to have been over; to be improving; to have been entering; to be investigated; must be raining; shall discuss; to have been taken, to have been established.

## Forms of the Infinitive

	Active	Passive
Indefinite	<i>to ask</i> – спрашивать (to + V)	<i>to be asked</i> – быть (спрашиваемым) (to be + V <sub>3</sub> )
Continuous	<i>to be asking</i> – спрашивать (to be + V <sub>-ing</sub> )	_____
Perfect	<i>to have asked</i> – (уже) спросить (в прошлом) (to have + V <sub>3</sub> )	<i>to have been asked</i> – быть (уже) спрошенным (в прошлом) (to have been + V <sub>3</sub> )
Perfect Continuous	<i>to have been asking</i> – спросить (to have been + V <sub>-ing</sub> )	_____

*Функции инфинитива и способы их перевода на русский язык*

Подлежащее	
1. To answer this question is not easy.	Ответить на этот вопрос трудно.
Часть сказуемого	
2. To live is to create.	Жить – значит творить.
Дополнение	
3. Science teaches you to create.	Наука учит вас творить.
Определение	
4. The work to be done isn't easy.	Работа, которую нужно сделать, не простая.
5. He was the first to answer this question.	Он первым ответил на этот вопрос.
Обстоятельство	
6. To answer this question you are to know the subject well.	Чтобы ответить ... Для ответа ...
7. In order to work here you are to be an experienced specialist.	Для того, чтобы работать здесь, ты должен быть опытным специалистом.

**Exercise 2.** *Переведите предложения на русский язык, обращая внимание на перевод инфинитива в функции определения.*

1. Today's youth are becoming the first generation to carry powerful mobile

devices wherever they go. 2. The data to be analysed involves knowledge of production management methods. 3. Only 11 American states have a 2-year foreign language requirement to meet high school graduation requirements. 4. The traditional role of science is to make people healthy and the world a brighter place to live in. 5. The USA president has recently announced policy to eliminate homelessness in America within a decade. 6. All the attempts to confirm this suggestion have failed. 7. She gave him a list of a few books to be read. 8. The ability to question the accepted or scrutinized options in a systematic manner is central to graduate education, essential for working in collaborative settings. 9. There is one more phenomenon to be involved into this solution. 10. Graduate education offers students the opportunity to dig deeply into the empirical dimensions of key public policy areas.

**Exercise 3.** *Переведите предложения на русский язык, обращая внимание на перевод инфинитива в функции обстоятельства.*

1. The agencies involved in national security functions must work together to make the coordination of all the elements of national power effective. 2. Sometimes you retreat in order to advance. 3. There are also the challenges of governing to protect fundamental values. 4. We will need more creative methods of demonstrating accountability for the efforts to broaden and improve performance measurement. 5. The executives found the problem too difficult to solve. 6. It's still too early to speak about the efficiency of this method. 7. All the elements of national power are coordinated to assure our country's security. 8. The results of voting are important enough to generate discussion on the pages of periodicals. 9. This program was created to support the Intelligence Community (IC) need for multiple sources of well-educated young professionals.

**Exercise 4.** *Переведите предложения на русский язык и определите функцию инфинитива.*

1. Strong graduate education can foster the collaborative and networking capacities essential for sophisticated research. 2. A lot of time is spent to focus on how much money we are going to spend. 3. The benefit can be a more realistic grounding of research questions and scholarship. 4. The graduates want to apply their knowledge in private and public institutions. 5. The engine to be installed in this car is very powerful. 6. The problem to be discussed at the conference is of great importance. 7. The goal of Project on National Security Reform is to achieve reform of the national security system. 8. Schools need to create a student-centric technology. 9. Teachers are trained to incorporate this work-based experience into the classroom. 10. The author outlines that innovations need to be employed in our schools. 11. One of the program goals is

to develop long-term academic partnerships with colleges and universities.  
12. The engine to be installed in this car is very powerful.

**Exercise 5.** *Переведите предложения на русский язык, обращая внимание на перевод For-Infinitive Construction.*

1. Education is not a luxury but a necessity for us to remain competitive in the world. 2. Student course enrollment at each school is not high enough for a full-time German teacher to be paid by the district. 3. To make it easier for students to stay engaged, coursework must be relevant to their aspirations. 4. There is a need for a well-educated workforce to drive the engines of creativity and economic growth. 5. The core courses are not rigorous enough for the students to be prepared for college or the workforce. 6. It is impossible for this situation to continue. 7. It is desirable for the students to have all necessary for their study and rest.

## Modal Verbs

модальный глагол и его эквивалент	перевод	Present	Past	Future
can to be able to	могу, умею	can am/is/are able to	could was/were able to	— shall/will be able to
may to be allowed to	разрешите, можно	may am/is/are allowed to	might was/were allowed to	— Shall/will be allowed to
must to have to  to be to	должен, обязан вынужден, приходится должен (договорённость, план)	must has/have to  am/is/are to	— had to  was/were to	— shall/will have to —
should	должен, следует	should	—	—
ought to	должен, следует	ought	—	—
need	нужно, надо	need	—	—

**Exercise 1.** *Выберите правильный вариант и переведите на русский язык.*

1. Students ... (must / should) study hard if they want to pass all their exams in time.

2. Interpreters ... (may / must) translate without dictionaries.
3. He ... (can't / couldn't) open the door because he'd lost the key.
4. ... (Can / May) I use your pen for a moment?
5. ... (May / Could) you give me the telephone number of your office?
6. The system of social control (had to/was to) be formalized by the government.
7. Take an umbrella. It ... (may/can) rain.
8. Our employees ... (can/must) sign this agreement.
9. Organization ... (must / has to) have access to modern technology.
10. You ... (could/should) stop smoking. You know you ... (cannot/must not) buy health.
11. You ... (may/must) finish the article as soon as possible.
12. We ... (can / must) try to cope with our problems.
13. I ... (can't/needn't) believe it! You ... (have to/must) be joking.
14. My grandfather is retired, so he ... (shouldn't/doesn't have to) go to work.

**Exercise 2.** Прочитайте и переведите предложения на русский язык, затем поставьте глагол-сказуемое в прошедшее и будущее время.

*Example:* John can't drive. – Last year Bob couldn't drive. – Next year Bob will not be able to drive.

1. You must show your identity card here.
2. We can't buy a new car.
3. Mike may take my laptop computer for a couple of hours.
4. Jane has to call her mother.
5. You don't need to explain the rules again.
6. She is to be at the office at 9 a.m.
7. You must not tell lies.
8. I can read this book in Spanish.
9. You may use my camera.
10. I am to wait for him at the airport.

**Exercise 3.** Переведите английские пословицы на русский язык, обращая внимание на модальные глаголы. Постарайтесь вспомнить русские эквиваленты английских пословиц.

1. You can't unscramble eggs.
2. You must spoil before you spin.
3. You can take a horse to water but you cannot make him drink.
4. You can see a mote in another's eye but cannot see a beam in your own.
5. What man has done, man can do.
6. Those who live in glass houses shouldn't throw stones.



7. Pigs might fly if they had wings.
8. One cannot put back the clock.
9. No man can serve two masters.
10. Never put off till tomorrow what you can do today.
11. He that will eat the kernel must crack the nut.

### Modal Verbs + Perfect Infinitive Construction

*Способы перевода модальных глаголов в этой конструкции*

модальный глагол	перевод
must	должно быть
may	возможно, может быть
might	мог бы
can/could (в вопросах)	неужели
can/could (в утверждениях)	мог бы
can't/couldn't	не может быть
should	следовало бы
ought to	должен был бы
was to/were to	должен был

**Exercise 4.** *Переведите предложения на русский язык. Не забудьте, что перфектный инфинитив переводится глаголом прошедшего времени.*

1. I hardly ever see Jill, she may have moved to America.
2. He can't have committed a crime.
3. She can't have overslept. She is never late.
4. He may have done this by mistake. It was not an evil will.
5. Don't be angry with her. She might not have known about it.
6. I can't find the key. I mustn't have taken it.
7. We could have caught the train, but the traffic jam was terrible.
8. The meeting ought to have started an hour ago.
9. You must have already finished your work.

### TRANSLATION PRACTICE

**Exercise 1.** *Translate into Russian in a writing form.*

In recent decades, coinciding with a period of deep structural changes in the developed countries economies, largely associated with the process of globalization, the concept of economic security has been enlarged with such an important feature as ensuring competitiveness of the national economy in the global market. In the West, economic security is often treated as ensuring the survival of the national economy in conditions of world economic crisis.

The history of different countries for several centuries shows that under the rule of liberal market views in political practice it is far from speaking about the assurance of economic security of a society and a state, a family and an individual. One of the main reasons for this is the cult of blind faith in the ability of the “invisible hand of the market” to regulate everything in the best way and for everybody’s interests without any meaningful macroeconomic management by the society and the state. In a market economy money is one of the products. The price of money is an interest loan. Once accepted, an interest loan in its credit and financial system the state loses its economic sovereignty and becomes a hostage of transnational money-lenders, usurping banking on a global scale.

**Exercise 2.** *Translate into English in a writing form.*

**A.**

Экономическая безопасность является главным компонентом системы национальной безопасности России. Гарантии экономической безопасности являются необходимым условием для обеспечения стабильного развития национальной экономики.

Национальная экономическая безопасность России основана на таких основных принципах, как независимость национальной экономики, стабильность национальной экономики и устойчивые темпы роста национальной экономики. Угрозы экономической безопасности подразделяются на внутренние и внешние. К внутренним угрозам экономической безопасности России можно отнести усиление расслоения общества по уровню доходов, криминализацию экономики и общества и разрушение научно-технического потенциала страны.

**B.**

1. В настоящее время не существует общепринятого понятия экономической безопасности в условиях глобальной мировой экономики.

2. Цивилизация находится на таком уровне развития, при котором качество жизни любого человека, семьи, социальных групп и общества в целом определяется характером государственного управления.

3. В мировой экономической науке понятие экономической безопасности не используется.

4. В нашей стране вопросы экономической безопасности в последние годы привлекают заметное общественное внимание.

5. Важно сформулировать требования к образу жизни цивилизации, обеспечивающему её устойчивое развитие в гармонии с биосферой планеты.

6. Устойчивое развитие цивилизации требует гарантированного экономического обеспечения политики государств.

## SPEAKING

**Exercise 1.** *Discuss the following questions.*

1. Do you think economic security must be taught at every department of higher educational establishment concerning economics? Give your arguments.
2. Do you agree that the concept of economic security is closely connected with that of the biosphere security?
3. Is it true that all the countries are going through a crisis of civilization way of life which can result in the civilization collapse?
4. Do you agree with Ayn Rand (Russian-American novelist and philosopher) who said: "Do you ask what moral obligation I owe to my fellow men? None – except the obligation I owe to myself." Do you like this philosophy?
5. What do you think we should do to escape the global catastrophe?

*a) Complete spaces in the telephone conversation with the letter of the correct phrase from the box;*

- a) Is three o'clock okay for you?      b) Can I ask why you are calling?  
c) When would you like to come in?  
d) May I ask who is calling, please?      e) See you on Thursday.

**Martha:** Good morning. Can I speak to Mrs. Mills? Please?

**Personal Assistant:** 1) \_\_\_\_\_

**Martha:** My name is Martha Wills. I'm a student of the university.

**PA:** I'm afraid Mrs. Wills is in a meeting right now. 2) \_\_\_\_\_

**Martha:** I need some advice on finding a job. Can I make an appointment to see her?

**PA:** Yes. 3) \_\_\_\_\_

**Martha:** On Thursday afternoon if she is free.

**PA:** Let me check. Yes? That should be all right. 4) \_\_\_\_\_

**Martha:** Yes? It is.

**PA:** Fine. So, that's 3 o'clock on Thursday the 15<sup>th</sup>.

**Martha:** Yes. Thank you. Can you also include my friend John Jones?

**PA:** Yes? That's no problem. 5) \_\_\_\_\_

**Martha:** Thank you. Goodbye.

**PA:** Goodbye.

*b) Practice the complete conversation in pairs.*

## UNIT 2. GLOBAL ECONOMY AND ECONOMIC SECURITY

### VOCABULARY

**accentuate** [ək'sentʃueɪt] *v* обострять, усиливать, усугублять

**affluent** [ˈæfluənt] *a* богатый, изобильный

**ally** [ˈælaɪ] *n* союзник, сторонник

**aptly** [ˈæptli] *adv* подходящим образом, кстати, к месту

**attribute** [ˈætrɪbjʊt] *n* отличительная черта, неотъемлемый признак

**average** [ˈæv(ə)rɪdʒ] *a* средний, обыкновенный

**boon** [bu:n] *n* благо, дар, покровительство

**bottle up** [ˈbɒtlʌp] *v* подавлять, сдерживать

**bubble up** [ˈbʌblʌp] *v* вскипать, всплывать

**comprehensive** [ˌkɒmprɪ'hensɪv] *a* всесторонний, полный

**consequence** [ˈkɒnsɪkwəns] *n* (по)следствие, результат

**containment** [kən'teɪnmənt] *n* сдерживание

**counterpart** [ˈkauntəpɑ:t] *n* дубликат, копия, аналог

**crux** [krʌks] *n* трудный вопрос, основная проблема

**distribute** [dɪ'strɪbjʊt] *v* распределять

**daunt** [dɔ:nt] *v* обуздывать, укрощать, покорять

**downturn** [ˈdaʊntɜ:n] *n* спад (деловой активности), понижение, уменьшение

**entity** [ˈentɪti] *n* самостоятельная правовая единица (организация)

**equity** [ˈekwɪti] *n* справедливость, беспристрастность, объективность

**evade** [ɪ'veɪd] *v* уклоняться (от уплаты и др.); обходить (закон, вопрос)

**executive** [ɪg'zekjʊtɪv] *n* руководитель

**foster** [ˈfɒstə] *v* поддерживать, развивать

**implication** [ˌɪmplɪ'keɪʃ(ə)n] *n* следствие, последствия, результаты

**inducement** [ɪn'dju:smənt] *n* побуждение, приманка

**leverage** [ˈli:v(ə)rɪdʒ] *n* средство для достижения цели

**luddite** [ˈlʌdaɪt] *n* работник, сопротивляющийся нововведениям на производстве с целью сохранить рабочее место

**marginalize** [ˈmɑ:ɟɪn(ə)laɪz] *v* изолировать, обособлять

**occurrence** [ə'kʌr(ə)ns] *n* случай, происшествие

**outsourcing** [ˈaʊtˌsɔ:sɪŋ] *n* привлечение внешних ресурсов для решения собственных проблем, поставка со стороны

**poverty** [ˈpɒvəti] *n* бедность, нищета

**primer** [ˈpraɪmə] *n* изложение основ, руководство для начинающих

**prod** [prɒd] *v* побуждать, подстрекать

**profit margin** ['prɒfɪt 'mɑːdʒɪn] *n* размер прибыли  
**prominent** ['prɒmɪnənt] *a* выдающийся, знаменитый  
**recover** [rɪ'kʌvə] *v* выздоравливать, излечиваться  
**reel** [ri:l] *v* кружить(ся), пошатнуться, дрожать, качаться  
**remainder** [rɪ'meɪndə] *n* остаток, руины, развалины  
**repercussion** [ˌrɪ:pə'kʌʃ(ə)n] *n* отзвук, последствия  
**resilient** [rɪ'zɪliənt] *a* упругий, жизнерадостный, неунывающий  
**roller-coaster ride** ['rəʊlə 'kəʊstə 'raɪd] *n* американские горки  
**scarce** [skeəs] *a* недостаточный, скудный, редкий, дефицитный  
**scrutiny** ['skruːtɪni] *n* внимательный осмотр, исследование  
**seek** [si:k] *v* добиваться, стремиться, пытаться  
**severe** [sɪ'viə] *a* суровый, требовательный  
**slash down** ['slæʃdaʊn] *v* снижать цены, налоги и пр.  
**sophisticated** [sə'fɪstɪkeɪtɪd] *a* сложный  
**staple goods** ['steɪpl̩ gʊdz] *n* основные продукты питания  
**stipulate** ['stɪpjəleɪt] *v* ставить условием, требовать  
**stride** [straɪd] *n* шаг вперёд, прогресс  
**sustain** [sə'steɪn] *a* устойчивый, непрерывный  
**trigger** ['trɪɡə] *v* спускать курок  
**troubleshoot** ['trʌbl̩ʃuːt] *v* выявлять неисправности, устранять неполадки  
**turmoil** ['tɜːmɔɪl] *n* шум, суматоха, беспорядок  
**undermine** [ˌʌndə'maɪn] *v* подрывать, расшатывать  
**volatile** ['vɒlətaɪl] *a* непостоянный, изменчивый  
**wake** [weɪk] *n* возобновление

## DISCOVERING CONNECTIONS

1. What does globalization mean?
2. Do you think globalization is a recent trend?
3. What global companies can you think of? What industries are they in?
4. Do global companies do more harm than good?

## READING

### TEXT 1

#### Economic Globalization: Pros and Cons

Economic security appearance as a field of study is closely connected with the economic globalization process. Even though it has been going on for hundreds

of years now, “economic globalization” has never been as aggressive as it has become over the last couple of decades.

There is no doubt about the fact that international trade, foreign direct investments, alliance capitalism, and other similar concepts have been beneficial for several people across the globe. But at the same time, you cannot ignore the fact that the trend has some negative consequences as well. These pros and cons have to be taken into consideration when determining whether the concept has really been helpful for the world as a whole, or not.

**Positives.** Economic globalization increased economic interdependence of countries as a result of a significant rise in the movement of goods, service, technology and capital across international borders. The fact that the world has become a global market has come as a boon for many people. The significant rise in international trade and foreign direct investment over the last few decades has increased employment opportunities and income. For instance, a large number of North American and European companies are investing in Asian markets. The fact that countries from Asia have developed in a relatively short span of time as compared to their western counterparts, highlights this fact very well. The giant strides in terms of technological advancement that we have taken over the last few decades have also contributed to this acceleration.

With increasing opportunities, the ability of individuals to generate enormous amount of wealth has also increased. Several corporations have set up plants in other countries as it helps them evade tariffs or quotas stipulated by those countries. This has turned out to be quite helpful for end consumer, as doing away with import duties has brought down the price of foreign goods by a great extent. With cheap labor at their disposal, these corporations can also afford to slash down the price of their goods without having to cut down on the profit margin, which is again beneficial for end consumers.

**Negatives.** Alongside the numerous advantages mentioned above, there do exist some disadvantages of globalization which we can't afford to turn a blind eye to. While several people say that the interdependence between countries is a boon, critics argue that it is our biggest problem, as the domino effect of economic crisis in one country can result in severe repercussions on various other countries with whom it shares economic ties. There have been such occurrences in the past, one of the most prominent examples being the Late-2000s recession.

The fact that corporations from developed countries invest in developing countries of Asia, wherein they get cheap labor, has not gone down well with critics who call it exploitation of labor. They also cite that the alarming rate at which development is occurring is not coming easy on our natural resources. There is a little doubt about the fact that economic globalization has also triggered political and ideological tensions in various parts of the world which

are expected to escalate further as we inch away from the era of military superpower towards the era of economic superpower.

Lastly, the argument that development of the world as a whole has been taking place has failed to impress these critics who cite that the interdependence of nations has not done much to help poverty-struck countries of Asia and Africa, wherein a significant portion of the world population is reeling under poverty. With all these arguments, the critics suggest that even though economic globalization is occurring, we are not heading in right direction. To put it in the words of the Commission on Global Governance, “a sophisticated, globalized, increasingly affluent world currently co-exists with a marginalized global underclass.”

## VOCABULARY FOCUS

**Exercise 1.** *Mind the rules of pronunciation.*

- [i:] reel, previous, repercussion, feedback, technique, employee, deep
- [ɜ:] concerned, firm, personal, refer, work, excursion, downturn, service
- [ɑ:] argue, counterpart, market, part, large, demand, artificial, alarming
- [ju:] contribute, attribute, manufacture, argue, executive, opportunity, new
- [u:] dilution, rule, through, improve, group, include, recruit, booth, lose
- [ɔ:] course, resources, force, reward, form, forecast, corporation, cognitive

**Exercise 2.** *Form nouns with the help of the suffixes.*

- ment:** to argue, to manage, to agree, to govern, to employ, to invest, to develop
- er:** to consume, to programme, to buy, to sell, to plan, to own, to manufacture
- tion:** to produce, to distribute, to consume, to compete, to explain, to determine
- or:** to distribute, to invest, to operate, to regulate, to educate
- (e)ance:** to ensure, to depend, to maintain, to perform, to occur, to insist
- able:** profit, comfort, to wash, to read, to recognize, to count, to negotiate

**Exercise 3.** *Choose the correct variant.*

1. Globalization refers to the **integration / cooperation** among societies and economies across the globe.
2. The **growth / process** of globalization ensures the integration individual national economies with the global economy.
3. Globalization has a major **focus / impact** on the economic scenario of individual countries and the global economy as well.
4. International economic relations undertaken in the light of globalization have led to rapid **development / rise** and decline in poverty in many developing countries like India and China.

5. For economic relations between nations to be successful, a number of **measures / conditions** need to be fulfilled.
6. Unrestricted movement of goods and services, flow of capital, mobility of workforce, and reduction of regulatory **obstacles / assistance** need to be ensured for successful economic relations.
7. In the era of globalization, countries have realized that economic **relations / cooperation** with other nations is strategically important for the growth of the economy.
8. International economic relations play an important role in the **growth / recovering** of economies across the world.
9. Globalization has played an important role in **restraining / fostering** economic relations among nations across the world.

**Exercise 4.** *Match the words or phrases and their definitions.*

1. Consumer	a) a person who is a member of a particular country.
2. Sitizen	b) a person in a high position, especially in business, who makes decisions and puts them into action.
3. Manufacturer	c) anorganisation that has offices and/or factories in different countries and usually has a centralized head office where they coordinate global management.
4. Corporation	d) a company that makes a product
5. Transnational corporation	e) a business or governmental unit that has an identity separate from those of its members
6. Entity	f) a large business or organization that under the law has the rights and duties of an individual and follows a specific purpose.
7. Executive	g) a person or organization that uses a commodity or service.



**Exercise 5. Match English and Russian equivalents.**

- |                 |                           |
|-----------------|---------------------------|
| 1. consequence  | a) пара, двое             |
| 2. downturn     | b) продвижение, прогресс  |
| 3. contribution | c) клиент, покупатель     |
| 4. repercussion | d) дубликат, аналог       |
| 5. stride       | e) (по)следствие          |
| 6. counterpart  | f) отражение, последствия |
| 7. occurrence   | g) бедность, нищета       |
| 8. poverty      | h) случай, происшествие   |
| 9. customer     | i) понижение, спад        |
| 10. couple      | j) вклад                  |

**Exercise 6. Chose the correct answer.**

1. This is a financial process often used for outsourcing:
  - a) Foreign direct investment (FDI)
  - b) gross domestic product (GDP)
  - c) market forces
2. The practice of economically and militarily powerful nations of imposing their language, eating habits and films on less powerful countries:
  - a) being rude
  - b) cultural imperialism
  - c) sharing
3. El Niño and rising sea temperatures are attributed to:
  - a) climate change
  - b) disease
  - c) floods
4. The collective result of countries polluting the air:
  - a) global warming
  - b) flooding
  - c) deforestation
5. This is a type of website for keeping in touch with friends:
  - a) chat
  - b) Email
  - c) social networking
6. A collaborative website where the users make up the content:
  - a) blog
  - b) wiki
  - c) social networking

7. This is a measure of how well a country's economy is doing:
  - a) gross domestic product
  - b) direct foreign investment
  - c) market share index
8. A social movement which considers globalization as a threat to democracy, workers' rights and the environment:
  - a) antiglobalization
  - b) environmentalists
  - c) luddites

**Exercise 7.** Complete the sentences with a word or phrase from the box.

economic	environmental	culturalrise
capital	flow	free
	movement	geographical

1. Globalization ensures easier \_\_\_\_\_ of goods and services across nations.
2. Easier movement of people between countries has also been made possible by globalization which is conducive to international \_\_\_\_\_ relations.
3. Globalization leads to \_\_\_\_\_ trade between countries.
4. Globalization has ensured easier and faster \_\_\_\_\_ of information across geographical boundaries.
5. Globalization has led to reduction in \_\_\_\_\_ barriers which has proved to be conducive for economic co-operations among nations.
6. Movement of \_\_\_\_\_ between countries due to globalization has also played an important role in international economic relations.
7. Globalization has given \_\_\_\_\_ to several multi-national corporations who undertake economic activity across \_\_\_\_\_ borders.
8. Globalization has helped to address \_\_\_\_\_ issues which are strategic to international economic relations.

## COMPREHENSION

**Exercise 1.** Read the text again and answer the questions.

1. What is the reason of economic security appearance?
2. What causes increasing economic interdependence of countries?
3. Can you prove that a manufacturer based in one part of the world can sell his product to a consumer in some other part?
4. What is the result of the movement of goods, service, technology and capital across international borders?
5. What opportunities for developing nations does foreign direct investment by companies from developed nations create?

6. What helps transnational corporations evade tariffs or quotas stipulated in other countries?
7. How can corporations afford to slash down the price of their goods?

**Exercise 2.** *Decide whether these statements are true or false.*

1. Economic globalization was always aggressive.
2. Economic globalization makes economies of the countries more interdependent.
3. A manufacturer based in one part of the world cannot sell his product to a consumer in some other part.
4. Globalization encompasses foreign direct investment by companies from developing nations in developed ones.
5. Open economies create employment opportunities in developing countries and help their economies to develop.
6. Setting up plants in other countries turned out to be quite helpful for end consumer.

**Exercise 3.** *Give English equivalents of the word combinations from the text.*

По всему миру, существует некоторое сомнение относительно, не было одобрено критиками, огромный прогресс, уклоняться от уплаты, в значительной степени, ввозные пошлины, конечный потребитель, закрывать глаза (на), тяжелые последствия, природные ресурсы, принимать во внимание, нищая страна, за чертой бедности, за короткий период времени, низшие слои общества (беднота), наглядный пример, угрожающая скорость, двигаться в правильном направлении.

**Exercise 4.** *Complete the sentences using the text.*

1. The significant rise in international trade and foreign direct investment has increased ... .
2. Economic globalization has also accelerated ... .
3. Several corporations have set up plants in other countries as it helps them evade ... .
4. The domino effect of economic crisis in one country can result in ... .
5. Corporations from developed countries invest in ... .
6. There is a little doubt about the fact that ... .
7. The critics suggest that ... .

## TEXT 2

### **Global Economy and National Security**

As the global economy races ahead, more and more demands for state security services are surfacing throughout the world. With this rapidly evolving scenario comes a pressing need for all the states to study the situation carefully and develop a comprehensive strategy in this arena.

The crux of the problem is the growing connection between the global economy and security policy, including defense plans. The fact that such a connection exists should come as no surprise, for national policy saw these entities as connected during the Cold War. During that conflict, containment strategy sought to bottle up the Soviet bloc and employed a strong defense effort to support it. In tandem, U.S. policy also sought sustained economic growth across the entire Western alliance system, both to achieve prosperity and to build strategic strength for containment. In the current era of globalization, policies for security and economics must still be combined, but in ways different from those of the past. There is also a need in an active security policy to address the turmoil and dangers that have bubbled up in the wake of the Cold War. It should be guided by economic thinking not only in using scarce resources wisely but also in being selective about military involvement and in prodding allies to contribute more to common defense burdens.

Demand for troops is rising because the United States currently dominates the international stage in a truly unprecedented manner. It is the world's leading trading state, has the world's largest capital markets, and is the principal source of technical innovation in the globe's fastest growing business sectors (that is, telecommunications, computers, Internet-related business, and biotechnology).

Concerning U.S. security policy, it is absolutely essential that the U.S. role in the world economy be appreciated as a key asset for leverage. Although there is no question that the United States benefits from an open world economy, those countries that trade with the United States sometimes benefit even more. China, for example, sends over 40 percent of its exports to the United States alone and currently has a \$60 billion annual trade surplus with the United States. American exporters would be hurt if trade were cut off with China, especially in the aircraft, machinery, and power equipment sectors. However, China's entire economic development strategy would be crushed if it were denied access to the American market.

The size and openness of American markets is an enormous inducement for other countries to cooperate with the United States. Similarly, American influence in the World Bank and IMF provides an indirect but substantial form of additional inducements. Recent protests in Seattle against the World Trade Organization and in Washington against the World Bank and IMF may appear to

undercut the legitimacy of these international organizations but in fact are a true sign of their power, as it is pointless to protest against an entity that has no influence.

In sum, it is possible to identify the broad directions that economic globalization is taking. There are strong incentives for producers and consumers to take advantage of the global marketplace. This will make it difficult for countries to cut off the access that their firms and citizens have to outside suppliers of capital, goods, technology, and information.

Nevertheless, if the turmoil caused by massive capital flows is great, if competition against local producers is daunting, and if outside information threatens regimes, efforts will certainly be made to limit the impact of global markets. Thus, it is substantially harder to predict the political, cultural, and security implications of globalization.

**Exercise 1.** *Answer the questions on the text.*

1. What pressing need comes in terms of global economy racing?
2. What strategy did the U.S. and the entire Western alliance system apply during the Cold War?
3. What should the security policy be guided by?
4. What is the reason of demand for troops to rise?
5. What are the globe's fastest growing business sectors in the US?
6. Does the United States benefit from an open world economy more than those countries that trade with the US?
7. Would the US be glad to cut off trade with China? If not, why?
8. What is an enormous inducement for other countries to cooperate with the United States?
9. What efforts are going to be made against globalizing economies?

**Exercise 2.** *Give synonyms to the following words. Be ready to use them in your own sentence.*

Example: race – competition

*The **race** for the presidency was run between well qualified candidates. –*

*Information security **competition** can bring significant benefits to the majority of stakeholders when the market is balanced.*

Race, difficult, evolve, cooperate, undercut, active, connect, strong, prosperity, consumer, power, broad, inducement, effort, influence.

## TEXT 3

### **Washington Consensus – Global Threat or Remedy**

The globalization trend has produced at least three policy questions that provoke fundamental disagreement among specialists: Should lower income countries try to maximize their economic growth rates? How far should countries go in opening their capital markets? Will greater integration with the global economy reduce or accentuate inequality within traditional and transition states?

Most economists assumed that countries should try to maximize, or at least increase, their GDP growth rates. Although there have been sharp differences over how to achieve greater equity in income distribution, the general presumption was that more growth and a larger GDP were better. According to this view, the emphasis should be the use of open markets as an instrument to force efficiency in the economy. Because the World Bank, IMF, and the U.S. Government supported this view, it became known as the Washington Consensus.

The World Bank was so confident of this approach that in 1993 it published a primer on how the East Asian states had used this model to achieve their rapid growth rates. The "Washington Consensus" was presented to society, politicians and economists as evidence-based set of guarantees for the economic development success of any state, as uncontested as the laws of nature. However, the slowdown of the Japanese economy in the 1990s and the East Asian crash of 1997 brought more scrutiny to the debate.

However, the "Washington consensus" is not axiomatic economy and uncontested "law of nature" but the tool of the globalization under US dominance. Recognition of the "Washington consensus" as a non-alternative "law of nature" is a rejection of the economic sovereignty of the state and the transfer of authority over its natural resources, productive potential and population to multinational moneylenders. So to talk about whatever level of economic security under the rule of the "Washington consensus" is of no use. However, its supporters and propagandists may not understand its nature because of the narrowness of their outlook and focus on private interests.

Based on the "Washington Consensus" developed countries actually export the problems caused by the liberal-market economic model into its former colonies and developing countries. The East Asian states became even more vulnerable because they tied their growth prospects to foreign markets, foreign technology, and foreign capital. The Washington Consensus stressed the opening of capital markets as a way to move money to its most efficient use, but many countries have found volatile flows in and out too difficult to handle.

The growth, market integration, and equity debates seem clearly unresolved, but there is an alternative to combine and integrate two systems of planned and market-oriented economies into a single mechanism.

**Exercise 1.** *Decide whether these statements are true or false.*

1. Most economists assumed that it is necessary for countries to increase their GDP growth rates.
2. There were no differences over how to achieve greater equity in income distribution.
3. The World Bank had some doubts about opening markets.
4. The "Washington Consensus" was considered by society as evidence-based set of guarantees for the economic development success of any state.
5. To recognize the "Washington consensus" as a non-alternative "law of nature" means to reject the economic sovereignty of the state.
6. The supporters and propagandists of the "Washington consensus" focus on global interests.
7. Many economic problems in developing countries are caused by the liberal-market economic model.
8. There is no alternative to combine and integrate two systems of planned and market-oriented economies into a single mechanism.

**Exercise 2.** *Choose the correct variant.*

1. There were sharp **difficulties** / **differences** over how to achieve greater equity in income distribution.
2. The use of open markets is an instrument to force **facilities** / **efficiency** in the economy.
3. They should this model **to achieve** / **to possess** their rapid growth rates.
4. Politicians and economists presented the "Washington consensus" as evidence-based set of guarantees for the economic **development** / **process**.
5. The economic sovereignty of the state is lost if it **transforms** / **transfers** of authority over its natural resources, productive potential and population to multinational moneylenders.
6. Liberal-market economic model **affects** / **causes** a lot of problems in the developing countries.
7. The growth, market integration, and equity debates seem clearly unresolved, but there is an alternative to combine and integrate two **structures** / **systems** of planned and market-oriented economies into a single mechanism.

## TEXT 4

*Read the text and give it a title.*

Today's world is on the brink of an objectively necessary global transformation. The scale of it may significantly exceed not only the transformations of 1917, 1991 etc., which remain fresh in our memories but also the highly important transformations of the distant past, such as the Christianization of Ancient Russia; Europe's rejection of a basic (civilizational) code of civilized sustainable development, and a prohibition of 16<sup>th</sup> century usury (loans with abusive interest rates). It is exactly these circumstances which are at the foundation of the present European systemic crisis of civilization.

A feature of the forthcoming transformation is the fact that any political, religious or economic reforms, if they do not carry any moral character and are not orientated on the organization of a godly-life are meaningless and do not change the catastrophic situation which is happening on the spaceship we call planet Earth. The mass protest movement in the United States and the European Union is due to there being an increasingly huge gap in the access of its members to the productive and financial sectors of the economy to public goods. The essence of the forthcoming transformation consists in the rejection of the Euro-American (biblical) development project of globalization who are the real masters and consist of several dozen people and the crowd who call themselves "the elite" by way of inertia.

To minimize the inevitable costs and destruction of the forthcoming transformation it is necessary to understand the undeveloped nature of the dominant concept of supranational governance of humanity. The concept of the now implemented globalization which under the guise of beautiful words for more than 3000 years has been implemented into life by default. Apart from that, it is necessary to set out in lexical form, new and no-less ambitious ideas, new plans for new ways of living on earth, a concept of public safety.

The so-called western civilization is focused on a purely technocratic variant of development and only through this prism accepts the notion of progress. In western civilization, a society and an individual are a slave and a hostage of the technosphere and artificial habitats created by this civilization that have entered into an irreconcilable antagonism to the natural environment. This is a consequence of the fact that in the pace of development and the amount of profit one detail is overlooked – the people themselves. The functioning of technological monsters has become its own independent value, and all the people have become merely an application to them, and are at their service. Instead of capacity development of a person comes a craze for the development of various kinds of "prosthesis" substituting and blocking possibilities of natural development of "a homo sapiens".



**Exercise 1.** Give English equivalents of the word combinations from the text.

Стоять на пороге, далёкое прошлое, запрет на ростовщичество, цивилизационный системный кризис, нравственный характер, жизнь по-Божески, доступ к общественным благам, действительные хозяева, под прикрытием красивых слов, по умолчанию, войти в антагонизм с, самостоятельная ценность, состоять на услужении.

**Exercise 2.** Find synonyms in A to the words from the text in B.

**A**

institution, system, formation, pattern  
effect, reaction, sequence, payback  
threshold, boundary, frontier, limit  
required, basic, crucial, needed, urgent  
obtain, acquire, gain, get, take  
autonomous, separate, sovereign, absolute  
chance, probability, prospect, hope  
carry out, fulfill, execute, perform  
diminish, reduce, decrease, lessen

**B**

public  
independent  
possibility  
minimize  
organization  
implement  
consequence  
accept  
necessary

## WRITING

### Thank-you Letters

**Exercise 1.** You have been asked to write an article for your university magazine about the advantages and disadvantages of *economic globalization*. Using the information in the texts 1 and 2 write your article. Use appropriate linking words such as *furthermore*, *to start with*, *also*, *what is more*, *on the other hand*, *in conclusion*, etc.

**Exercise 2.** Here is an example of Thank-you Letters. Read and translate it.

Mr Ken Furgin  
9034 Commerce Street  
Detroit, Michigan  
USA, 90345

Mr Jonatan Watson  
Innova Ltd  
7834 17th Street  
Tampa, Florida  
September 30, 2015

Dear Mr Furgin,

As you know, I've been in the process of applying for various employment opportunities over the past weeks. Recently, I received a very desirable offer to fill a position at an energetic and exciting company. Although both a resume exhibiting experiences and credentials suited to the job and a successful interview certainly contributed to my success, I feel that your willingness to speak as a professional reference on my behalf played a central role in the company's decision to offer me the position.

I am writing to express my gratitude for your time and consideration in support of my endeavors. Your perspective and encouragement mean a great deal to me. Thank you for all that you've done.

Kind regards,

Jonatan Watson

**Exercise 3.** Make up your own *Thank-you Letter*. Use the prompts given below.

Sending a message to express your gratitude will be well-received in most any situation, professional or personal.

Be sincere, use an appropriate tone-formal for a business thank you, casual for a personal note and you will seldom go wrong. It's also important to send your thank you promptly.

Feel free to modify any thank you letter sample below for your own purpose.

When writing, let these simple steps guide you:

- Always use the name of the person you are thanking.
- State your thanks.
- Discuss what you are thanking them for, and why it is special to you.
- Mention something about your relationship with the person.
- Say thanks again.
- Sign off, and sign your name.

*Here are some useful phrases to help you:*

- I would very much appreciate the opportunity
- I would like to thank you
- I truly appreciate
- Thank you for meeting with me
- I am writing to thank you for your generous offer
- I am writing to express my sincere gratitude
- Thank you for your generosity and support

## PLAY THE GAME

*Role play these two telephone situations.*

1. One of you is a company employee who has arranged to meet a colleague (your partner) from one of your subsidiaries. Explain that you cannot keep the appointment and give a reason. Suggest an alternative time.
2. You are on a business trip and you want to stay an extra day. Telephone an airline office to arrange a different flight.

*Use the following:*

### **Making arrangements**

Could we meet on Monday at\_\_\_\_\_?

Are you free sometime next week?

How about next Friday?

What about April 10<sup>th</sup>?

Would Wednesday at 2 pm suit you?

Is 11.15 convenient?

### **Changing arrangements**

I'm afraid I can't come on Friday.

We've got an appointment for 11.00, but I'm afraid something's come up.

Could we fix another time?

### **Responding**

That'll be fine.

That's OK.

No sorry, I can't make it then.

My diary's rather full that day/week.

Sorry, I've already got an appointment at that time.

## **GRAMMAR REVISION** (*Parts of Speech, Chains of Nouns, Comparative Degrees of Adjectives, Gerund*)

**Exercise 1.** *Прочитайте и переведите предложения на русский язык, обращая внимание на многофункциональные слова. Определите к какой части речи относятся выделенные слова.*

1. Multinational companies create additional work places for local people.
2. I have a lot of work to do tonight.
3. Information technology and the Internet help me with my education.
4. I can't do without my friends' help.

5. You can see the process of globalization everywhere.
6. After the experiment the engineers could process the information.
7. He informed his scientific supervisor about his plans.
8. The corporation administration was well informed about its employees.
9. Give great thanks to your manager.
10. Liberal-market economic model affects a lot of problems in the developing countries.

**Exercise 2.** *Сравните пары существительных, образованных от глаголов.*

employer	employee
awarder	awardee
payer	payee
elector	electee
investor	investee
biographer	biographee
interviewer	interviewee

**Exercise 3.** *Переведите цепочки существительных на русский язык.*

Information technology development, customer service, globalization process advantages, global marketplace concept, unrestricted goods movement, important growth analysis, government-financed dairy product plant, government-assisted agricultural project, employment market opportunities, 2014 import duties, a domestic market oriented goods serial production, international companies income growth, economic crisis domino effect, International Monetary Fund Policy.

**Exercise 4.** *Дайте сравнительную и превосходную степень следующих словосочетаний.*

*Example: high level – higher level - the highest level*  
*severe competition – more severe competition - the most severe competition*

Independent country, efficient method, prominent scholar, aggressive policy, broad concept, global economy, good solution, short period, modern strategy, rich corporation, poor behaviour, little income, important factor.

## Forms of the Gerund

	Active	Passive
Indefinite	<i>asking</i> (V <sub>-ing</sub> ) спрашивать	<i>being asked</i> (being + V <sub>3</sub> ) быть спрашиваемым
Perfect	<i>having asked</i> (having + V <sub>3</sub> ) уже спросить	<i>having been asked</i> (having been + V <sub>3</sub> ) уже быть спрошенным

*Синтаксические функции герундия и способы их перевода на русский язык.*

Подлежащее	
1. Reading is useful.	Чтение полезно.
Часть сказуемого	
2. Our aim is mastering English.	Наша цель – овладеть английским.
Дополнение	
3. She likes singing.	Она любит пение.
Определение	
4. There are many ways of solving it.	Существует много способов решения этой проблемы.
Обстоятельство	
5. He went there for studying Chemistry.	Он поехал туда учиться химии (для учебы).

**Exercise 1.** *Образуйте герундии, используя суффикс –ing.*

read; explain; govern; create; develop; increase; provide; delivery; establish; distribute; visit; enter.

**Exercise 2.** *Измените предложения, используя герундий.*

Model: *Do you mind if I pay taxes for you? - Do you mind my paying taxes for you?*

Do you mind if I take your warranty card for a moment? 2. We must consider the matter thoroughly before we cut Unified Social Tax. 3. I remember that we have made the advance payment on electricity. 4. When he received another letter from his firm he changed his mind. 5. Before they set the rate of income tax they discussed a lot.



and the economy. 4. Sellers compete by trying to produce the goods and services buyers want at the lowest possible price. 5. The next step in preparing a personal budget is to draw up a list of all your sources of income. 6. There are numerous reasons people think about owning a business of their own. 7. Instead of using that temporary opportunity to increase the market share for American autos by holding prices at current levels or lowering prices, the auto companies raised their prices. 8. Monetary policy refers to regulating the supply of money as a way of stabilizing the economy. 9. Ricardo is especially famous in international economies for demonstrating the advantages of free trade. 10. Hardly a day passes without hearing a commercial or reading an ad describing the advantages of one kind of program over another. 11. A firm of under 20 employees has a 37 percent chance of surviving four years. 12. Scientists' constantly exploring the unknown, their looking for new knowledge and the answers to unsolved questions cannot be overestimated.

## TRANSLATION PRACTICE

**Exercise 1.** *Translate the following sentences into English in a writing form using the vocabulary of the unit.*

1. Процесс глобализации носит объективный характер.
2. Не все факторы производства в разных странах представлены в одинаковой мере.
3. Знания и умения, или, как говорят экономисты, «человеческий капитал», по миру распределены неравномерно.
4. Неравномерность распределения экономических ресурсов служила стимулом развития мировой торговли.
5. Существующие транспортные средства позволяют доставить любой товара в любую точку земли.
6. Ввозные пошлины за последнее время резко снизились.
7. Транснациональные компании — это международные организации развитых стран в сферах экономики, финансов и технологий.
8. Деятельность транснациональных корпораций не контролируется конкретными государствами.
9. Транснациональные компании являются главным мотором глобализации, особенно в таких отраслях как автомобилестроение, нефтяная, химическая, фармакологическая отрасли
10. Рост мощи отдельных компаний способствует экономическому прогрессу и социальному процветанию, прежде всего тех стран, в которых сконцентрирован производственный комплекс.

## Exercise 2. Translate into English in a writing form.

Последние десятилетия совпали с периодом глубоких структурных преобразований в экономиках развитых стран, связанных с процессом глобализации. Понятие экономической безопасности было дополнено таким важным признаком, как обеспечение конкурентоспособности национальной экономики или её ведущих отраслей на мировом рынке. На невозможность обеспечить экономическую безопасность общества и личности на основе либерально-рыночной экономики и либерально-рыночных экономических теорий ещё в 1938 гг. указывал президент США Ф.Д. Рузвельт. Вследствие несостоятельности экономической науки того времени он был вынужден выводить США из «великой депрессии», опираясь на интуицию и здравый смысл, вопреки господствовавшим в те годы экономическим теориям.

## SPEAKING

### Dialogue 1

*Read the dialogue between Philipp Knight, an executive at **The Banking Group** in New York and Massimo Bonetti, a specialist in information security in London. Note the purpose and the result of the call. Act out the dialogue.*

- Knight:** I'm calling because I'll be in London next week and I'd like to make an appointment to see you. I want to be consulted about some problems with our security system.
- Bonetti:** Great. What day would suit you? I'm fairly free next week, I think.
- Knight:** How about Wednesday? In the afternoon? Could you make it then?
- Bonetti:** Let me look now. Let me check my diary. Yes, that'd be no problem at all. What about 2 o'clock? Is that OK?
- Knight:** Perfect. Thanks very much. It'll be great to see you again. We'll have plenty to talk about.
- Bonetti:** That's for sure. See you next week then.

### Dialogue 2

*Read the interview from **Business News**, a daily radio program in which experts comment on topical business items. Note down four problems facing the business. Role-play the dialogue.*

- Interviewer:** What's going wrong with Texan Chicken, Susanna? I used to be a start performer. Now, no one seems to want to buy their shares. What's it all about?



**Expert:** There are a number of problems, as I see it. First, demand has fallen for their food. I'm not sure if it's because people are eating less chicken these days. But certainly there's lots of competition from the fast food chains. McDonald's, Burger King, Kentucky Fried Chicken and so on.

**Interviewer:** But I thought Texan Chicken was a bit special? Different from the others? Spicier, better tasting, and so on?

**Expert:** That may be true. But it's rather expensive. You pay a lot more than a similar meal at, say, McDonald's.

**Interviewer:** So is that the problem, pricing?

**Expert:** It's not just that. They've been expanding very fast, probably too fast, and they've run into financial problems. They couldn't pay back some of their loans on time – the banks don't like that – and the word gets round. Investors don't like it either.

**Interviewer:** Mmm, no wonder the share price fell.

**Expert:** Another thing. They've built up the business by franchising. But some of the franchisees aren't running their restaurants properly. Customers are complaining about long queues, poor service and dirty restaurants. The décor is also dull and unexciting.

**Interviewer:** So, what's the solution? What are they going to do about it?

**Expert:** I called Eva Martinez yesterday and asked her what plans they had to turn the business round. She didn't tell me much, but she did say they had called in a team of management consultants to advise them on their future strategy.

## UNIT 3. INFORMATION SECURITY

### VOCABULARY

**akin** [ə'kin] *a* похожий, сходный, такой же как

**bogus** ['bəʊgəs] *a* поддельный, фальшивый, фиктивный

**boundary** ['baʊnd(ə)rɪ] *n* граница

**bug** [bʌg] *n* дефект, ошибка, сбой

**ca (circa)** ['sɜ:kə] *adv* приблизительно, примерно, около

**compose** [kəm'pəʊz] *v* составлять

**consequence** ['kɒnsɪkwəns] *n* (по)следствие

**countermeasure** ['kaʊntə,mezə] *n* противодействие, помеха

**credentials** [kri'denʃlɪz] *n* регистрационные данные, используемые для идентификации при входе в систему (имя пользователя, пароль, секретный вопрос и т.п.)

**deployment** [di'plɔɪmənt] *n* развёртывание

**distinguish** [di'stɪŋɡwɪʃ] *v* различить

**distribute** [di'strɪbjʊ:t] *v* распределять

**divergent** [daɪ'vɜ:dʒənt] *v* отклоняющийся, отходящий

**embrace** [ɪm'breɪs] *v* воспользоваться

**estimate** ['estɪmət] *n* оценка

**externalities** [ˌɛkstɜ:'nælətɪz] *n* внешние факторы

**failure** ['feɪljə] *n* неудача, неплатёжеспособность

**fraudster** ['frɔ:dstə] *n* мошенник, обманщик

**impact** ['ɪmpækt] *n* сильное воздействие, влияние

**incentive** [ɪn'sentɪv] *n* побуждение, стимул

**insight** ['ɪn,saɪt] *n* проницательность

**interact** [ˌɪntər'ækt] *v* взаимодействовать

**interoperability** [ˌɪntərɔpərə'bɪlətɪ] *n* способность к взаимодействию, совместимость

**malicious** [mə'liʃəs] *a* злобный, совершённый со злым умыслом

**marginal** ['mɑ:dʒɪn(ə)l] *a* незначительный, несущественный, неважный

**misalign** [ˌmɪs.ə'lɑɪn] *v* смещать(ся), не совпадать

**misperception** [ˌmɪspərə'sepʃ(ə)n] *n* заблуждение, ошибочное мнение

**phishing** ['fɪʃɪŋ] *n* фишинг (разновидность интернет-мошенничества; незаконное получение информации, позволяющей совершить "кражу личности")

**prior** ['praɪə] *a* прежний, более важный

**privacy** ['praɪvəsi] *n* секрет, частная жизнь

**promise** ['prɒmɪs] *n* обещание

**reimbursement** [ˌriːɪm'bzːsmənt] *n* возмещение, компенсация

**spam** [spæm] *n* спам (информация, обычно рекламного характера, принудительно рассылаемая большому числу абонентов электронной почты)

**thread** [θred] *n* поток

**track** [træk] *v* следить, прослеживать

**traffic congestion** ['træfɪk kən'dʒestʃ(ə)n] *n* пробка на дороге

**trick** [trɪk] *n* обман

**valuable** ['væljuəbl] *a* полезный, ценный

**vulnerability** [ˌvʌln(ə)rə'bɪləti] *n* уязвимость

**would-be** ['wʊdbi] *a* возможный, предполагаемый, вероятный

## DISCOVERING CONNECTIONS

1. What do you think about information security?
2. Why does insecure software dominate the market?
3. Why do most people care too little about online security and privacy?

## READING

### TEXT 1

*As you read the text, focus on the information security problems. Be ready to name them.*

### Information Security: Where Computer Science, Economics and Psychology Meet

Until ca (circa). 2000, information security was seen as a technological discipline, based on computer science but with mathematics helping in the design of ciphers and protocols. That perspective started to change as researchers and practitioners realized the importance of economics. As distributed systems are increasingly composed of machines that belong to principals with divergent interests, incentives are becoming as important to dependability as technical design. A thriving new field of information security economics provides valuable insights not just into 'security' topics such as privacy, bugs, spam and phishing, but into more general areas of system dependability and policy. This research programme has recently started to interact with psychology. One thread is in response to phishing, the most rapidly growing form of online crime, in which fraudsters trick people into giving their credentials to bogus websites; a second is through the increasing importance of security usability; and a third comes through the psychology-and-economics tradition. The promise of this multidisciplinary research programme is a novel

framework for analysing information security problems – one that is both principled and effective.

As the Internet has grown, system engineers have realized that security failure is caused at least as often by bad incentives as by bad design. Indeed, the former often explain the latter. Systems are particularly prone to failure when the person operating them does not suffer the full costs of failure. Things also break when system users have conflicting interests, or even just no real reason to cooperate. Thus, while security engineers used to worry about malicious outsiders, the greatest concern now is selfish insiders. As a result, the tools of game theory and microeconomic theory are becoming just as important to the security engineer as the mathematics of cryptography.

Recent results and live research challenges are reviewed in the economics of information security. Several promising applications of economic ideas are presented to practical information security problems. First of all, misaligned incentives in the design and deployment of computer systems are considered. Next, the impact of externalities is studied: network insecurity is somewhat similar to air pollution or traffic congestion, in that people who connect insecure machines to the Internet do not bear the full consequences of their actions. Asymmetric information presents further problems. Insecure software dominates the market for the simple reason that most users cannot distinguish it from secure software; thus, risks cannot be managed better until we can get better measurements, both of the raw risks and the effects of various countermeasures.

Finally, a recent growth area is the application of ideas from the boundary between economics and psychology. These ideas provide many useful insights into problems ranging from the ease with which computer users are deceived by fake websites, through why many people say they value privacy yet act otherwise when online, to societal misperceptions of risk. Why is it, for example, that most people care too little about online security and privacy, yet overreact to terrorism?

## Vocabulary Focus

**Exercise 1.** *Mind the rules of pronunciation.*

[ei]: base, fake, game, maintenance, failure, say, constrain, tape

[ai]: provide, online, crime, website, psychology, while, guiding, cycle, live

[i:]: deceive, me, ease, delete

[əu]: compose, phone, prone, total, most, motion, known

[ju:]: user, distribute, tune, pupil, tube

**Exercise 2.** *Make sure if you can read these words correctly and say what words in the Russian language help you to guess their meaning.*

Information, technological, discipline, based, computer, mathematics, design, protocols, practitioners, economics, machines, general, policy, programmer, psychology, form, online, websites, multidisciplinary, system engineers, person, system users, to cooperate, outsiders, theory, microeconomic, cryptography, software, privacy.

**Exercise 3.** *Read the words and say what suffixes they have and what parts of speech they belong to.*

Inform, informer, informative, information; technology, technologist, technological; practice, practical, practiced, practicing, practitioner; value, valuable, valuables, invaluable; crime, criminal, incrimination, recriminate; distribute, distribution, distributor; importance, important, import; cooperate, cooperation.

**Exercise 4.** *From two columns choose the words with similar meaning and arrange them in pairs.*

- |                |                |
|----------------|----------------|
| 1. divergent   | a) fake        |
| 2. bogus       | b) deceiver    |
| 3. bug         | c) delivered   |
| 4. congestion  | d) wicked      |
| 5. distributed | e) differing   |
| 6. fraudster   | f) awareness   |
| 7. insight     | g) virus       |
| 8. malicious   | h) traffic jam |

**Exercise 5.** *From two columns choose the words with opposite meaning and arrange them in pairs.*

- |                  |                   |
|------------------|-------------------|
| 1. incentive     | a) disagreement   |
| 2. externalities | b) cheap          |
| 3. failure       | c) improvement    |
| 4. interact      | d) interior       |
| 5. privacy       | e) discouragement |
| 6. promise       | f) disconnect     |
| 7. trick         | g) publicity      |
| 8. valuable      | h) truth          |

**Exercise 6.** Match the words from the text in A with the definitions in B.

A	B
boundary	Disruptive online messages, especially commercial messages posted on a computer network or sent as email
consequences	To understand or perceive incorrectly; misunderstand.
credentials	Nonperformance of something due, required, or expected.
distinguish	Anything that provides the basis for confidence, belief, credit, etc.
failure	Something that indicates bounds or limits; a limiting or bounding line.
misperception	The effect, result, or outcome of something occurring earlier
spam	Having considerable monetary worth; costing or bringing a high price.
valuable	To mark off as different.
website	A connected group of pages on the World Wide Web regarded as a single entity, usually maintained by one person or organization and devoted to a single topic or several closely related topics.
software	The programs used to direct the operation of a computer, as well as documentation giving instructions on how to use them.

## Comprehension

**Exercise 1.** Answer the following questions.

1. How was information security seen until 2000?
2. What provides valuable insights not just into 'security' topics?
3. What is a novel framework for analysing information security problems?
4. When are systems particularly prone to failure?
5. Who are selfish insiders?
6. What is reviewed in the economics of information security?
7. What is network insecurity somewhat similar to?

**Exercise 2.** Complete the sentences.

1. ... researchers and practitioners realized the importance of economics.
2. ... in which fraudsters trick people into giving their credentials to bogus websites....
3. As the Internet has grown ....
4. ... that most users cannot distinguish it from secure software ....
5. These ideas provide many useful insights into problems....

## TEXT 2

*As you read the text, underline the main ideas to make a summary.*

### **Security as an Externality**

Economists use the term externality to describe the side effects of transactions; these can be positive (as with scientific research) or negative (as with environmental pollution). Externalities were already well known in crime prevention. Information security vulnerabilities were considered as negative externalities, such as air pollution: someone who connects an insecure PC to the Internet does not face the full economic costs of that, any more than someone burning a coal fire. They proposed trading vulnerability credits in the same way as carbon credits.

A particularly important example in the information industries is the network externality: the more people use a service akin to voice over Internet protocol (VOIP), the more people there are to talk to. So the value of the service scales more rapidly than the number of users. Similarly, the more people use a platform such as Windows, the more firms write software for it, and the more valuable it becomes. These effects – together with the high fixed and low marginal costs of information goods, and the lock-in that comes from controlling interoperability – lead to the information industries having many dominant-firm markets, in which the winner takes all.

A different set of externalities can be found when we analyse security investment as protection often depends on the efforts of many other principles. An interesting model is to consider whether defence depends on the efforts of the laziest defender or of the most valiant defender or on the sum total of all the defenders.

System reliability is a mix of these. A critical vulnerability may be introduced by the most careless programmer; whether it is found prior to deployment depends on the sum of all the testers' efforts; and whether a deployed vulnerability leads to an actual attack may depend on the skill of the security architect, who designed the system's structure and interfaces. So a software company should hire fewer but better programmers, more testers and the best security architect it can find.

### **Exercise 1. Complete the sentences.**

1. They proposed trading vulnerability credits....
2. ... the more firms write software for it....
3. An interesting model is to consider....
4. ...a software company should hire fewer but better programmers....

**Exercise 2.** Match the definitions in A with the words from the text in B.

A	B
At the outer or lower limits; minimal for requirements; almost insufficient.	akin
Having the same properties.	deploy
The programs used to direct the operation of a computer, as well as documentation giving instructions on how to use them.	externality
To arrange in a position of readiness, or to move strategically or appropriately.	interoperable
Preceding in time or in order; earlier or former; previous.	marginal
Open to moral attack, criticism, temptation, etc.	prior
Capable of being used or operated reciprocally.	software
An outward feature.	vulnerable

**Exercise 3.** Answer the following questions.

1. Why do economists use the term externality?
2. Why were information security vulnerabilities considered as negative externalities?
3. What is the network externality?
4. What effects lead to the information industries having many dominant-firm markets?
5. When can a different set of externalities be found?
6. How may a critical vulnerability be introduced?

**Exercise 4.** Read the following paragraphs and decide what factors they describe (some are extra).

- Defense
- Investment
- Network
- Scientific research
- Environmental pollution
- Crime prevention

**A**

Curiously, this explains why many IT platforms and services are initially designed to be insecure. A firm trying to build a network monopoly must appeal not just to its customers, but also to its complementers, such as the software developers in the case of an operating system. Complicated access controls



would make the developers' lives harder, and thus are generally avoided in the early stages. Later, once the platform vendor has established dominance, it will introduce excessive security in order to lock its customers in tightly. This pattern has been seen again and again, in mainframe, PC and mobile phone markets.

## **B**

Consider a medieval city. If the main threat is a siege, and each family is responsible for maintaining and guarding one stretch of the wall, then the city will depend on the efforts of the laziest family. If disputes are settled by single combat between champions, then it depends on the strength and courage of its most valiant knight. But if wars are a matter of attrition, then the critical factor is the sum of all the citizens' efforts. Of these, sum-of-efforts is the most efficient, best effort is next and least effort gives the least defence of all.

## **TEXT3**

*Find the sentences with the infinitive constructions (complex object, complex subject, and for-construction) and be ready to translate them.*

## **Positive Impact on Global Economy**

Some estimates are reported to put the cost of cyber crime to the global economy at more than \$445 bn, but the true cost is far greater as many countries do not report on this. However, some scientists suggested a better measure of the impact of cyber crime to be in terms of job losses, currently estimated at more than 150,000 a year in Europe alone.

Even a single cyber attack was said to have a significant economic impact, such as the attack on US retailer Target, which affected 40 million credit and debit cards. Up to three million of the payment card details were believed to have been sold on the black market and used for fraud before issuing banks cancelled the rest. Cyber crime is also increasingly affecting individuals whose bank accounts are raided for banking institutions begin to take a harder line about what losses they will and will not cover.

Banks are tightening up and reimbursements are no longer guaranteed, but despite this the impact of cyber crime is reported not to be widely known or fully understood.

Some research papers have shown traditional crime to become increasingly cyber-enabled, with a growing number of cyber crime services becoming available. The continual evolution of the cyber crime-as-a-service market means that criminals require little or no skill in cyber to benefit from cyber-enabled crime. They just need the means to pay. Would-be cyber criminals are now even able to use mainstream online auction sites to purchase such services, which used to be available only from dark markets on the dark net.

Criminal services are found to provide all the research, crimeware and infrastructure necessary to carry out and benefit from cyber-enabled crime. Some suppliers even provide crimeware on a low-cost rental basis that guarantees the latest functionality, backed by full support and possibly a service-level agreement. A distributed denial-of-service attack to take down a competitor is likely to cost as little as \$2 an hour, and yet have a substantial economic impact on the target company.

**Exercise 1.** *Answer the following questions.*

1. What is the true cost of cybercrime to global economy?
2. Where was the attack on the retailer Target?
3. How many card details had been sold on the black market?
4. What is affecting individuals whose bank accounts are raided?
5. The impact of cyber crime is not widely known or fully understood, isn't it?
6. What does the continual evolution of the cyber crime-as-a-service market mean?
7. Where are would-be cyber criminals able to purchase cyber crime services?
8. Why do some suppliers even provide crimeware on a low-cost rental basis?

**Exercise 2.** *Choose the correct answer.*

1. Some estimates are reported to put the cost of cyber crime to the global economy at more than ....
  - a) \$445bn
  - b) \$150bn
  - c) \$2
2. Even a single cyber attack is said to have a ... economic impact.
  - a) important
  - b) significant
  - c) large
  - d) enormous
3. Up to three million of the payment card details were believed to have been sold ....
  - a) in the retail bank offices
  - b) in the supermarkets
  - c) on the black market
4. Traditional crime is becoming increasingly cyber-enabled, with a growing number of ... services becoming available.
  - a) convenient
  - b) cyber crime
  - c) retail

**Exercise 3.** Find synonyms in A to the words from the text in B.

A	B
compensation, indemnification, refund	black market
fulfil, implement, execute; accomplish	cancel
value, consider, judge	carry out
cross out, obliterate, strike out, erase	estimate
influence, collision, clash	fraud
cheat, swindle	impact
inexpensive; moderately / reasonably priced	low-cost
potential, probable, likely	reimbursement
bear market, informal market, grey market	would-be

## TEXT 4

### Economics of Privacy

In modern information economies, the reduction of the cost of storing information has made it possible to capture, save, and analyze increasing amounts of information about the individual. Companies record details of each customer transaction. Websites log their visitors' behaviour. Data aggregators link information coming from different sources to compose individual profiles.

The more organizations and individuals embrace digital technologies, the cheaper and faster the production and processing of personal and potentially sensitive data become. Thus, privacy concerns grow as well. Several everyday activities can be tracked using information technology. Small pieces of personal data enter databases, whose records may be linked and tracked to form a complete dossier of a person's life. This may happen without the person's consent or even knowledge. In addition, hundreds of millions of individuals worldwide willingly broadcast sometimes highly personal information to friends and strangers alike through Web 2.0 technologies (such as blogs and online social networks).

Ultimately, the economic consequences of information sharing for all parties involved (the data subject and the actual or potential data holders) can be welfare enhancing or diminishing. In choosing the balance between sharing or hiding personal information (and in choosing the balance between exploiting or protecting individuals' data), individuals and organizations face complex, sometimes intangible and often ambiguous trade-offs. Individuals want to protect their data security and avoid the misuse of information they pass to other entities. However, they also benefit from sharing information with peers and third parties that makes mutually satisfactory interactions possible. Organizations want to know more about the parties they interact with, tracking

them across transactions. Yet, they do not want to alienate those parties with policies that may be deemed too invasive.

But trade-offs are the natural realm of economics. Therefore, economics can help us understand how individuals and organizations make decisions about the protection and usage of individuals data, and the consequences of those decisions.

**Exercise 1.** *Answer to the following questions.*

1. What has the reduction of the cost of storing information made possible?
2. Do data aggregators link information coming from different sources to compose public profiles?
3. What can be tracked using information technology?
4. Several everyday activities can be tracked through information technology, can't they?
5. When do individuals and organizations face complex, intangible and ambiguous trade-offs?
6. Do individuals want to protect their data security?
7. What do organizations want to do and do not want to do?
8. Trade-offs are the natural realm of economics, aren't they?
9. What can economics help us understand?

**Exercise 2.** *Decide if these statements are true or false.*

1. The more organizations and individuals embrace digital technologies, the more expensive and faster the production and processing of personal databecome.
2. Large pieces of personal data enter databases.
3. Hundreds of millions of individuals worldwide willingly broadcast sometimes highly personal information to friends and strangers alike.
4. Trade-offs are the natural realm of economics.

**Exercise 3.** *Match English and Russian equivalents.*

Processing of personal data	Естественная область
Consequences of the decisions	Уменьшение стоимости
In addition to that	Безопасность данных
Make decisions	Злоупотребление информацией
Misuse of information	Обработка личных данных
Natural realm	Принимать решения
Costreduction	Последствия решений
Security of the data	В добавление к этому

**Exercise 4.** *Find the words with the opposite meaning. Use them in the sentences of your own.*

Modern, reduction, storing, possible, capture, save, individual, record, different, fast, cheap, worldwide, friend.

## **WRITING**

### **A Letter of Complaint.**

Although you express your anger, dissatisfaction or disagreement with this letter, you need to be careful about the language. You are not allowed to use abusive or provocative language. The letter has to be written in a polite and decent language. Since it is a formal letter it has to pertain to the formal letter writing guidelines.

The letter has to –

- be addressed to a particular person
- be written with a clear and precise subject line
- be written in clear formal language
- clearly put forth the cause of inconvenience, and your expectation from the reader
- have not more than 3-4 paragraphs
- have supporting evidences, if any

**Exercise 1.** *Study the given letter of complaint.*

	Mr Jack Lupin 7834 17th Street Detroit, Michigan 13 May 20_
Electronics Ltd 9034 Commerce Street Detroit, Michigan USA, 90345 April 25, 2016 Dear Sirs, I am writing to inform you that yesterday I got my new computer monitor which was delivered by your delivery service. The package was undamaged so I signed all documents and paid the rest of the sum. But when I unpacked it I	

found several scratches on the front panel. I would like you to replace the item or give me back my money. Please let me know your decision within 2 days.

Yours faithfully,  
Jack Lupin

**Exercise 2.** Write your own complaint letter dealing with the following information.

You are David Harisson, Director of Cyber Publishers (23, Grey Street, Liverpool, England) who spent 7 days in the Caravelle hotel (68, Rue Des Martyrs Street, Paris) taking part in the cyber-enabled crime conference. You address this letter to the hotel manager to complain about the service.

## PLAY THE GAME

### SCAN, SORT, AND EARN

*At least 35 present or past tense verbs can be found in this puzzle. Scan, sort, and earn are three such words. The letters of each word must be in a box either adjacent to or diagonal to each other. Though the same letter can be used twice in a word, no letter can be used consecutively. You must move from one letter to another. Write your words on another sheet of paper. Each word is worth 1 point. So scan the puzzle, sort the letters, and earn your points!*

K	O	S	C	A
R	O	H	R	N
T	D	E	A	T
E	I	B	L	K

## GRAMMAR

(Numerals, Infinitive Constructions (Complex Object, Complex Subject))

### Numerals / Числительные

1. Написание количественных числительных:

каждые три разряда справа налево отделяются запятым: 1,000,000

целая часть от дробной отделяется точкой: 1.5

2. Слова hundred, thousand, million и т.д. после числа употребляются в единственном числе:

two million, eight hundred, five thousand,

исключение составляет: Hundreds of foreigners visit Novgorod monthly.

3. Годы обозначаются количественными числительными:

2000 twothousand;

1703 seventeen three (seventeen oh three);

1941 nineteen forty-one

4. Дроби

1/2 a (one) half 3/5 -three fifths

0.1 null point one, или point one

1.74 one point seventy-four или one point seven four

5. Проценты:

2% 2 per cent - two per cent (ударение на слово cent)

6. Чтение формул

• сложение – addition

2+3=5 two plus three equals five

• вычитание – subtraction

5 - 1 = 4 five minus one equals four

• умножение – multiplication

6\*2= 12 six (multiplied) by two equals twelve

• деление – division

15:3=5 fifteen divided by three equals five

7. Передача номера телефона в телефонном разговоре.

Каждая цифра произносится отдельно:

01 - 729 8344 – oh one / / seven two nine / eight three / double four

**Exercise 1.** Назовите числительные.

3, 11, 23, 78, 48, 52, 17, 983, 1042, 215, 33, 81, 54

**Exercise 2.** Выберите правильный вариант.

1) ...delegates took part in the cyber crime prevention conference.

a) two hundreds b) the two hundred c) two hundred

2. Individual profiles of well-known people are among the many ...profiles in the World Wide Web.

a) thousandsof b) thousand c) the thousand

3. ...of world population is of Chinese origin.

a) One point four b) one four c) one fourth

4. ...lesson is Information Technology.

a) sixth b) the sixth c) six

**Exercise 3.** *Прочитайте дроби и даты.*

a) 6/8, 15.7, 5/12, 3.2, b) 03.08.1634, 10.12 1976, 1247

**Exercise 4.** *Назовите свой телефонный номер и попросите одноклассников записать его.*

### **Complex Object – Конструкция «Сложное Дополнение»**

Подлежащее	Сказуемое	Дополнение (существительное в именительном падеже или местоимение в объектном падеже)	Инфинитив (или причастие I)
We	waited for	them	to begin the conversation.
		Complex Object	
Мы	ждали,	Чтобы они начали разговор.	

Complex Object в английском языке переводится придаточным дополнительным предложением, вводимым союзами «**как**», «**что**», «**чтобы**». Существительное или местоимение в этом сложном дополнении соответствует подлежащему, а инфинитив – сказуемому придаточного предложения.

*My mother would like me to enter the Institute. – Моя мама хотела бы, чтобы я поступил в институт.*

Конструкция Complex Object + инфинитив без частицы to употребляется после глаголов make – заставлять и let – позволять, разрешать.

*Don't let her go there alone, she may get lost. – Не позволяйте ей идти туда одной, она может заблудиться.*

После глаголов восприятия to see – видеть, to hear – слышать, to feel – чувствовать, to notice – замечать, to watch – наблюдать употребляется либо инфинитив без частицы to, либо ing-овая форма глагола.

Разница между использованием инфинитива (do) и формы V-ing (doing) в следующем: если объект начал и закончил действие, то есть, действие



полностью завершено, то употребляется инфинитив без частицы to (do), если объект был в процессе действия и действие не закончено, то употребляется форма V-ing (doing).

Например:

1. *Я видел, как он открыл окно* – действие завершено: окно открыто. В русском языке использован глагол совершенного вида: открыл – что сделал? Поэтому на английский это предложение будет переведено при помощи инфинитива без частицы to: *I saw him open the window*.

2. *Я видел, как он открывал окно* – то есть, я видел, как происходил сам процесс: окно открывалось. Здесь использован глагол несовершенного вида: открывал – что делал? Поэтому в английском языке здесь будет использована ing-овая форма глагола: *I saw him opening the window*.

### Complex Subject – Конструкция «Сложное Подлежащее»

Подлежащее (существительное или местоимение в именительном падеже)	Сказуемое	Инфинитив	Другие члены предложения
He	is known	to work	hard.
Complex Subject			
Известно, что он работает			усердно.

Complex Subject - сложное подлежащее, которое представляет собой сочетание существительного или личного местоимения с инфинитивом.

Предложения с конструкцией Complex Subject в английском языке обычно переводятся на русский язык с помощью таких оборотов, как «говорят, сообщают, думают, видели, слышали, оказалось, случилось» и т.п.

*The information security conference was reported to take place in July this year.*  
– *Сообщили, что конференция по информационной безопасности пройдет в июле в этом году.*

**Exercise 1.** *Переведите предложения с Complex Object.*

**A**

1. They wanted the information security conference to start on the 1<sup>st</sup> of October.
2. My father doesn't like me to broadcast sometimes highly personal information to friends.
3. We felt these words about the increasing importance of security usability to be true.
4. I often see them analyze information security problems.
5. At what time do you wish the digital technologies lecture to begin?
6. The company ordered the details of each customer transaction to be recorded.
7. We heard him speak at the meeting concerning with the economic consequences of information sharing for all parties involved.
8. The manager wanted a software company to hire fewer but better programmers.
9. He ordered the issuing bank to cancel the rest of credit cards.
10. I heard economists use the term externality to describe the side effects of transactions.

**B**

1. Он хотел, чтобы личные данные обрабатывались быстрее.
2. Мы установили, что количество пользователей в этом году выросло.
3. Я чувствовал, что это правда.
4. Она часто видела, как они поздно шли домой.
5. Он приказал избегать использовать информацию неправильно.
6. Я хочу, чтобы помощник менеджера принял решение о защите личных данных.
7. Я слышал, что люди мало интересуются онлайн безопасностью.

**Exercise 2.** *Переведите предложения с Complex Subject.*

**A**

1. He is thought to deceive computer users.
2. The impact of cyber crime is reported not to be widely known or fully understood.
3. This engineer is said to have invented a new infrastructure necessary to carry out and benefit from cyber-enabled crime.
4. This experiment is said to have been completed successfully that guarantees the latest functionality.
5. She is believed to be one of the best specialists in choosing the balance between sharing or hiding one's personal information.
6. The commission is thought to have analyzed security investment, as protection often depends on the efforts of many other principles.
7. They were heard to say they had not yet finished the experiment why most users cannot distinguish it from secure software.
8. She is said to have written software for Windows.
9. A single cyber attack is considered to have a

significant impact on economics.10. He does not seem to have been discouraged by his failure to understand the impact of cyber crime.

## **В**

1. Говорят, что он в Санкт-Петербурге на конференции по информационной безопасности.
2. Ожидают, что договор будет подписан на этой неделе.
3. Сообщают, что киберпреступники украли данные более 10 млн. кредитных карт.
4. Известно, что он придерживается другого мнения по этому вопросу.
5. Считают, что он один из лучших программистов нашей страны.

## **TRANSLATION PRACTICE**

**Exercise 1.** *Translate into Russian in a writing form.*

### **Tomorrow's Identification and Surveillance Technologies**

Against the backdrop of an overall expansion of security activity, the technologies employed to carry out security functions have also benefited from substantial growth. Monitoring and identification products, for example, are currently thought to be a \$15 billion market. These are products that make up the “backbone” of corporate security systems and include access control, perimeter control and biometrics. Computer security products are currently considered a \$4 billion market and include tokens, cards and biometrics for providing front-end security to verify individuals’ access. Growth projections over the next 7-10 years are also very healthy. In global terms, the security industry is expected to maintain its historical growth rates of 7-8% p.a., but prospects for some segments are particularly favorable – not least biometrics, radio frequency identification (RFID) technologies and computer security.

Indeed, RFID and biometrics are among the technologies that have come to the fore in recent years and are expected to play a key role in security in the future; others include satellite-based navigation and tracking, encryption, and advances in telecommunications. Moreover, some of the more established surveillance technologies have gained prominence as they have merged with Information and communications technology (ICT) – closed circuit television (CCTV) is a striking example.

**Exercise 2.** *Translate into English.*

Информация—это ресурс. Потеря конфиденциальной информации приносит моральный или материальный ущерб. Существуют условия, способствующие неправомерному овладению конфиденциальной

информацией. Они сводятся к ее разглашению, утечке и несанкционированному доступу к ее источникам. В современных условиях безопасность информационных ресурсов может быть обеспечена только комплексной системной защитой информации. Комплексная система защиты информации должна быть непрерывной, плановой, целенаправленной, конкретной, активной, надежной и др. Система защиты информации должна опираться на систему видов собственного обеспечения. Такое обеспечение способно реализовать функционирование системы защиты не только в повседневных условиях, но и критических ситуациях.

Многообразие условий, способствующих неправомерному овладению конфиденциальной информацией, вызывает необходимость использования не менее многообразных способов, сил и средств для обеспечения информационной безопасности.

Способы обеспечения информационной безопасности должны быть ориентированы на упреждающий характер действий, направляемых на заблаговременные меры предупреждения возможных угроз коммерческим секретам.

## **SPEAKING**

**Exercise 1.** *Speak on the following. Share your own point of view.*

1. How often do you work on a computer? How does computer help you at your work / study?
2. What are some common computer problems that people encounter when running their machines, and what issues can cause them? When you encounter such problems, what do you do to resolve them: seek help from a friend, consult a computer store, or read a computer book or magazine?

*Use the following phrases:*

To my mind ...

In my opinion ...

On the one hand, ...on the other hand

If my memory serves me right ...

It seems to me that ...

My personal view is that ...

The fact is that ...

It is obvious that ...

In my experience ...

As far as I understand ...

From my point of view ...

If I am not mistaken ...

Personally, I think ...

I am sure/certain/convinced that ...

This proves that ...

There is no doubt that ...

**Exercise 2.** *Read and role-play the dialogue.*

**Tom:** What are you reading so absorbedly, Glenn?

**Glenn:** It's a booklet about information protection and the processing of personal data. You should read it too. There is lots of useful information.

**Tom:** I see. That's an interesting issue. We are used to save and analyze increasing amounts of information about the individual, but what else can we do?

**Glenn:** Nearly everything. Companies record details of each customer transaction. Websites log their visitors' behaviour. Data aggregators link information coming from different sources to compose individual profiles.

**Tom:** I didn't know about that. For me, several everyday activities can be tracked through information technology.

**Glenn:** Well, small pieces of personal data enter databases, whose records may be linked and tracked to form a complete dossier of a person's life. This may happen without the person's consent or even knowledge.

**Tom:** What do you mean by that?

**Glenn:** For example, hundreds of millions of individuals worldwide willingly broadcast sometimes highly personal information to friends and strangers alike through blogs and online social networks.

**Tom:** Now, I understand. In that sense I fully support the protection and usage of individuals data. Last month I even participated in a campaign against crimeware.

**Glenn:** Unfortunately, most people don't care about security problems. Information protection is of no importance for them.

**Tom:** That's a rather complex topic. I would appreciate if you talked about it. There are many issues which I've never heard or met before. I'm sure that many people in the town are just like me - illiterate in terms of security problems. So, they're interested to learn something new.

## UNIT 4. BANKING

### VOCABULARY

- account** [ə'kaunt] *n* счёт
- acquisition** [ ,ækwɪ'zɪʃ(ə)n] *n* приобретение
- alert** [ə'lɜ:t] *n* сигнал тревоги
- assets** ['æsets] *n* имущество, фонды, активы
- ATM** [ ,eɪti:'em] (Automatic Teller Machine) *n* банкомат
- cardholder** ['kɑ:d ,həuldə] *n* владелец кредитной карточки
- cashflow** ['kæʃ ,fləu] *n* движение денежной наличности
- challenge** ['ʃælɪndʒ] *n* сложная задача, проблема
- collateral** [kə'læt(ə)r(ə)l] *a* сопутствующий
- commit** [kə'mɪt] *v* совершать
- compete** [kəm'pi:t] *v* конкурировать
- crisp** [krɪsp] *a* чёткий, резкий
- customer** ['kʌstəmə] *n* покупатель, потребитель, заказчик
- delivery** [dɪ'liv(ə)rɪ] *n* доставка, партия товара
- devastating** ['devəsteɪtɪŋ] *a* опустошительный, потрясающий
- diversified** [daɪ'vɜ:sɪfaɪd] *a* многосторонний, различный
- encompass** [ɪn'kʌmpəs] *v* выполнять, осуществлять
- ensure** [ɪn'ʃʊə] *v* гарантировать, обеспечивать
- fraud** [frɔ:d] *n* обман, мошенничество
- harvest** ['hɑ:vɪst] *n* сбор
- heighten** ['haɪt(ə)n] *v* повышать, усиливать
- holistic** [həu'listɪk] *a* глобальный, единый, целостный, целый
- hostage** ['hɒstɪdʒ] *n* заложник
- implement** ['ɪmplɪment] *v* выполнять, осуществлять
- internal** [ɪn'tɜ:n(ə)l] *a* внутренний
- intervention** [ ,ɪntə'venʃ(ə)n] *n* вмешательство
- intrusion** [ɪn'tru:ʒ(ə)n] *n* внедрение, насильственное проникновение
- loss** [lɒs] *n* потеря, лишение
- maintenance** ['meɪnt(ə)nəns(t)s] *n* содержание и техническое обслуживание, уход; текущий ремонт
- malicious** [mə'liʃəs] *a* злоумышленный, злонамеренный
- premises** ['premɪsɪz] *n pl* помещение, здание (с прилегающей к нему территорией)
- reliance** [rɪ'laɪəns] *n* доверие
- remittance** [rɪ'mɪt(ə)ns] *n* денежный перевод

**replenishment** [rɪ'plɛnɪʃmənt] *n* повторное наполнение, пополнение  
**restricted** [rɪ'strɪktɪd] *a* ограниченный, узкий  
**retailbank** ['ri:teɪlbæŋk] *n* банк, обслуживающий население  
**retention** [rɪ'tenʃ(ə)n] *n* удерживание, сохранение  
**self-service** [ˌself'sɜ:vɪs] *n* самообслуживание  
**staff** [stɑ:f] *n* служебный персонал  
**suspicious** [sə'spɪʃəs] *a* подозрительный  
**trigger** ['trɪgə] *v* инициировать, дать начало (чему-л.)  
**surveillance camera** [sɜ:'veɪləns 'kæm(ə)rə] *n* камера наблюдения  
**tampering** ['tæmpərɪŋ] *n* фальсификация, подделка  
**threat** [θret] *n* опасность, угроза  
**tough** [tʌf] *a* напряжённый, интенсивный, жёсткий  
**transaction** [træn'zækʃ(ə)n] *n* сделка, соглашение  
**turnover** ['tɜ:n ˌəʊvə] *n* товарооборот  
**violence** ['vaɪələns] *n* жестокость, насилие, принуждение  
**whilst** [waɪlst] *con* пока

## DISCOVERING CONNECTIONS

1. Have you ever been to the bank? What did you go there for?
2. What different kinds of services do banks offer to the public?
3. What do you prefer to use more often: ATMs or online banking and Why?

## READING

### TEXT 1

*After reading the text choose the best heading for each abstract (there are some extra headings).*

- Hidden information
- Protecting the “new bank”
- Ensuring business continuity
- Keeping the vital customer trust
- Misaligned incentives
- Eurocurrency

### **Banking on Security with a Holistic Approach to Risk Management**

To compete successfully in today's tough market place, financial institutions need to keep the trust of their customers – a trust which relies not only on their capacity to deliver good value services, but also on their ability to protect people, assets, premises and the highly sensitive data they hold. Despite the increase in electronic fraud, a worrying trend is the growing use of violence in

physical raids. And security is understandably a growing priority, and banks need to have – and be seen to have – adequate security measures.

In addition, banks have diversified the range of services they offer and their delivery channels to improve both customer retention and acquisition: the simpler services are now available through lower cost, “self-service” channels such as ATMs (Automatic Teller Machines) and online banking, whilst branches are refocused on more complex service sales, with open, customer-friendly spaces. Whilst this shift improves service levels and drives operational costs down, with this new bank business model come new threats, and the need therefore for a more holistic approach to security where sales channels are no longer seen in isolation: security systems should not only encompass a bank security as a whole – protecting everything from a single ATM to branches, data centers and entire networks – but also enable the exchange and cross referencing of security and transaction data across all bank channels.

Losses resulting from security breaches are therefore not just monetary: collateral losses can also include compromised data, lost productivity, reduced turnover, and lost sales opportunities – ultimately damaging a bank credibility. Some regulatory requirements also emphasize the need for banks to proactively protect business continuity and guard against operational risks: interoperable security systems can help address these requirements, either by preventing attacks and business disruptions, or by speeding up incident recovery through e.g. the provision of tools to investigate – and prosecute – more effectively.

## Vocabulary Focus

**Exercise 1.** *Make sure if you can read these words correctly and say what words in the Russian language help you to guess their meaning.*

Market, bank, economy, institutions, financial, electronic, services, online, monetary, policy, business, inflation, balance, credit, service, transferred, check, financial, clients, firm, commercial, supermarket, minimum, guaranteed, deficit.

**Exercise 2.** *Mind the rules of pronunciation.*

[tʃ]: approach, which, channel, exchange, feature, achievement, branch

[ʃ]: addition, retention, isolation, should, transaction, operational, disruption

[ʒ]: measure, pleasure, persuasion, leisure, decision, treasure, provision

[dʒ]: gesture, job, joke, change, subject, joy, jet, justice, jug, Japan, January

[f]: tough, physical, fraud, offer, diversified, emphasize, photograph

[kw]: question, acquisition, requirement, quality, qualify, quest, quite, inquire



**Exercise 3.** *From two columns choose the words with similar meaning and arrange them in pairs.*

- |                |                     |
|----------------|---------------------|
| 1. delivery    | a) contest          |
| 2. compete     | b) at the same time |
| 3. devastating | c) beset            |
| 4. encompass   | d) complete         |
| 5. whilst      | e) arrival          |
| 6. customer    | f) hard             |
| 7. holistic    | g) consumer         |
| 8. tough       | h) disastrous       |

**Exercise 4.** *Match the definitions in A with the words from the text in B.*

A	B
Change or movement of people, as tenants or customers, in, out, or through a place	acquisition
The purchase of one business enterprise by another	delivery
A declaration of an intention or determination to inflict punishment, injury, etc., in retaliation for, or conditionally upon, some action or course	fraud
The act or power of remembering things	turnover
The carrying and turning over of letters, goods, etc., to a designated recipient or recipients.	threat
Deceit, trickery, sharp practice, or breach of confidence, perpetrated or profit or to gain some unfair or dishonest advantage	retention
Items of ownership convertible into cash; total resources of a person or business, as cash, notes and accounts receivable, securities, inventories, fixtures, machinery, or real estate	premises
A building together with its grounds or other appurtenances.	assets

## Comprehension

**Exercise 1.** *Answer the following questions.*

1. Why do financial institutions need to keep the trust of their customers?
2. What is understandably a growing priority?
3. What services are now available through lower cost?
4. What systems should only encompass a bank security as a whole?
5. What are losses resulting from security breaches?

## **Exercise 2.** *Complete the sentences.*

1. ... the growing use of violence in physical raids.
2. ... banks have diversified the range of services they offer....
3. Whilst this shift improves service levels....
4. ...regulatory requirements also emphasize the need for banks to....

## **Exercise 3.** *Translate the following chains of nouns.*

Today's tough market place, good value services, security measures, customer retention and acquisition, more complex service sales, customer-friendly spaces, service levels, this new bank business model, data centers, transaction data, regulatory requirements.

## **TEXT 2**

*Scan the text for the information about the measures of reducing costs.*

### **Protecting the “Self-service” Bank**

Banks and financial institutions have a legal duty to prevent cardholders' financial and personal information from being compromised or misused. They ought to ensure that ATMs are safe to be used and protected against the harvesting of consumers' transaction data for malicious purposes. Electronic security systems can help banks address these challenges, adding a useful layer of protection for the users, as well as at every step of the ATM management process – from replenishment and maintenance to continuously monitored operation. Adequately tailored systems can even help banks optimize ATM cash flows and the level of capital they have tied to their vault by reducing the security risks associated with keeping higher amounts of cash in ATMs.

A high proportion of ATM-related fraud is estimated to be committed by organized crime and internal staff, and the cost of those incidents is getting higher for the industry. Concerns about ATM security are beyond the cash losses associated with ATM frauds and attacks. So these concerns influence the insurance costs, which impact directly on costs associated with cash management. Implementing tighter security measures will reduce losses, and as a result insurance claims – and premiums.

An increasing number of ATMs is being installed away from branches, speed of intervention being critical. So constant monitoring is a key success factor in protecting ATMs from vandalism, theft and electronic or mechanical tampering. This supports cost – effective and speedy event responses whilst also providing reassurance to lone users.

The increasing reliance on ATMs as a means of reducing operational costs has translated into the addition of more services obtainable through the machines,

from cash remittance and deposits to mobile phone top-ups. Replenishment can therefore now take longer, moving from just cash related operations to checking the ever more complex machine functions – potentially giving more time and opportunity for robbery. Video surveillance systems can be set to record on events, for example when the enclosure is open for replenishment or maintenance, with live images streamed over IP to a monitoring centre, giving added protection to the replenishment process – and importantly, the staff undertaking this process.

**Exercise 1.** *Match the paragraph with its title.*

1. The “self-service” security challenge.
2. Protect “Stand alone” ATMs.
3. Reducing fraud-related costs.
4. Ensuring safe ATMs replenishment .

**Exercise 2.** *Complete the sentences.*

1. Banks and financial institutions have a legal duty....
2. ... reducing the security risks associated with keeping higher amounts ....
3. This supports cost-effective and speedy event responses....
4. ... from cash remittance and deposits to mobile phone top-ups.

**Exercise 3.** *Are the following sentences true or false? Correct the false ones.*

1. ATMs aren't safe to be used and protected against the harvesting of consumers' transaction data for malicious purposes.
2. As an increasing number of ATMs are being installed away from branches, speed of intervention is high.
3. Constant monitoring is a key success factor in protecting ATMs from vandalism.

**Exercise 4.** *Answer the questions.*

1. What can electronic security systems help banks to do?
2. Who commits a high proportion of ATM-related fraud?
3. The cost of ATM-related fraud is getting lower for the industry, isn't it?
4. What will implementing tighter security measures reduce?
5. What has the increasing reliance on ATMs as a means of reducing operational costs done?
6. When are video surveillance systems set to record on events?

### **TEXT 3**

*Read the texts. Give main idea of every subsection.*

#### **For a Safer “Proximity” Branch**

Achieving the right balance between the security of customers and staff on the one hand, and convenience and competitiveness on the other, is the challenge facing financial institutions today. Banks are generally much more at risk of an attack at quieter periods – such as opening times, lunchtime etc. – when staff numbers are low and fewer customers are present. Apart from established bank security procedures, adopting other ‘common sense’ practices – such as limiting customer access, controlling staff access and locking interview rooms when not in use – is fundamental to a more secure banking environment. Through training, staff should be encouraged to remain alert at all times and to be on the lookout for suspicious or unusual behaviour. With these types of basic practices in place, electronic systems are the effective ‘final layer’ of security – both during and outside business hours.

#### **Improve Risk Containment in the Branch**

Bank branches should be separated into zones with clearly defined risks and control levels: Public (areas that all employees and customers can access), controlled (areas that can and must be locked when unattended) and very controlled (where access is restricted to authorised users). This can be achieved through a combination of physical barriers (such as air locks) and electronic security. An interoperating system of video surveillance, access control and intrusion detection in areas of high risk allows bank managers or security staff to view any area whenever an alarm is triggered or a door opened, therefore enabling them to check the visitor’s authority and progress throughout the branch. This can be complemented by automatic video recording for evidential or investigation purposes.

#### **Protect Staff at all Times**

The increasing use of open-plan office design to build relationships with customers also puts staff at a greater risk. But the risks are not limited to robbery. Personal finance is potentially an emotive subject which can sometimes escalate to violence against staff. Video cameras with backlight compensation will ensure crisp images even when facing a brightly lit entrance, acting as a deterrent in the more public areas whilst a prosecution providing useful evidential support should follow any attack. Silent alarms at individual counters and in interview rooms, linked to a central monitoring centre or security room, will also provide valuable reassurance to staff and ensure immediate response to incidents.

## Secure Executive Homes

The increase in the number of bank robberies where staff and their families are held hostage to gain access to the safe shows that implementing a security program which would encompass executive homes as part of the bank's own security system could also make the difference between early and appropriate intervention or a successful robbery. An intrusion system incorporating silent alarms and triggering live video streaming to a monitoring station will ensure that no such situation goes unnoticed until it is too late, and will provide valuable support to police forces during the intervention phase.

**Exercise 1.** *Answer the following questions.*

1. What is the challenge facing financial institution today?
2. When are banks generally much more at risk of attack?
3. What are other "common sense" practices of bank security procedures?
4. What zones should bank branches be separated into?
5. How can separation into zones be achieved?
6. What also puts staff at greater risk?
7. What will also provide valuable reassurance to staff?
8. What does the increase in the number of bank robberies show?
9. Will an intrusion system provide valuable support to police forces during the intervention phase?

**Exercise 2.** *Match the definitions in A with the words from the text in B.*

A	B
The felonious taking of the property of another from his or her person or in his or her immediate presence, against his or her will, by violence or intimidation.	staff
To fill out or supplement.	access
The power to determine, adjudicate, or otherwise settle issues or disputes; jurisdiction; the right to control, command, or determine.	lock
A table or display case on which goods can be shown, business transacted, etc.	authority
A device for securing a door, gate, lid, drawer, or the like in position when closed, consisting of a bolt or system of bolts propelled and withdrawn by a mechanism operated by a key, dial, etc.	relationship
An emotional or other connection between people.	counter
A group of persons, as employees, charged with carrying out the work of an establishment or executing some undertaking.	implement
The ability, right, or permission to approach, enter, speak with, or use; admittance.	robbery

## WRITING

**A summary is a condensed version of a larger reading.** A summary is not a rewrite of the original piece and does not have to be long nor should it be long. To write a summary, use your own words to express briefly the main idea and relevant details of the piece you have read. Your purpose in writing the summary is **to give the basic ideas of the original reading**. What was it about and what did the author want to communicate?

While reading the original work, take notes of what or who is in the focus and ask the usual questions that reporters use: **Who? What? When? Where? Why? How?** Using these questions to examine what you are reading can help you to write the summary.

### **Remember:**

Do not rewrite the original piece.

Keep your summary short.

Use your own words.

Refer to the central and main ideas of the original piece.

Read with who, what, when, where, why and how questions in mind.

Do not put in your opinion of the issue or topic discussed in the original piece

Writing a good summary demonstrates that you clearly understand a text...and that you can communicate that understanding to your readers. A summary can be tricky to write at first because it's tempting to include too much or too little information.

Use appropriate tense.

Make sure to include the author and title of the work.

Be concise: a summary should not be equal in length to the original text.

If you must use the words of the author, cite them.

Don't put your own opinions, ideas, or interpretations into the summary. The purpose of writing a summary is to accurately represent what the author wanted to say, not to provide a critique.

*Read the texts. Choose one of the texts and write its summary.*

### **Protect Valuable Assets and Data (2016)**

Banks hold not just valuable cash, but also data and data storage devices, which, if removed from the premises will turn into a lucrative business for the criminals. Protecting access to offices and data rooms is therefore critical at

branch level. “Prox& PIN” access readers positioned at strategic entrances will prevent unauthorised access to the areas, with attempts at forcible entry automatically triggering an alarm and video recording. Tags fitted to sensitive data storage devices, and linked to the access control system, can trigger an alarm if they are removed from the building without authorisation. (2016)

### **Secure Safes and Deposit Boxes (2016)**

To protect safes and deposit boxes, access control readers at entrances will stop members of the public accessing controlled areas. The wide range of readers includes “Prox& PIN” models with ‘duress’ code functionality (for instance when a member of staff is coerced to enter an area under threat). Seismic detectors fitted to safes and deposit boxes will trigger an alarm if forcible removal or access is attempted (particularly suitable for unmanned self-service deposit boxes, which make it possible for thieves to rent a box for the sole purpose of gaining easy access to the vault). This can be complemented with video surveillance for enhanced monitoring, with real-time video recording of images throughout the trading period and live recording on alarm after hours.

### **A Memo Letter**

Memo letters are used to communicate with a large number of employees in a particular firm or business association. Writer can write and send memo letters to all the employees or a group of employees to whom he/she wants to convey some important message.

Memo letters may also refer to business or official letters on a broader scale. There are many different ways and formats to write memo letters and it totally depends on the condition and situation for which the letter is to be written. The writer should follow the official guidelines while writing the letter. As memo letters are similar to business letters that should possess an official tone. It should not sound casual and there should be no use of informal or colloquial text.

The writer should use appropriate words language while writing the letter. As it is written for a large number of people it should be able to convey the thoughts of the writer clearly. The very purpose of writing a memo letter is to convey an official message to the employees and workers in the company. Therefore it should be crisp and to the point. The writer should not write about any irrelevant topic in the memo letter. The letter should be straight forward and to the point.

Below are some important points one should remember while writing a memo letter.

- Writer should provide a headline for the memo that consists of four sections which includes To, From, Date and Subject and should be written on the left hand side of the page or document.

- Addressing the letter to the write people who should be concerned is essential.
- Greetings can be omitted so as to make the letter crisp and straightforward.
- The details and reason behind the writing of the letter must be clearly conveyed.
- A conclusion paragraph is a must that provides with recommendations and suggestions.

**Exercise 1.** *Study the given memo letter.*

DATE 9th April

TO Vincent Mills, Human Resources Manager

FROM Philip Groves, Managing Director

SUBJECT Staff Training,

The training as we discussed is to be held on 21-25 April.

Could you contact the members of the training and inform me who is responsible for:

- limiting customer access;
- controlling staff access;
- locking interview rooms when not in use.

Signature Philip

**Exercise 2.** *Write your own memo letter dealing with the following information.*

Julie Brown, Managing Director asks Barry Anderson, Sales Manager, about maintenance of the new electronic security systems. Some ATMs and video surveillance systems are installed away from branches.

## **PLAY THE GAME**

### **DOUBLE-LETTER DILEMMAS**

*The 20 sets of double letters in Column B have lost their way. Each set should be placed in its proper position within the 20 groups of letters in Column A. Each double-letter set is used only once. Write the revised spelling of each word on the line next to the letter combinations in Column A. The first one is done for you.*



	Column A		Column B
1.	seion	session	aa
2.	bale		bb
3.	vacm		cc
4.	mule		dd
5.	hay		ee
6.	bazr		ff
7.	dale		gg
8.	muer		ii
9.	say		kk
10.	booeper		ll
11.	haer		mm
12.	ndle		nn
13.	gale		oo
14.	huy		pp
15.	moasin		rr
16.	file		ss
17.	heo		tt
18.	rad		uu
19.	chr		vv
20.	aoy		zz

## GRAMMAR

(Participle I, Participle II, Perfect Participle, Participle Constructions)

### Participle

**Exercise 1.** *Образуйте Participle II и переведите на русский язык.*

To give, to open, to establish, to limit, to control, to lock, to use, to train, to encourage, to remain, to separate, to define, to restrict, to open, to complement, to build, to limit, to link, to hold, to make, to ensure.

**Exercise 2.** *Образуйте Participle I (Active) и переведите на русский язык.*

To deliver, to protect, to hold, to grow, to keep, to improve, to drive, to come, to see, to include, to emphasize, to protect, to prevent.

**Exercise 3.** *Образуйте Participle I (Perfect) и переведите на русский язык.*

To ensure, to use, to protect, to help, to tie, to maintain, to estimate, to get, to influence, to impact, to reduce, to install, to provide, to translate, to take, to set, to give, to add.

	Active	Passive
Participle I	<i>solving</i> 1) определение: решающий обстоятельство: решая	<i>being solved</i> 1) определение: решаемый, который решается 2) обстоятельство: когда решали
Perfect Participle I	<i>having solved</i> Всегда обстоятельство: решив	<i>having been solved</i> Всегда обстоятельство: будучи решённой, после того как ее решили
Participle II	----	<i>solved</i> 1) определение: решённый 2) обстоятельство: когда решили

**Exercise 4.** *Переведите предложения, обращая внимание на Participle I.*

1. Its market share was 42.8 per cent excluding Prox&PIN access readers.
2. The company's declining popularity is one of the main challenges.
3. Toyota faces these challenges in the coming months.
4. The strong performance was attributed to the company's silent alarms at individual counters and other factors.
5. In an increasingly globalised world, economic imperatives can be seen as a most powerful force shaping human behaviour.
6. Adopting a broad definition of culture the work explores the economic dimensions of culture.

**Exercise 5.** *Переведите предложения, обращая внимание на Participle.*

**A**

1. It is a high-tech product made in Switzerland to protect people, assets, premises and the highly sensitive data.
2. It seems to me the banks have diversified the range of offered services.
3. I'm thinking of the dynamic Asian economies based on the exchange and cross referencing of security and transaction data across all bank channels.
4. Have a look at the compromised data.
5. The authorities regulate the prices charged by monopolistic suppliers.
6. Any positive number divided by zero yields plus infinity.

7. Security being understandably a growing priority, they raised prices on the wide range of access readers.

## **B**

1. There is a corresponding quantity of twenty hundred surveillance cameras demanded.
2. Chronic shortages have forced the retail bank to implement these increases.
3. The indicator compiled by the consortium estimates the GDP growth of 1.8 %.
4. Sales increased by 13 % compared with estimates for the same period last year.
5. The company cut inventories to reduce the need for discounted sales.
6. The increasing use of open-plan office design to build relationships with customers has been an important factor.

### **Exercise 6. Переведите предложения.**

1. Being busy he could not answer my question about the increase in the number of bank robberies where staff and their families are held hostage.
2. I received some illustrated magazines about an intrusion system incorporating silent alarms and triggering live video streaming to a monitoring station.
3. Having told the news she stopped speaking enabling them to check the visitor's authority and progress throughout the branch.
4. They showed me the book, written many years ago about video cameras with backlight compensation.
5. The bank security articles being written by modern journalists differ from those written years ago.
6. Having received his letter they left for London to study the challenges facing financial institutions today.
7. While waiting for staff I was reading this newspaper.
8. The manager was reading the book on the right balance between the security of customers and staff and making notes.
9. She ran to the steps leading to the public accessing controlled areas.

### **The Objective Participial Construction (Объектный причастный оборот)**

Объектный причастный оборот (Complex Object)– это сочетание существительного в общем падеже или местоимения в объектном падеже с причастием, которые выполняют в предложении функцию сложного дополнения.

Предложения с объектным причастным оборотом переводятся на русский язык сложноподчиненным предложением с придаточным дополнительным с союзами **что, как, чтобы**.

Подлежащее + Глагол + **Дополнение + Причастие**  
(сущ/мест)

Объектный причастный оборот употребляется: После глаголов чувственного восприятия ( to see, to hear и т.д.), умственной деятельности (to consider, to understand и т.д.), желания (to want и т.д.)

*I saw him checking the visitor's authority. Я видел, как он проверял личность посетителя.*

Конструкция «to have something done» обозначает, что действие, выраженное глаголом сказуемым + причастие прошедшего времени (V<sub>3</sub>), совершает не само лицо, а кто-то другой по просьбе или приказу действующего лица.

*I want to have my hair cut – Я хочу подстричься (то есть, я не сам себя буду стричь, это будет делать по моей просьбе парикмахер)*

*I had access control readers repaired Я починил устройства, отвечающие за контроль доступа (т.е. поручил кому-то починить их).*

### **The Subjective Participial Construction (Субъектный причастный оборот)**

Субъектный причастный оборот (Complex Subject) – это сочетание существительного в общем падеже или местоимения в именительном падеже с причастием, которые выполняют в предложении функцию сложного подлежащего.

На русский язык предложения с субъектным причастным оборотом переводятся сложноподчиненным предложением с придаточным дополнительным. Перевод таких предложений начинают с глагола-сказуемого, который переводят неопределенно-личным предложением, за ним следует придаточное дополнительное с союзом **что, как**.

**Подлежащее + Глагол+ Причастие**  
(сущ/ мест)

*They were heard talking together. Слышали, как они разговаривали между собой.*

## The Nominative Absolute Participial Construction (Абсолютный / Независимый причастный оборот)

Независимый причастный оборот состоит из существительного в общем падеже или местоимения в именительном падеже и причастия. На письме эти обороты отделяются запятой. В независимых причастных оборотах употребляются все формы причастия. Независимый причастный оборот может стоять в начале или в конце предложения.

1. В начале предложения независимый причастный оборот переводится на русский язык придаточным предложением причины, времени, условия с союзами **так как, когда, если, после того как** и др.

Electronics having been introduced, the efficiency of bank branches increased.  
После того как была внедрена электроника, эффективность работы отделений банка повысилась.

2. В конце предложения независимый причастный оборот переводится на русский язык чаще всего самостоятельным предложением или присоединяется союзами **а, и, причем**.

The manager turned and went, we following him. Менеджер повернулся и пошел, а мы последовали за ним.

3. Иногда независимый причастный оборот вводится предлогом *with*. На русский язык данная конструкция переводится деепричастием или как независимый причастный оборот без предлога *with*.

The article deals with controlled areas, with particular attention being paid to systems of video surveillance and access control. Статья посвящена контролируемым территориям, причем особое внимание уделяется системам видео наблюдения и контроля доступа.

**Exercise 7.** *Переведите предложения, обращая внимание на Participle Constructions.*

1. He wants the delivery documents sent by airmail.
2. They want the goods shipped on Monday.
3. Then they heard the noise of the burglar, his shadow passing over the open data center.
4. Bank must have the range of services diversified.
5. She wants to have these banks' credibility documents sent off at once.
6. They showed us a list of the goods sold.
7. I heard reduced turnover figures were said for several times.
8. He wants the ATM-related fraud estimated immediately.
9. The people watched the ATM being replenished.

10. ATM was invented in the USA, its inventor being the American scientist Simjian.

11. I saw the internal letters received.

## TRANSLATION PRACTICE

**Exercise 1.** *Translate into Russian in a writing form.*

### Increase Compliance Through Security

More sophisticated security functionality can also contribute to compliance-enhancing transaction trail auditing by providing more advanced access control or alarm event reporting, and backed up with video recordings with time and date. For example, a recording system linked to the bank's ATM system can be set to record on certain conditions, e.g. if the card swiped to enter a 24h zone or at an ATM is identified as being blocked or stolen. The video is then tagged and linked to the suspicious transactions, with pre- and post event images also recorded.

**Exercise 2.** *Translate into English in a writing form.*

Коммерческие банки могут быть универсальными или специализированными. Инвестиционные банки специализируются на кредитовании фирм; торговые банки финансируют операции на рынке капитала и внешнеторговую деятельность; сберегательные банки собирают и пускают в оборот сбережения многочисленных, главным образом, мелких вкладчиков.

Частные лица и компании открывают банковские счета, по которым проводят различные операции, например, при необходимости снимают наличные деньги либо переводят средства на счета других людей посредством выписывания чеков, прямого дебетования или электронного трансфера. При утрате доверия клиентов к банку все его вкладчики одновременно пытаются изъять из него свои деньги, что приводит к «набегу» на банк. Во избежание подобных ситуаций в большинстве стран существуют государственные органы, которые наблюдают за деятельностью банков.

## SPEAKING

### A

*The polite formula:*

*If you expect the other person to do what you ask (A), or to know the information (I) that you want, use:*

Could you (A)                      I'd like you to (A)                      I wonder if you could (A)  
 Could you tell me (I)                      I'd like to know (I)                      I wonder if you could tell me (I)

*If you are not sure whether the other person will do what you ask (A), or knows the information you want (I), use:*

Do you think you could (A)                      Do you know (I)  
 I wonder if you could (A)                      Do you happen to know (I)  
 Would you mind (A)

**Exercise 1.** *Act as a customer who visits a bank and asks a series of questions about the bank services. Use different forms of polite requesting information.*

Example: *The account has been credited with the dividend.*

*Can you tell me whether my account has been credited with the dividend?*

- the kinds of current account available;
- the normal bank charges on overdrawn account;
- the frequency of sending statements ( How often...);
- interest rate on deposit account;
- current level of interest they charge on loans;
- getting an appointment to discuss the cash flow problem with a loan officer;
- checking whether the cheque paid in last Monday has been cleared.

**Exercise 2.** *Read the short conversations in a bank. Pay attention to the formula of expressing request. Practice the conversations with your partner.*

1. A. I want to change some English money into euro (Russian roubles / dollars). Can you help me?

B. Certainly, sir. The exchange rate today is ...euros to a pound (Russian roubles to a US dollar). How much do you want to exchange?

2. A. I'd like to transfer some money to my account in London, please.

B. You have an account here, madam? How urgent is it? Would you like us to send it by mail transfer?

3. A. I'd like to know how long it takes for a cheque to clear. I paid the cheque into the account on Friday.

B. Unless it's a local cheque it will take a full five working days to clear. That means we should be able to treat it as paid by this time next week.

## **B**

### **Dialogue 1**

*Read the dialogue and do the tasks that follow.*

#### **Application for a Credit**

**Banker:** Our discount committee is still discussing your application for credit. I wonder if you'd mind giving us some more information about certain items shown on your balance sheet.

**Customer:** Not at all.

**Banker:** Is the mortgage on your fixed assets being amortized?

**Customer:** Yes. We're making semi-annual payments on this obligation.

**Banker:** Your balance sheet shows some indebtedness. Are any of your assets pledged as security?

**Customer:** No. That's just an open note.

**Banker:** Would your company be willing to pledge part of its current assets as collateral security to our loan?

**Customer:** We wouldn't object to that. Part of this money will be used to retire present debts and part to expand our operations. Then we can immediately begin to liquidate this new liability.

**Banker:** I think we'd better prefer that arrangement.

**Exercise 1.** *Role-play the dialogue.*

**Exercise 2.** *Apply to the bank for a loan to support your studies / your trip abroad / renting a flat.*

*Read the following dialogue and do the tasks that follow.*

#### **Selling cars**

An English young lady (L) has come to the premises of a car dealer. The salesman (S) is coming up to the lady.

**S:** Are you interested in Peugeot?

**L:** Oh, yes. My husband says I could buy a car for my own use. I think I like Peugeots. My friend has bought one recently and she simply adores it.

**S:** We have a fantastic deal for you on the Peugeot 205 range.

**L:** May I see one?

**S:** Follow me, please.... Here it is. It was delivered only the day before yesterday.

**L:** Oh, I like it. I remember my husband mentioning the 205th.

**S:** When you buy Peugeot 205 from us, not only will you get a great price for



your old car but – would you believe it we guarantee to exchange it within 12 months and credit the original price you paid.

**L:** And no depreciation?

**S:** No depreciation whatsoever.

**L:** Oh, I'll speak to my husband and I hope I'll take it. Could I telephone you when I have questions?

**S:** Naturally.

**L:** What's the phone number?

**S:** 89207464518.

**L:** Thank you.

**S:** You are more than welcome.

**Exercise 1.** *Role-play the dialogue.*

**Exercise 2.** *Match the words and their Russian equivalents.*

1. Premises	обожать, поклоняться
2. Authorized dealer	помещение, дом, владение
3. Cardealer	дилер по продаже автомобилей
4. Wholesale dealer	амортизация, износ
5. Retaildealer	оптовый торговец
6. To come up to smb.	подходить к кому-либо
7. To guarantee against loss	диапазон, ассортимент
8. Toadore	сделка
9. Depreciation	гарантировать возмещение убытка
10. The day before yesterday	официальный дилер
11. Deal	позавчера
12. To credit an amount to a person	пожалуйста (в ответ на благодарность)
13. Range	розничный торговец
14. You are more than welcome	кредитовать чей-либо счет

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