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ИНСТИТУТ ЭКОНОМИКИ И АГРОБИЗНЕСА

Кафедра иностранных языков

# **ECONOMICS**

**Учебное пособие  
для аудиторной и самостоятельной работы студентов**

Направление подготовки 38.03.01 Экономика

Квалификация бакалавр

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## PART A

### TEXT 1

#### **ECONOMY OF THE RUSSIAN FEDERATION**

The economy of Russia is mixed economy with state ownership in strategic areas of the economy. Market reforms of the 1990s privatized much of Russian industry and agriculture with notable exceptions in the energy and defense-related sectors.

The Russian ruble is the unit of currency of the Russian Federation. It is also accepted as legal tender in Abkhazia and South Ossetia. The Russian monetary system is managed by the Bank of Russia.

In Russia, services are the biggest sector of the economy and account for 58% of GDP. Within services the most important segments are: wholesale and retail trade, repair of motor vehicles, motorcycles and personal and household goods (17% of total GDP); public administration, health and education (12%); real estate (9%) and transport and communications (7%). Industry contributes 40% to total output. Mining (11% of GDP), manufacturing (13%) and construction (4%) are the most important industry segments. Agriculture accounts for the remaining 2%.

Russia is unusual among the major economies in the way it relies on energy revenues to drive growth. The country has an abundance of natural resources, including oil, natural gas and precious metals, which make up a major share of Russia's exports. As of 2012 oil and gas sector accounted for 16% of the GDP, 52% of federal budget revenues and over 70% of total exports.

The Russian economy is the sixth largest in the world by purchasing power parity (PPP)<sup>1</sup>. Between 2000 and 2012, Russia's energy exports fuelled a rapid growth in living standards, with real disposable income<sup>2</sup> rising by 160%.

### **TASKS**

#### **1. Отработайте произношение следующих слов и словосочетаний:**

mixed economy	mɪkst i:'kɒnəmi
state ownership	steɪt 'əʊnəʃɪp
strategic areas	strə'ti:dʒɪk 'eəriəz
privatized	'praɪvɪtaɪzd
industry and agriculture	'ɪndəstri ænd 'ægrɪkʌltʃə
notable exceptions	'nəʊtəbl ɪk'seɪʃənz
energy	'enədʒi
defense-related	dɪ'fens-rɪ'leɪtɪd

<sup>1</sup> Паритет покупательной способности, ППС - равенство стоимости корзин идентичных товаров в разных странах, пересчитанных в одну валюту по существующему валютному курсу, и, следовательно, равенство покупательной способности их национальных валют.

<sup>2</sup> Располагаемый доход - доход, оставшийся в распоряжении данного лица после уплаты налогов, взносов в фонды социального страхования и т. п.

ruble	'ru:bl
unit of currency	'ju:nɪt ɒv 'kʌrənsi
accepted	ək'septɪd
legal tender	'li:gəl 'tendə
Abkhazia	æb'kɑ:ziə
South Ossetia	sauθ ɔ:'sɪ:tjə
monetary system	'mʌnɪtəri 'sɪstɪm
managed	'mænɪdʒd
services	'sɜ:vɪsɪz
biggest sector	'bɪɡɪst 'sektə
per cent	pɜ: 'sent
wholesale	'həʊlseɪl
repair	rɪ'peə
motor vehicles	'məʊtə 'vi:ɪklz
motorcycles	'məʊtə'saɪklz
household goods	'haʊshəʊld ɡʊdz
public administration	'pʌblɪk əd,mɪnɪs'treɪʃn
health and education	heɪlθ ənd ,edju:'keɪʃən
real estate	rɪəl ɪs'teɪt
transport	'trænspɔ:t
contributes	kən'trɪbjʊ:ts
mining	'maɪnɪŋ
manufacturing	ˌmænjʊ'fæktʃərɪŋ
unusual	ʌn'ju:zʊəl
major	'meɪdʒə
relies	rɪ'laɪz
energy revenues	'enədʒi 'reɪvɪnju:z
abundance of natural resources	ə'bʌndəns ɒv 'nætʃrəl rɪ'sɔ:sɪz
natural gas	'nætʃrəl ɡæs
precious metals	'preʃəs 'metlz
major share	'meɪdʒə ʃeə
exports (n)	'eksɜ:pɔ:ts
budget revenues	'bʌdʒɪt 'reɪvɪnju:z
purchasing power parity	'pɜ:ʃəsɪŋ 'paʊə 'pærɪti
fuelled	'fju:əld
disposable	dɪs'pəʊzəbl
income	'ɪnkʌm

**2. Выпишите в свою словарную тетрадь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы частей речи. Найдите и подчеркните данные слова в тексте.**

Mixed economy, state ownership, unit of currency, legal tender, monetary

system, wholesale trade, retail trade, motor vehicles, household goods, public administration, real estate, total output, natural resources, purchasing power parity (PPP).

GDP (gross domestic product), area, economy, market, industry, agriculture, ruble, services, health, education, mining, manufacturing, construction, abundance, oil, natural gas, precious metals, share, budget, revenues.

Strategic, notable, disposable, rapid.

To privatize, to accept, to account for, to contribute, to rely on, to fuel, to amount.

### **3. Отработайте произношение следующих числительных.**

2000 (год) – (the year) two thousand или twenty ou-ou, 2012 - two thousand twelve или twenty ou-twelve, the 1990s, - the nineteen nineties, 7% - seven per cent [pз: 'sent], 17% - seventeen per cent [pз: 'sent], 70% - seventy per cent [pз: 'sent], 12%, 9%, 40%, 11%, 13%, 4%, 2%, 16%, 52%, 58%, 160%, 35%.

### **4. Найдите в тексте, прочитайте и переведите все порядковые числительные и прилагательные в сравнительной или превосходной степени сравнения, укажите степень сравнения.**

### **5. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

### **6. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

### **7. Поставьте 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный) к следующему предложению:**

Market reforms of the 1990s privatized much of Russian industry and agriculture.

### **8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

*Например.*

*Active voice: Market reforms of the 1990s privatized much of Russian industry and agriculture.*

*Passive voice: Much of Russian industry and agriculture was privatized due to the market reforms of the 1990s.*

1. The Russian ruble has been accepted as legal tender in Abkhazia and South Ossetia.

2. The Russian monetary system is managed by the Bank of Russia.

3. The country exports oil, natural gas and precious metals.

**9. Найдите в тексте ответы на следующие вопросы:**

1. What kind of economy is Russia?
2. What was privatized due to market reforms of the 1990s?
3. What is the unit of currency in Russia?
4. Where is the Russian ruble accepted as legal tender?
5. What is the biggest sector of the economy in Russia?
6. What are the most important services and industry segments?
7. What is the industry share of total output?
8. What makes up a major share of Russia's exports?
9. Is the Russian economy the second largest in the world by purchasing power parity (PPP)?
10. What fuelled a rapid growth in Russia's living standards between 2000 and 2012?

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Смешанная экономика – это экономическая система, функционирование которой определяется как решениями частных хозяйствующих субъектов (*business entity*), так и мерами государственного регулирования (*state supervision*).

2. Денежная система – это система денежного обращения и кредита, основными элементами которой являются денежная единица, система валютных курсов (*exchange rate*), степень и форма конвертируемости (*convertibility*) национальной валюты, структура денежных властей (*monetary authority*).

3. Доход – это деньги или материальные ценности (*material values*), полученные от производственной, коммерческой или иной деятельности.

4. Паритет покупательной способности, ППС - это равенство (*equality*) стоимости корзин идентичных товаров (*baskets of goods*) в разных странах, пересчитанных в одну валюту по существующему валютному курсу, и, следовательно, равенство покупательной способности их национальных валют.

5. Оптовая торговля – это предпринимательская деятельность (*business activity*) по продаже (*sales activities*) товаров или услуг тем, кто приобретает их с целью перепродажи (*to resale*) организациям розничной торговли или другим оптовым организациям.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Дополните следующие предложения и подготовьте реферирование текста.**

1. The title of the text is “ \_\_\_\_\_ ”.
2. The text deals with \_\_\_\_\_.
3. In the first part of the text the author says that the economy of Russia is \_\_\_\_\_ with \_\_\_\_\_ in its \_\_\_\_\_ areas.
4. According to the text the basic unit of \_\_\_\_\_ is the \_\_\_\_\_.
5. Then the author marks that the biggest \_\_\_\_\_ sector accounts for \_\_\_\_\_ of GDP.
6. The author enumerates the \_\_\_\_\_ important services and industry segments, i.e. \_\_\_\_\_.
7. He notes that our economy is based on \_\_\_\_\_.
8. Besides \_\_\_\_\_ is the sixth largest in the world by \_\_\_\_\_.
9. In conclusion I'd like to say that \_\_\_\_\_.

## **TEXT 2**

### **ECONOMY OF THE UNITED KINGDOM**

Great Britain is primarily an industrial and commercial nation. Major industries, such as transportation, communications, steel, petroleum, coal, gas, and electricity, which had been nationalized by Labour governments, were sold to private investors by the Conservative government in the 1980s. The country is a world leader in international trade. In January 1973, Great Britain became a member of the European Community (now called the European Union).

The pound sterling, consisting of 100 pence, is the basic unit of currency. In 1968 Great Britain took the first step in a three-year conversion of its currency to the decimal system of coinage by introducing the first two new coins, the 5-new-pence piece (equal to 1 old shilling) and the 10-new-pence piece. The conversion was completed in 1971. The pound was permitted to float against the dollar and other world currencies beginning in June 1972.

The Bank of England, chartered in 1694, was nationalized in 1946 and is the bank of issue in England and Wales. Great Britain has 17 major commercial banks with more than 17,000 domestic and overseas branches, most of which are offices of the four leading banks: Lloyds, Barclays, National Westminster, and Midland. Several banks in Scotland and Northern Ireland may issue currencies in limited amounts. Some banking services are provided by the postal system, savings banks, and cooperative and building societies. Many foreign banks maintain offices in London.

Britain is one of the world's leading trading nations. Its major exports are road vehicles and other transportation equipment, industrial machinery, petroleum and petroleum products, electrical machinery, office machines and data processing equipment, power-generating machinery, organic chemicals, preci-



sion instruments, and iron and steel. Most domestic retail trade is conducted through independently owned shops, although the number of department, chain, and cooperative stores and supermarkets is increasing. More than half of all wholesale trade is carried out in London.

## TASKS

### **1. Отработайте произношение следующих слов и словосочетаний:**

primarily	'praɪməri
industrial	ɪn'dʌstriəl
commercial nation	kə'mɜ:ʃəl 'neɪʃən
major industries	'meɪdʒə 'ɪndəstriz
transportation	,træns'pɔ: 'teɪʃən
steel	sti:l
petroleum	pɪ'trəʊliəm
coal	kəʊl
electricity	ɪlek'trɪsɪti
nationalized	'næʃnəlaɪzd
private investors	'praɪvɪt ɪn'vestəz
pound sterling	pəʊnd 'stɜ:liŋ
conversion	kən'veɜ:ʃən
decimal system of coinage	'desɪməl 'sɪstɪm ɒv 'kɔɪnɪdʒ
equal	'i:kwəl
completed	kəm'pli:tɪd
permitted	pə'mɪtɪd
chartered	'tʃɑ:təd
bank of issue	bæŋk ɒv 'ɪʃu:
commercial banks	kə'mɜ:ʃəl bæŋks
overseas branches	,əʊvə'si:z 'brɑ:ntʃɪz
provided	prə'vaɪdɪd
building societies	'bɪldɪŋ sə'saɪətɪz
foreign	'fɔ:riŋ
road vehicles	rəʊd 'vi:ɪklz
equipment	ɪ'kwɪpmənt
industrial machinery	ɪn'dʌstriəl mə'ʃi:nəri
petroleum products	pɪ'trəʊliəm 'prɒdʌkts
electrical machinery	ɪ'lektrɪkəl mə'ʃi:nəri
data processing equipment	'deɪtə 'prəʊsesɪŋ ɪ'kwɪpmənt
power-generating machinery	'paʊə'dʒenəreɪtɪŋ mə'ʃi:nəri
organic chemicals	ɔ:'gæni:k 'kæmɪkəlz
precision instruments	pri'sɪʒən 'ɪnstɪmənts
iron	'aɪən
conducted through	kən'dʌktɪd θru:

independently owned shops	,ɪndɪ'pɛndəntli əʊnd ʃɒps
although	ɔ:l'dəʊ
cooperative stores	kəʊ'ɒpərətɪv stɔ:z
increasing	ɪn'kri:siŋ
half of all	hɑ:f ɒv ɔ:l

**2. Выпишите в свой словарик с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Primarily, independently;  
 industrial, commercial, major, private, decimal, domestic, overseas;  
 transportation, communication, steel, iron, petroleum, vehicle, equipment, data processing equipment, machinery, power-generating machinery, precision instrument, government, trade, unit of currency, conversion of currency, coin, coinage, bank of issue, savings bank, branch, retail trade, wholesale trade, department;

to nationalize, to consist of, to introduce, to complete, to permit, to float, to charter, to provide, to maintain, to carry out.

**3. Отработайте произношение следующих числительных.**

1694 - sixteen eighty-four, 1946 - nineteen forty-six, 1971 - nineteen seventy-one, 1972 - nineteen seventy-two, 1973 - nineteen seventy-three, 1968 - nineteen sixty-eight, 17,000 - seventeen thousand, the 1980s (*восемидесятые годы*) - the (nineteen) eighties, 100 pence - one hundred pence.

**4. Найдите в тексте, прочитайте и переведите все существительные во множественном числе.**

**5. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**6. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**7. Поставьте 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный) к следующему предложению:**

The number of department, chain, and cooperative stores and supermarkets is increasing.

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. Major industries had been nationalized by Labour governments in the 1980s.
2. In 1968 Great Britain took the first step in a three-year conversion of its currency to the decimal system of coinage.
3. The conversion was completed in 1971.
4. Some banking services are being provided by the postal system, savings banks, and cooperative and building societies.
5. Britain has always exported road vehicles and other transportation equipment, industrial machinery, electrical machinery, etc.

**9. Найдите в тексте ответы на следующие вопросы:**

1. What kind of nation is Great Britain?
2. What industries were sold to private investors by the Conservative government in the 1980s?
3. What is the basic unit of currency in Great Britain?
4. When did Great Britain take the first step in a three-year conversion of its currency to the decimal system of coinage?
5. When was the conversion completed?
6. How many major commercial banks has Great Britain got?
7. Where do many foreign banks maintain offices?
8. What is most domestic retail trade conducted through?

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Эмиссионный банк – это банк, уполномоченный (*to be authorized to Inf.*) на выпуск в обращение денежных знаков.
2. Коммерческий банк – это юридическое лицо (*legal entity*), которому предоставлено право (*to be entitled to Inf.*) осуществлять на коммерческой основе (*on a commercial basis*) банковские операции: прием депозитов (*deposit taking*), предоставление ссуд (*provision of loan*), проведение расчетов (*payments*); работает как с юридическими, так и с физическими лицами (*individual*).
3. Конверсия - обмен одной валюты на другую по действующему валютному курсу.
4. Жилищно-строительный кооператив - финансово-кредитное учреждение, которое предоставляет индивидуальные долгосрочные ссуды (*long borrowings*) для строительства или покупки жилых домов или квартир за счёт (*at the expense of*) средств, привлекаемых в виде краткосрочных вкладов (*short-term deposits*) населения.
5. Частный инвестор - частное лицо, вкладывающее свои средства (*funds*) в какой-л. актив или деятельность для реализации собственных целей.

## 11. Переведите текст, пользуясь словарем. Отработайте чтение текста.

**Обратите внимание** на перевод следующих реалий:

**Great Britain** [ˌɡreɪtˈbrɪt(ə)n] = United Kingdom of Great Britain and Northern Ireland (буквен. код – GBR) - Великобритания (*гос-во в Западной Европе; столица - Лондон*).

**England** [ˈɪŋɡlənd] - Англия (*составная часть Великобритании [Great Britain]; занимает юго-восточную и центральную часть Великобритании; в административно-территориальном отношении делится на 39 графств и 6 графств-метрополий*).

**Wales** [weɪlz] - Уэльс (*составная часть Великобритании; занимает полуостров Уэльс с прилегающим к нему о-вом Англси; в административно-территориальном отношении разделена на 8 графств*).

**Scotland** [ˈskɒtlənd] - Шотландия (*составная часть Великобритании; расположена на севере Великобритании и на прилегающих о-вах; в административно-территориальном отношении разделена на двенадцать графств*).

**Northern Ireland** [ˌnɔːðənˈaɪələnd] - Северная Ирландия (*составная часть Соединённого Королевства; занимает северо-восточную часть Ирландия; в административно-территориальном отношении разделена на 26 округов*).

**London** [ˈlɒndən] - Лондон (*столица Соединённого Королевства Великобритании и Северной Ирландии; крупнейший промышленный и культурный центр страны*)

**European Community** [ˌjuːərəˈpiːən kəˈmjuːnəti] – сокращ. от European Economic Community = ЕС - Европейское сообщество (*сокращенное название Европейского экономического сообщества; вошло в обиход с преобразованием ЕЭС в Европейский Союз начиная с 1992 года*).

**European Union** [ˌjuːərəˈpiːən ˈjuːnjən] = EU - Европейский союз (*государственное образование, объединяющее с мая 2004 года 25 европейских государств; до 1994 года - Европейское (экономическое) сообщество, Общий рынок*).

**pound sterling** [ˌpaʊndˈstɜːlɪŋ] (буквен. код – GBP, цифр. код – 826) - английский фунт стерлингов (*денежная единица Великобритании, равнялась 20 шиллингам, или 240 пенсам; с 1971 равная 100 пенсам*).

**Shilling** [ˈʃɪlɪŋ] - шиллинг (*монета; чеканилась до 1971; равнялась 12 пенсам или 1/20 фунта стерлингов*).

**Bank of England** [ˌbæŋkəvˈɪŋɡlənd] = BoE - Банк Англии (*центральный банк Великобритании; осуществляет денежную эмиссию, а также регулирует эмиссию и обращение некоторых видов ценных бумаг (государственных облигаций, депозитных сертификатов и т. д.); расположен на Треднидл-стрит в Лондоне, отсюда разговорное прозвище «старая леди с Треднидл-стрит»*).

**Lloyds** [lɔɪdz] - сокращ. от Lloyd's Bank - «Ллойдз банк» (один из крупнейших коммерческих банков; входит в «Большую четвёрку» [Big Four]; до 1968 входил в «Большую пятёрку» [Big Five]. Основан в 1865).

**Barclays** ['bɑ:klɪz]- сокращ. от Barclays Bank - «Барклиз банк» (крупнейший из банков, входящих в «Большую пятёрку» [Big Five]. Основан в 1896).

**National Westminster** [ˌnæʃənəl'westmɪnstə] - сокращ. от National Westminster Bank - «Нэшнл Вестминстер банк» (коммерческий банк; второй по величине в «Большой четвёрке» [Big Four]. Основан в 1833)

**Midland** ['mɪdlənd] - сокращ. от Midland Bank - «Мидленд банк» (один из крупнейших коммерческих банков; входил в «Большую пятёрку» [Big Five]. Основан в 1836; с 1968 входит в «Большую четвёрку» [Big Four]).

## **12. Дополните следующие предложения и подготовьте реферирование текста.**

1. The title of the text is “ \_\_\_\_\_”.
2. The text deals with \_\_\_\_\_ of \_\_\_\_\_.
3. In the first part of the text the author reports that \_\_\_\_\_ is primarily an \_\_\_\_\_ and commercial \_\_\_\_\_, a world \_\_\_\_\_ in \_\_\_\_\_ and a member of the \_\_\_\_\_ after \_\_\_\_\_.
4. According to the text the basic unit of British \_\_\_\_\_ is the \_\_\_\_\_.
5. The author marks that the United Kingdom has a highly developed \_\_\_\_\_ system.
6. The Bank of England, \_\_\_\_\_ in 1694, was nationalized in \_\_\_\_\_ and is the \_\_\_\_\_ in England and Wales.
7. Great Britain has \_\_\_\_\_ major \_\_\_\_\_ banks with more than \_\_\_\_\_ domestic and \_\_\_\_\_ branches.
8. Then the author notes that Britain is one of the world's \_\_\_\_\_.
9. It exports \_\_\_\_\_.
10. In conclusion I'd like to say that \_\_\_\_\_.

## **TEXT 3** **ECONOMY OF THE UNITED STATES**

The United States has been the world's leading industrial nation since early in the 20th century.

The U.S. economy consists of three main sectors—the primary, secondary, and tertiary. Primary economic activities (4% of GDP) are those directly involving the natural environment, including agriculture, forestry, fishing, and mining. Secondary economic activities (23% of GDP) involve processing or combining

materials into new products, and include manufacturing and construction. Tertiary economic activities (73% of GDP) involve the output of services rather than goods. Examples of tertiary activities include wholesale and retail trade, banking, government, and transportation. The tertiary is the most important sector by far.

The basic unit of currency is the US dollar. The U.S. decimal currency consists of coins and paper money, issued by the U.S. Department of the Treasury and the Federal Reserve System. The Federal Reserve issues paper money called Federal Reserve notes, which constitute almost all the paper money in the United States. The Treasury issues US notes, which come in \$100 denominations, as well as all coins.

Most domestic commerce, or trade, in the United States is carried on by wholesalers and retailers. Wholesalers buy goods from producers and sell them mainly to retail business firms. Retailers sell goods to the final consumer. Wholesale and retail trade together account for about 16% of GDP of the US and employ about 20% of the labor force.

Foreign, or international, trade enables the United States to specialize in producing those goods it is best suited to make from its available resources. Nonagricultural products usually account for approximately 90% of the yearly value of exports and agricultural products for about 10%. Machinery and transportation equipment make up the leading categories of exports, amounting together to over 40% of the value of all exports. Other leading exports include manufactured goods, such as textiles and iron and steel; processed foods; inedible crude materials, such as cotton, soybeans, and metal ores; chemicals; and mineral fuels and lubricants.

## TASKS

### **1. Отработайте произношение следующих слов и словосочетаний:**

industrial nation	ɪn'dʌstriəl 'neɪʃən
since	sɪns
early	'ɜ:li
century	'sentʃuri
primary	'praɪməri
tertiary	'tɜ:ʃəri
natural environment	'nætʃrəl ɪn'vɑɪərənmənt
processing	'prəʊsesɪŋ
combining materials	kəm'baɪnɪŋ mə'tɪəriəlz
rather than	'rɑ:ðə ðæn
examples	ɪg'zɑ:mpəlz
government	'gʌvnmənt
decimal currency	'desɪməl 'kʌrənsi
issued	'ɪʃu:d

called	kɔ:ld
constitute	'kɒnstɪtju:t
almost	'ɔ:lməʊst
denominations	dɪ,nɒmɪ'neɪʃənz
domestic commerce	dəʊ'mestɪk 'kɒmə:s
producers	prə'dju:səz
final consumer	'faɪnl kən'sju:mə
enables	r'neɪblz
specialize	'spɛʃəlaɪz
suited	'sju:tɪd
available resources	ə'veɪləbl rɪ'sɔ:sɪz
usually	'ju:ʒʊəli
approximately	ə'prɒksɪmɪtli
yearly	'jɪəli
value of exports	'vælju: ɒv 'eksɜ:ts
transportation equipment	,trænsɜ:'teɪʃən r'kwɪpmənt
categories	'kætɪgəriz
manufactured goods	,mænju'fæktʃəd gʊdz
textiles	'tekstaɪlz
processed foods	'prəʊsɛst fu:dz
inedible crude materials	ɪ'edɪbl kru:d mə'tɪəriəlz
soybeans	'sɔɪbi:nz
metal ores	'metl ɔ:z
chemicals	'kɛmɪkəlz
mineral fuels	'mɪnərəl fjuəlz
lubricants	'lu:bɪkənts

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Early, directly, mainly, approximately, usually, yearly;

century, activity, environment, agriculture, forestry, fishing, mining, processing, combining, manufacturing, construction, output, goods, services, example, wholesale trade, retail trade, banking, government, transportation, currency, denomination, coin, paper money, domestic commerce, wholesaler, retailer, producer, consumer, labor force, value of exports, manufactured goods, processed food, crude material, metal ore, chemical, mineral fuel, lubricant;

to consist of, to issue, to constitute, to account for, to specialize in, to enable, to suit, to make up, to amount;

primary, secondary, tertiary, decimal, available, inedible.

**3. Отработайте произношение следующих числительных.**

4%, 10%, 20%, 23%, 40%, 73%, 90%, the 20<sup>th</sup> (century).

**4. Назовите, какое грамматическое явление представлено следующими примерами:**

world's, leading, those, the most important, issued, them.

**5. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**6. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**7. Поставьте 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный) к следующему предложению:**

The U.S. decimal currency consists of coins and paper money.

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. The Federal Reserve issues paper money called Federal Reserve notes.
2. Most domestic commerce, or trade, in the United States has been carried on by wholesalers and retailers.
3. Wholesalers bought goods from producers.
4. Retailers will sell goods to the final consumer.
5. Foreign, or international, trade has enabled the United States to specialize in producing some goods.

**9. Найдите в тексте ответы на следующие вопросы:**

1. Since when has the United States been the world's leading industrial nation?
2. How many sectors does the U.S. economy consist of?
3. What do primary economic activities involve?
4. What do secondary economic activities involve?
5. What do tertiary economic activities involve?
6. What are examples of tertiary activities?
7. What is the basic unit of currency in the USA?
8. What does the Federal Reserve issue?
9. What does the Treasury issue?
10. Who is most domestic commerce in the United States carried on by?
11. What does international trade enable the United States to specialize in?
12. What are the leading categories of exports?



**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Внутренняя торговля - оптовая и розничная торговля произведенной внутри страны и импортированной продукцией на внутреннем рынке страны.

2. Конечный потребитель - лицо, которое пользуется данным товаром или услугой для удовлетворения личных потребностей (*to meet the demands*); этим лицом не всегда является розничный покупатель.

3. Промышленные товары - товары, производимые обрабатывающей промышленностью: одежда, бытовая техника, посуда, мебель, автомобили и т.п.

4. Бакалейные товары - это сухие продовольственные товары первой необходимости (*essential commodities*), полуфабрикаты (*semiproducts*) и консервы (*canned food*), а также некоторые базовые хозяйственные товары (*household goods*) (спички, стиральный порошок (*washing powder*), мыло).

5. Полуфабрикат - изделие, которое подверглось первичной обработке (*primary processing*), но нуждается в дальнейшей окончательной обработке (*final processing*), чтобы стать пригодным для потребления (*consumption*).

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**Обратите внимание** на перевод следующих реалий:

**Department of the Treasury, U.S.** [di'prɑ:tment əv ðə 'trezəri] = the Treasury - Министерство финансов США (*Федеральное министерство, образованное в 1789 г. с целью разработки и претворения в жизнь национальной кредитно-финансовой, экономической и налоговой политики. Возглавляется министром финансов [Secretary of the Treasury], назначаемым Президентом США «по совету и с согласия» [advice and consent] Сената [Senate, U.S.] и являющимся вторым по значению и порядку наследования президентского поста членом кабинета министров [cabinet]. В состав Министерства входят Монетный двор США [Bureau of the Mint, United States Mint], Таможенная служба США [Customs Service, U.S.], Налоговая служба США [Internal Revenue Service], Секретная служба США [Secret Service, U.S.] и др. подразделения*)

**Federal Reserve [rɪ'zɜ:v] System** (FRS, Fed, Federal Reserve) - Федеральная резервная система, ФРС (*независимое федеральное ведомство, созданное для выполнения функций центрального банка и осуществления централизованного контроля над коммерческой банковской системой страны; включает совет управляющих, 12 региональных резервных банков и их отделения, несколько тысяч коммерческих банков; ФРС создана в 1913 г.*)

**Federal Reserve Notes** - Ноты Федеральной Резервной Системы (билеты ФРС), банкноты, выпускаемые федеральными резервными банками.

**12. Дополните следующие предложения и подготовьте реферирование текста.**

1. The title of the text is “ \_\_\_\_\_ ”.
2. As the title implies the text describes three main \_\_\_\_\_ of the U.S. economy: \_\_\_\_\_.
3. The \_\_\_\_\_ economic sector involves \_\_\_\_\_ and accounts for about \_\_\_\_\_.
4. The secondary \_\_\_\_\_ involves \_\_\_\_\_.
5. It is \_\_\_\_\_ of GDP.
6. The \_\_\_\_\_ sector includes \_\_\_\_\_.
7. It \_\_\_\_\_ 73% of GDP.
8. As the author marks, it's \_\_\_\_\_ sector of the U.S. economy.
9. The \_\_\_\_\_ is the US dollar.
10. Most domestic \_\_\_\_\_ in the United States is carried on by \_\_\_\_\_.
11. It appears that \_\_\_\_\_ make up the leading categories of exports, as well as \_\_\_\_\_.
- 12 In conclusion I'd like to say that the U.S. \_\_\_\_\_ is highly-developed and based on the \_\_\_\_\_ industries.

## **TEXT 4**

### **ECONOMY OF CANADA**

Until the early 20th century, Canada was primarily an agricultural nation. Since then it has become one of the most highly industrialized countries in the world. To a large extent the manufacturing industries are supplied with raw materials produced by the agricultural, mining, forestry, and fishing sectors of the Canadian economy.

The unit of currency in Canada is the Canadian dollar, which consists of 100 cents. The Bank of Canada has the sole right to issue paper money for circulation. Most foreign-owned and major domestic banks have their head offices in Toronto; a few are based in Montréal. Trust and mortgage loan companies, provincial savings banks, and credit unions also provide banking services. Securities exchanges operate in Toronto, Montréal, Winnipeg, Calgary, and Vancouver.

The per capita foreign trade of Canada ranks among the highest of any nation in the world.

Most of Canada's foreign trade is with the United States, which typically takes about four-fifths of Canada's exports and supplies more than two-thirds of its imports. Components of Canadian exports are increasingly manufactured items; while resource exports such as minerals, timber, and grains are still important, their share of total export volume is decreasing.

The leading products Canada sells abroad include automobiles, trucks, motor-vehicle parts, crude petroleum, lumber, newsprint, wood pulp, wheat, industrial machinery, natural gas, office machines, and aluminum. Principal im-

ports are motor-vehicle parts, automobiles, general purpose and specialized machinery, chemicals, computers, crude petroleum, telecommunications equipment, and fruit and vegetables.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

until	ən'tɪl
primarily	'praɪməri <li></li>
since then	sɪns ðen
highly industrialized	'haɪli m'dʌstriəlaɪzd
large extent	lɑ:dʒ ɪks'tent
manufacturing industries	,mænjʊ'fæktʃəriŋ 'ɪndəstrɪz
supplied	sə'plaɪd
raw materials	rɔ: mə'tɪəriəlz
produced by	prə'dju:st baɪ
sole right	səʊl raɪt
issue	'ɪʃu:
money for circulation	'mʌni fɔ: ,sɜ:kju'leɪʃən
foreign-owned	'fɔ:riŋ əʊnd
head offices	hed 'ɒfɪsɪz
trust and mortgage loan companies	trʌst ænd 'mɔ:giɔdʒ ləʊn 'kʌmpənɪz
provincial savings banks	prə'vɪnʃəl 'seɪvɪŋz bæŋks
credit unions	'kredɪt 'ju:njənz
securities exchanges	sɪ'kjʊərɪtɪz ɪks'tʃeɪndʒɪz
per capita	pɜ: 'kæpɪtə
foreign trade	'fɔ:riŋ treɪd
highest	'haɪst
typically	'tɪpɪkəli
supplies	sə'plaɪz
manufactured items	,mænjʊ'fæktʃəd 'aɪtəmz
timber	'tɪmbə
share	ʃeə
volume	'vɒljʊm
decreasing	di:'kri:siŋ
automobiles	'ɔ:təməʊbi:lz
trucks	trʌks
crude petroleum	kru:d prɪ'trəʊliəm
lumber	'lʌmbə
wood pulp	wʊd pʌlp
wheat	wi:t
industrial machinery	m'dʌstriəl mə'ʃi:nəri
aluminum	ə'ljʊmɪnəm

general purpose	'dʒenərəl 'pɜ:pəs
specialized machinery	'spɛʃəlaɪzd mə'ʃi:nəri
chemicals	'kɛmɪkəlz
equipment	ɪ'kwɪpmənt
vegetables	'vedʒtəblz

**2. Выпишите в свой словарик с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Agricultural, domestic, provincial, principal;  
 highly, typically, increasingly,  
 manufacturing, manufactured, produced, leading, specialized;  
 sole right, circulation, trust company, mortgage loan company, savings bank, credit union, securities exchange, item, timber, grain, share, truck, motor-vehicle part, crude petroleum, lumber, newsprint, wood pulp, wheat, industrial machinery, natural gas, office machine, aluminum, general purpose and specialized machinery, chemicals, per capita;  
 to operate, to export, to decrease.

**3. Прочитайте и переведите следующие числительные.**

One, 100, four-fifths, two-thirds.

**4. Назовите, какое грамматическое явление представлено следующими примерами.**

Manufacturing, produced, Canada's, to issue, their, the highest of, four-fifths, is decreasing.

**5. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**6. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**7. Поставьте 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный) к следующему предложению:**

Since then it has become one of the most highly industrialized countries in the world.

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. The manufacturing industries are supplied with raw materials produced by the agricultural, mining, forestry, and fishing sectors of the Canadian economy.

2. Trust and mortgage loan companies, provincial savings banks, and credit unions are providing banking services.

3. The foreign trade with the United States took about four-fifths of Canada's exports.

4. The country increasingly exports manufactured items.

5. Canada has been selling abroad automobiles, trucks, motor-vehicle parts, crude petroleum, lumber, newsprint, wood pulp, wheat, industrial machinery, natural gas, office machines, and aluminum.

**9. Найдите в тексте ответы на следующие вопросы:**

1. What nation was Canada until the early 20th century?

2. What raw materials are the manufacturing industries supplied with?

3. What is the unit of currency in Canada?

4. What right has the Bank of Canada?

5. Where have most foreign-owned and major domestic banks got their head offices?

6. What provides banking services?

7. Where do securities exchanges operate?

8. What are the leading products Canada sells abroad?

9. What are principal imports?

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Обрабатывающая промышленность - совокупность (*a set of*) предприятий, обрабатывающих уже добытое сырье и производящих потребительские или промежуточные блага (*intermediate goods*); в отличие от добывающей промышленности или сферы услуг.

2. Сырьё – это продукт добывающей промышленности и сельского хозяйства, предназначенный для дальнейшей обработки, в частности, зерно, древесина, добытые полезные ископаемые.

3. Фондовая биржа – это регулярно функционирующий, организованный рынок (*formal market*) для заключения сделок (*transactions*) по купле-продаже (*purchase and sale*) корпоративных и государственных ценных бумаг (*securities*).

4. Сберегательный банк – это кредитно-финансовое учреждение, специализирующееся на привлечении мелких вкладов (*attraction of deposits*) населения; обычно предлагает расчетные услуги (*accounting services*), предоставляет кредиты (*to allot credits*); инвестирует привлеченные средства преимущественно в жилищные ипотеки (*residential mortgage loan*) и

надежные ценные бумаги (*gilt-edged securities*).

5. Внешняя торговля – это система экспортно-импортных отношений страны с другими странами.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**Обратите внимание** на произношение следующих имён собственных:

Canada ['kænədə], Canadian [kə'neɪdɪən], Toronto [tə'rɒntəʊ], Montréal [ˌmɒntri'ɔ:l], Winnipeg ['wɪnɪpeg], Calgary ['kælgəri], Vancouver [væn'ku:və].

**12. Дополните следующие предложения и подготовьте реферирование текста.**

1. The title of the text is “ \_\_\_\_\_”.
2. As the title implies the text describes the Canadian \_\_\_\_\_.
3. It is known that primarily Canada was \_\_\_\_\_.
4. But now it is one of the most \_\_\_\_\_ countries in the world due to the \_\_\_\_\_ sectors.
5. The unit of currency in Canada is \_\_\_\_\_ which consists of \_\_\_\_\_.
6. The \_\_\_\_\_ trade of Canada is the \_\_\_\_\_ in the world.
7. The leading exports include \_\_\_\_\_.
8. Principal imports are \_\_\_\_\_.
9. In conclusion I'd like to say that the \_\_\_\_\_ is highly-developed and we should study their foreign experience.

**TEXT 5**  
**ECONOMY OF AUSTRALIA**

Australia has a prosperous, Western-style capitalist economy, with a per capita GDP slightly higher than those of the UK, France and Germany. The Australian economy is dominated by its services sector (68% of GDP), yet it is the agricultural and mining sectors (8% of GDP combined) that account for 65% of its exports.

Rich in natural resources, Australia is a major exporter of agricultural products, particularly grains and wool, and minerals, including various metals, coal, and natural gas. A downturn in world commodity prices can thus have a large impact on the economy.

The government is pushing for increased exports of manufactured goods, but competition in international markets continues to be severe. Australia's comparative advantage in primary products is a reflection of the natural wealth of the Australian Continent and its small domestic market; 20.3 million people

occupy a continent the size of the contiguous United States. The relative size of the manufacturing sector has been declining for several decades, and now accounts for just under 12 percent of GDP.

In the beginning of the Second World War till the 1970s, Australia was locked in a period of high maintained economic expansion which is now known as the “long boom”. This period is marked by large increases in the Australian population (by 80%), and little if any economic fluctuations. Despite the huge increases in the Australian population, economic growth, defined by increase in GDP per head, was still growing. It is statistically significant that in this period, the standard of living as representational of increases of GDP per capita, literally doubled. 1974 was the year which is described as the end of the ‘long boom’.

Australia's emphasis on reforms is key factor behind the continuing strength of the economy. In the 1980s, the Australian Labor Party, led by Prime Minister Bob Hawke and Treasurer Paul Keating, commenced the modernization of the Australian economy by floating the Australian dollar in 1983, leading to full financial deregulation.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

prosperous	'prɒspərəs
slightly higher	'slɑːtli 'haɪə
than those of	ðæn ðəʊz ɒv
dominated	'dɒmɪneɪtɪd
services sector	'sɜːvɪsɪz 'sektə
combined	kəm'baɪnd
major exporter	'meɪdʒər ɛks'pɔːtə
particularly	pə'tɪkjʊləli
wool	wʊl
downturn	'daʊntɜːn
world commodity prices	wɜːld kə'mɒdɪti 'praɪsɪz
thus	ðʌs
large impact on	lɑːdʒ 'ɪmpækt ɒn
pushing for	'pʊʃɪŋ fɔː
increased	ɪn'kriːst
severe	sɪ'viə
comparative advantage	kəm'pærətɪv əd'vɑːntɪdʒ
natural wealth	'nætʃrəl welθ
occupy	'ɒkjʊpaɪ
contiguous	kən'tɪgjuəs
relative size	'relətɪv saɪz
declining	dɪ'klaɪnɪŋ
several decades	'sevrəl 'dekeɪdɪz

increases	'ɪnkri:sɪz
economic fluctuations	,i:kə'nɒmɪk ,flʌktʃu'eɪʃənz
despite	dɪs'paɪt
huge	hju:dʒ
defined	dɪ'faɪnd
representational	,reprɪzən'teɪʃənəl
literally doubled	'lɪtərəli 'dʌblɪd
described	dɪs'kraɪbd
emphasis	'ɛmfəʃɪs
key factor	ki: 'fæktə
continuing	kən'tɪnju:ɪŋ
treasurer	'treɪzərə
modernization	,mɒdənaɪ'zeɪʃən
financial deregulation	faɪ'nænʃəl di: ,rɛgju'leɪʃən

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Prosperous, rich, various, severe, comparative, contiguous, relative, huge, significant, representational, key;

literally, slightly, particularly, statistically;

to dominate, to continue, to occupy, to decline, to lock, to maintain, to define, to double, to describe, to commence, to float;

exporter, downturn, commodity, competition, advantage, reflection, wealth, size, expansion, fluctuation, increase, growth, population, standard of living, emphasis on, strength, modernization, deregulation.

**3. Прочитайте и переведите следующие числительные:**

8%, 65%, 68%, 80%, 20.3 million, 12 per cent, the 1970s, 1974.

**4. Найдите в тексте слова с предлогом *per* латинского происхождения. Переведите предложения с этими словосочетаниями. Прочитайте и запишите в свой словарь следующие латинские выражения:**

per cent [pə 'sent] (*сокращ. от percentage*) - процент, со ста, на сотню

per head [pə 'hed] - с человека

per month - в месяц

per annum [pə(r)'ænəm] - в год, ежегодно

per capita [pə 'kæpɪtə] - 1) на человека, на душу населения 2) в равных долях (о наследовании)

per contra [ ,pɜ: 'kɒntrə] - на другой стороне счета; с другой стороны

per diem [ ,pɜ: 'di:em] - 1. каждый день, ежедневно 2. суточные



per mensem [ˌpɜː 'men(t)səm] - ежемесячно  
per se [ˌpɜː 'seɪ] - сам по себе, по существу  
per express - экспрессом  
per post - по почте  
per rail - по железной дороге  
as per usual - по обыкновению  
as per - согласно

**5. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I,**

**причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**6. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**7. Поставьте 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный) к следующему предложению:**

The relative size of the manufacturing sector has been declining for several decades.

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. The relative size of the manufacturing sector has been declining for several decades.

2. In the beginning of the Second World War till the 1970s, Australia had been locked in a period of high maintained economic expansion.

3. The "long boom" period was marked by large increases in the Australian population and little if any economic fluctuations.

4. The year 1974 is described as the end of the 'long boom'.

5. In the 1980s, the Australian Labor Party was commencing the modernization of the Australian economy by floating the Australian dollar in 1983.

**9. Найдите в тексте ответы на следующие вопросы:**

1. What kind of economy has Australia got?
2. What sector is the Australian economy dominated by?
3. What exporter is Australia?
4. What can have a large impact on the Australian economy?
5. What is the government pushing for?
6. What is Australia's advantage in primary products?
7. Has the size of the manufacturing sector been decreasing or increasing for several decades?

8. What was the “long boom” period marked by?
9. What was statistically significant in this period?
10. What year is the end of the “long boom”?
11. What did the Australian Labor Party commence the economy modernization by?

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Природные ресурсы в широком смысле (*in the broad sense*) - это все блага (*goods*) природы, служащие интересам человека, в узком (*in the narrow sense*) - совокупность природных ресурсов как источников материального производства.

2. Экспортер – это отдельное физическое (*individual*) или юридическое лицо (*legal entity*), или страна в целом, продающее товар или предоставляющий услуги иностранным покупателям.

3. К сфере услуг в трёхсекторной модели экономики относят транспорт, связь, торговлю, туризм, здравоохранение (*health services*) и т. п.

4. Экономическая дерегуляция - это отмена или сокращение государственного регулирования в определенной сфере общественных отношений, как правило, над тем, как ведется бизнес в той или иной области, например, для стимулирования свободной конкуренции на рынках.

5. Экономический спад – это замедление темпов (*slowdown*) экономического роста, относительно умеренный, некритический спад производства, который характеризуется нулевым ростом валового национального продукта (ВНП) (*gross national product*) или его падением на протяжении более полугода.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**Обратите внимание** на произношение и значение следующих слов:

Australia [ɔs'treɪliə] – 1) Австралия (*материк в Южном полушарии*) 2) = Commonwealth of Australia - Австралия (*государство, включающее в себя материк Австралия, о-в Тасмания и ряд о-вов в Тихом и Индийском океанах; столица - Канберра*).

Australian [ɔs'treɪliən] - 1. австралийский 2. австралиец; австралийка.

France [fra:ns] – Франция (*государство в Западной Европе; столица - Париж*).

Germany ['dʒɜ:məni] - Германия (*государство в Западной Европе; столица - Берлин*).

Prime Minister [praɪm'mɪnɪstə] - премьер-министр (*глава правительства*).

Treasurer ['treɪzərə] – казначей (*должностное лицо Министерства финансов*).

**12. Дополните следующие предложения и подготовьте реферирование текста.**

1. The title of the text is “ \_\_\_\_\_ ”.
2. So the text deals with the \_\_\_\_\_ economy.
3. At the beginning the author marks that Australia has a \_\_\_\_\_ economy.
4. Its per capita GDP is higher \_\_\_\_\_.
5. It is stressed that the Australian economy is dominated by \_\_\_\_\_.
6. Rich in \_\_\_\_\_, Australia is a major exporter of \_\_\_\_\_.
7. Then the author analyses the causes of Australian \_\_\_\_\_.
8. Among them are the natural \_\_\_\_\_ of the Continent and its small \_\_\_\_\_, the \_\_\_\_\_ of the 1970s and Australia's emphasis on \_\_\_\_\_.
9. In conclusion I'd like to say that the \_\_\_\_\_ economic development is worth \_\_\_\_\_ and taking in mind.

**TEXT 6**  
**ECONOMIC SECURITY**

**Economic security** or financial security is the condition of having stable income or other resources to support a standard of living now and in the foreseeable future.

It includes:

- probable continued solvency,
- predictability of the future cash flow of a person or other economic entity, such as a country,
- employment security or job security.

Financial security more often refers to individual and family money management and savings. Economic security tends to include the broader effect of a society's production levels and monetary support for non-working citizens.

Economic security, in the context of politics and international relations, is the ability of a nation-state to follow its choice of policies to develop the national economy in the manner desired. Historically, conquests of nations have made conquerors rich through plunder, access to new resources and enlarged trade through controlling of the conquered nations' economy. In today's complex system of international trade, characterized by multi-national agreements, mutual inter-dependence and availability of natural resources, economic security today forms, arguably, as important a part of national security as military policy.

Economic security has been proposed as a key determinant of international relations, particularly in geopolitics.

It is widely believed that there is a tradeoff between economic security and economic opportunity.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

economic security	,i:kə'nɒmɪk sɪ'kjʊərɪti
financial security	fai'nænʃəl sɪ'kjʊərɪti
stable income	'steɪbl 'ɪnkʌm
other resources	'ʌðə rɪ'sɔ:sɪz
support a standard of living	sə'pɔ:t ə 'stændəd ɒv 'lɪvɪŋ
foreseeable future	fɔ:'si:əbl 'fju:tʃə
includes	ɪn'klu:dz
probable continued solvency	'prɒbəbl kən'tɪnju:d 'sɒlvənsɪ
predictability	pri,dɪktə'bɪlɪti
cash flow	kæʃ fləʊ
economic entity	,i:kə'nɒmɪk 'entɪti
employment security	ɪm'plɔɪmənt sɪ'kjʊərɪti
job security	dʒɒb sɪ'kjʊərɪti
refers	rɪ'fɜ:z
management	'mænɪdʒmənt
broader effect	'brɔ:dər ɪ'fekt
society's production levels	sə'saɪətɪz prə'dʌkʃən 'levlz
monetary support	'mʌnɪtəri sə'pɔ:t
non-working citizens	nɒn'wɜ:kɪŋ 'sɪtɪznz
politics	'pɒlɪtɪks
policies	'pɒlɪsɪz
develop	dɪ'veləp
national economy	'næʃənl i:'kɒnəmi
manner desired	'mænə dɪ'zaɪəd
historically	hɪs'tɒrɪkəli
conquest	'kɒŋkwɛst
conquerors	'kɒŋkərəz
through plunder	θru: 'plʌndə
access	'æksɛs
enlarged trade	ɪn'la:dʒd treɪd
through controlling	θru: kən'trəʊlɪŋ
conquered	'kɒŋkəd
characterized	'kærɪktəraɪzd
mutual	'mjʊ:tʃʊəl
availability	ə'veɪlə'bɪlɪti
natural resources	'nætʃrəl rɪ'sɔ:sɪz
arguably	'ɑ:gjuəbli
military policy	'mɪlɪtəri 'pɒlɪsɪ
key determinant	ki: dɪ'tɜ:mɪnənt
particularly	pə'tɪkjʊləli
geopolitics	,dʒi:əʊ'pɒlɪtɪks

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Economic security, employment security, national security, financial security, job security, to have stable income, a standard of living, foreseeable future, cash flow, economic entity, non-working citizens, multi-national agreements, mutual inter-dependence, availability of natural resources, international relations, military policy, probable continued solvency, monetary support, national economy, economic opportunity.

**3. Запишите прописью следующие числительные.**

1921 (год), 1992, 1999, 2002, 2014, 2025, 16.2%, 70%, 8.4 million, 34 089 665, 123 086 008, 86 680 200, 35-ый, 181-ый, 75 973-ий, 732 003 632-ой.

**4. Найдите в тексте, прочитайте и переведите все наречия.**

Вспомните, для наречий характерен словообразующий суффикс -ly.

**5. Запишите в словарь и переведите следующие словосочетания со словом *security*. Составьте с любыми словосочетаниями 5 предложений.**

Collective security, food security, internal security, national security, to ensure / provide security, to compromise security, to undermine security, financial security, job security, security measures, tight security, security services, Mutual Security Agency (MSA) - Агентство взаимного обеспечения безопасности (*ведомство, сменившее Администрацию экономического сотрудничества в 1951 г. и продолжившее осуществлять программу возрождения Европы до 1953 г.; предшественник Агентства международного развития*).

**6. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. Economic security includes the broader effect of a society's production levels and monetary support for non-working citizens.

2. Historically, conquests of nations have made conquerors rich through plunder, access to new resources and enlarged trade.

3. Today's complex system of international trade will be characterized by multi-national agreements, mutual inter-dependence and availability of natural resources.

4. Economic security has been proposed as a key determinant of international relations.

5. It is widely believed that there is a tradeoff between economic security and economic opportunity.

**9. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Экономическая безопасность – это составная часть (*component*) национальной безопасности: отсутствие факторов, которые могут значительно снизить уровень экономического благосостояния (*economic welfare*) или поставить страну в зависимость (*to put the country into dependence on*) от внешних источников ключевых экономических ресурсов.

2. Уровень жизни - уровень благосостояния нации (*well-being of the nation*), измеряемый показателями дохода, образования, доступности (*accessibility*) медицинских услуг и другими социальными показателями в расчете на душу населения.

3. Экономическая организация - объединение экономических единиц, которое включает в себя материнскую компанию (*parent company*) и все дочерние компании (*subsidiary company / daughter company*).

4. Гарантия занятости - состояние, при котором работник уверен, что его работа у данного работодателя носит долгосрочный характер, что его должность не будет ликвидирована по сокращению штатов (*staff reduction*) и т. д.

5. Народное хозяйство - исторически сложившийся комплекс отраслей производства данной страны, взаимосвязанных между собой разделением труда (*labor division*).

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Переведите следующие предложения на английский язык и подготовьте реферирование текста.**

1. Название текста - «Экономическая безопасность».

2. Известно, что экономическая безопасность – это условие наличия стабильных доходов или других источников для поддержания уровня жизни сейчас и в обозримом будущем.

3. Экономическая безопасность включает в себя гарантированную

платежеспособность, денежный поток и обеспеченность работой.

4. Далее автор рассматривает экономическую безопасность в политическом и международном контексте.

5. Автор отмечает, что сегодня экономическая безопасность занимает важное место в национальной безопасности и в геополитике.

6. Необходимо отметить, что существует компромисс между экономической безопасностью и экономическими возможностями.

7. В заключение я хотел(а) бы сказать, что этот текст очень полезен нам как будущим специалистам в области экономической безопасности.

## **TEXT 7**

### **ECONOMIC SECURITY OF LARGE NATIONS**

Economic security of large nations, like the United States and the Russian Federation, can be firmly maintained, which means their small dependence on the world markets. Nowadays these large nations are provided with such economic fundamentals as natural resources, good agricultural land, and effective manufacturing enterprises relatively well, although in the future gas, oil, mineral resources will be exhausted and these nations will have to export them.

Their self-sufficiency can be ensured by the government of large nations, but it is close to impossible for more dependent nations. Self-sufficiency may also be achieved by various policies in accordance with particular economic characteristics of nation. Although large and rich nations are less self-sufficient today than they were 30 years ago, they are still able to secure their power, but today it is mainly possible through their domestic resources and production for nation's prosperity.

The USA is an example of a country with a free market economy and strong economic fundamentals. It is also known as an economy of free enterprise. American government (usually called the US administration) does not participate directly in foreign trade, but it often uses protective tariffs to support domestic producers.

However, with its large territory, which includes about six percent of the land surface of the earth, the United States has always been more interested in the development of domestic market. More than 90 percent of the nation's total trade has recently been done within its territory. Thus, the United States have sought to maintain its economic security through a policy of protection that has restrained trade with other nations in favour of a domestic market, where industry and agriculture have been free to develop and expend to meet domestic demand.

At present, a variety of policies are being followed by different countries in the world economy. However, all these policies are being used in order to provide a certain degree of economic security for a nation.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

large nations	lɑ:dʒ 'neɪʃənz
firmly	'fɜ:mli
maintained	meɪn'teɪnd
dependence	dɪ'pendəns
nowadays	'naʊədəɪz
these	ði:z
provided	prə'vaɪdɪd
such economic fundamentals	sʌtʃ ,i:kə'nɒmɪk ,fʌndə'mentlɪz
natural resources	'nætʃrəl rɪ'sɔ:sɪz
manufacturing enterprises	,mænʃʊ'fæktʃəriŋ 'entəpraɪzɪz
relatively	'relətɪvli
although	ɔ:l'ðəʊ
exhausted	ɪg'zɔ:stɪd
to export them	tu: ɪk'spɔ:t ðem
self-sufficiency	self-sə'fɪʃənsi
ensured	ɪn'ʃʊəd
government	'gʌvnmənt
achieved	ə'tʃi:vɪd
various policies	'veəriəs 'pɒlɪsɪz
in accordance with	ɪn ə'kɔ:dəns wɪð
particular	pə'tɪkjʊlə
economic characteristics	,i:kə'nɒmɪk ,kærɪktə'rɪstɪks
to secure their power	tu: sɪ'kjʊə ðeə 'paʊə
through	θru:
nation's prosperity	'neɪʃənz prɒs'pɛrɪti
free enterprise	fri: 'entəpraɪz
participate	pɑ:'tɪsɪpeɪt
directly	dɪ'rektli
protective tariffs	prə'tektɪv 'tærɪfs
domestic producers	dəʊ'mestɪk prə'dju:səz
however	haʊ'evə
development	dɪ'veləpmənt
recently	'ri:sntli
sought	sɔ:t
through a policy	θru: ə 'pɒlɪsi
restrained	rɪs'treɪnd
in favour of	ɪn 'feɪvər ɒv
certain degree	'sɜ:tn dɪ'ɡri:



**2. Выпишите в свой словарик с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

The US administration, protective tariff, the world markets, nation's prosperity, economic fundamentals, natural resources, domestic resources, self-sufficiency, free enterprise, domestic market, a policy of protection, manufacturing enterprises, the nation's total trade, foreign trade, to secure the power, to restrain trade, to meet domestic demand, in favour of, in accordance with.

**3. Запишите прописью следующие числительные.**

1783 (год), 1840, 1891, 1918, 1997, 2004, 94.7%, 20%, 17.7 million, 98 546 879, 905 034 870, 400 656 002, 188-ой, 209-ый, 80 003-ий, 654 324 091-ый.

**4. Прочитайте и переведите следующие словосочетания с прилагательным *domestic*. Составьте с любыми словосочетаниями 5 предложений.**

domestic trade

domestic industry

domestic bank

domestic manufacture

domestic market

domestic policy

domestic brand

domestic concern

domestic currency

domestic economy

domestic financing

**5. Подчеркните в тексте все модальные глаголы. Переведите предложения с ними.**

**6. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. In the future gas, oil, mineral resources will be exhausted.

2. Self-sufficiency may also be achieved by various policies in accordance with particular economic characteristics of nation.

3. American government often uses protective tariffs to support domestic producers.

4. More than 90 percent of the nation's total trade has recently been done within its territory.

5. At present, a variety of policies are being followed by different countries in the world economy.

**9. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Самодостаточность – это способность кого-л. самостоятельно, без посторонней помощи (*unassisted*) удовлетворять свои потребности, а также состояние экономической системы, которая способна функционировать без внешней поддержки.

2. Протекционистский (таможенный) тариф – это тариф (*tariff*), взимаемый (*to levy*) преимущественно с целью защиты отечественного рынка, а не пополнения (*replenishment*) государственного бюджета.

3. Мировой рынок – это совокупность национальных рынков отдельных стран, связанных друг с другом торгово-экономическими отношениями (*trade and economic ties*).

4. Внутренний спрос – это суммарный спрос (*total demand for*) на отечественные и иностранные товары и услуги, предъявляемый потребителями данной страны.

5. Рынок отечественных ценных бумаг – это часть внутреннего рынка ценных бумаг, представленная ценными бумагами, выпущенными (*to issue*) компаниями, которые зарегистрированы и расположены в данной стране.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Переведите следующие предложения на английский язык и подготовьте реферирование текста.**

1. Название текста «Экономическая безопасность крупных стран».

2. Известно, что крупные страны, такие как США и Россия, обладают такими экономическими основами, как природные ресурсы, хорошие сельскохозяйственные земли, а также эффективные промышленные предприятия.

3. Автор отмечает, что экономическая независимость таких государств достигается различными стратегиями в соответствии с экономическими характеристиками государства.

4. Затем автор дает обзор экономики США. Он приходит к выводу, что США смогла сохранить свою экономическую безопасность в результате стратегии протекционизма, которая сдерживала торговлю с другими странами в пользу внутреннего рынка.

5. Таким образом, главная идея текста в том, что в различных странах используются разнообразные стратегии, для того чтобы обеспечить государству определенную экономическую безопасность.

## **TEXT 8**

### **ENSURING ECONOMIC SECURITY**

Economic security is a component of national security and resides in a state of economy, expressed through legality, balance and development. The Service identifies vulnerabilities and causes that can undermine or / and affect the economic security of the state; intervenes by informing the line authorities, depending on the case, situation or threat, in order to betake preventive or counteracting measures. The information is mainly used by institutions with decision-making power in the country, through administrative, legislative, penal and administrative, economic, political and social measures.

Activities shall be conducted to obtain useful and necessary information to secure the country's basic economic attributes, such as economic and financial sovereignty, as well as protection and promotion of national economic interests in the country and abroad. To this end, by means of investigations and special measures, preventive factors are identified within the country and abroad, which appear to have targets and effects of a destructive nature.

The main segments of monitored and protected economic security are the energy security, financial, banking and non-banking security, the security of strategic branches of the national economy and companies of vital importance, including by prevention of emergency situations.

At the same time, activities to prevent and combat cross-border crime and the financing of extremist-terrorist movements shall be carried out. Manifestations of corruption can also be subject to investigation if they directly or indirectly affect the national security.

## **TASKS**

### **1. Отработайте произношение следующих слов и словосочетаний:**

resides	rɪ'zaɪdz
through legality	θru: li:'gælɪti
balance	'bæləns
development	dɪ'veləpmənt
identifies	aɪ'dentɪfaɪz
vulnerabilities	ˌvʌlnərə'bɪlɪtɪz
causes	'kɔ:zɪz
undermine	ˌʌndə'maɪn

affect	ə'fɛkt
intervenes	ˌɪntə:'vi:nz
line authorities	laɪn ɔ:'θɔ:ritiz
threat	θret
counteracting measures	ˌkaʊntə'ræktɪŋ 'meɪzəz
decision-making power	dɪ'sɪzən 'meɪkɪŋ 'paʊə
legislative	'ledʒɪslətɪv
penal	'pi:nl
social measures	'səʊʃəl 'meɪzəz
conducted	kən'dʌktɪd
basic	'beɪsɪk
attributes	'ætrɪbjʊ:ts
financial sovereignty	fai'nænʃəl 'sɒvrənti
by means of	baɪ mi:nz ɒv
investigations	ɪn'vestɪ'geɪʃənz
abroad	ə'brɔ:d
appear	ə'piə
targets	'tɑ:gɪts
destructive nature	dɪs'trʌktɪv 'neɪtʃə
monitored	'mɒnɪtəd
strategic branches	strə'ti:ʒɪk 'brɑ:ntʃɪz
vital importance	'vaɪtl ɪm'pɔ:təns
emergency situations	ɪ'mɜ:dʒənsi ˌsɪtʃʊ'eɪʃənz
combat	'kɒmbət
financing	fai'nænsɪŋ
movements	'mu:vmənts
manifestations	ˌmænɪfəs'teɪʃənz
corruption	kə'rʌpʃən
subject to	səb'dʒɛkt tə

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Administrative measures, counteracting measures, legislative measures, penal measures, preventive measures, social measures, to undermine, to intervene, to reside, to betake, to combat, to be subject to, to identify vulnerability, line authorities, energy security, security of strategic branches, banking security, emergency situation, legality, decision-making power, economic attributes, financial sovereignty, cross-border crime, by means of, of vital importance.

**3. Запишите прописью следующие числительные.**

1380 (год), 1446, 1593, 1670, 1861, 1948, 73.1%, 83%, 31.3 million, 73 062 574, 593 052 820, 275 005 432, 642-ой, 961-ый, 65 075-ый, 863 863 064-ый.

**4. Найдите в тексте и назовите все неличные формы глагола (инфинитив, причастие I, причастие II, герундий). Определите их роль в предложении. Переведите предложения с ними.**

**5. Найдите в тексте предложения, содержащие инфинитив цели. переведите предложения. Обратите внимание, что инфинитив в сочетании с другими словами может выступать в функции вводного члена предложения!**

to tell the truth - по правде говоря  
to say the least - мягко выражаясь  
to make a long story short - короче говоря  
to put it mildly - мягко выражаясь  
to put it briefly - короче говоря  
to put it simply - попросту говоря  
to put it another way - иначе говоря  
to take an example - если привести пример  
suffice it to say - достаточно сказать  
needless to say - нет надобности говорить  
to say nothing of - не говоря уже о  
so to speak - так сказать

to begin with, to start with - прежде всего, начать с того, что  
to come to closer quarters with - если перейти непосредственно к  
to judge from (by) - судя по, если судить по  
to return to - если возвратиться, возвращаясь к  
to sum up - если подвести итог, подводя итог  
to name (only a few) - если упомянуть (лишь несколько)  
to quote (a simple example) - если привести (один пример)

**Составьте 5 предложений с этими словосочетаниями, используя информацию из текста. Например, Suffice it to say that the USA is a country with a free market economy and strong economic fundamentals.**

**6. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**7. Передайте следующие предложения в Active Voice.**

1. The information is mainly used by institutions with decision-making power in the country, through administrative, legislative, penal and administrative, economic, political and social measures.

2. Activities shall be conducted to obtain useful and necessary information to secure the country's basic economic attributes.

3. At the same time, activities to prevent and combat cross-border crime and the financing of extremist-terrorist movements shall be carried out.

**8. Переведите следующие предложения на русский язык. Измените залог сказуемых, сделав все необходимые трансформации.**

1. The Service identified vulnerabilities and causes that can undermine and affect the economic security of the state.

2. The information is being used by institutions with decision-making power in the country.

3. To this end, by means of investigations and special measures, preventive factors are identified within the country and abroad.

4. Activities to prevent and combat cross-border crime and the financing of extremist-terrorist movements will be carried out.

5. Manifestations of corruption directly or indirectly have affected the national security.

**9. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**10. Переведите следующие предложения на английский язык, используя активный словарь.**

1. Линейные полномочия - полномочия, которые передаются непосредственно от начальника к подчиненному и далее к другим подчиненным.

2. Финансовая независимость - это определенное состояние счетов (*status of account*) предприятия, гарантирующих его постоянную платежеспособность.

3. Финансовая независимость - это пассивный доход, размеры которого дают возможность не думать о деньгах, это такой уровень пассивного дохода, который покрывает (*to cover expenses*) абсолютно любые наши расходы за определенный промежуток времени.

4. Финансирование – это обеспечение (*supply of resources*) необходимыми финансовыми ресурсами всего хозяйства страны, регионов, предприятий, предпринимателей, граждан, а также различных экономических программ и видов экономической деятельности.

5. Чрезвычайная ситуация — это обстановка на определенной территории, сложившаяся в результате аварии (*accident*), опасного природного явления (*hazard*), катастрофы (*catastrophe*), стихийного или иного бедствия (*natural calamity*), которые могут повлечь (*to entail*) или повлекли за собой человеческие жертвы (*human toll*), ущерб здоровью людей или окружающей природной среде, значительные материальные потери и нарушение условий жизнедеятельности (*vital activity conditions*) людей.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Переведите следующие предложения на английский язык и подготовьте реферирование текста.**

1. Название текста – «Обеспечение экономической безопасности».

2. Необходимо сказать, что экономическая безопасность является составной частью национальной безопасности и свойственна экономической

системе, основанной на законности, балансе и развитии.

3. Служба по экономической безопасности определяет слабые места, которые могут подорвать или влиять на экономическую безопасность государства, и информирует власти для принятия предупреждающих мероприятий.

4. Это касается экономической и финансовой независимости государства, протекционизма и поддержки национальных экономических интересов в стране и за рубежом.

5. Основными сегменты контроля экономической безопасности являются энергетическая, финансовая, банковская и небанковская безопасность, безопасность стратегических отраслей национальной экономики и компаний, имеющих жизненно важное значение, в том числе, предупреждающих чрезвычайные ситуации.

6. Кроме того, это борьба с коррупцией, международной преступностью и финансированием экстремистски-террористических движений.

## **TEXT 9**

### **FEATURES OF ECONOMIC SECURITY**

The successful implementation of economic security policy and civil social and economic development of the country depends on the level of government officials' expertise and on their methodical preparation in development and implementation of comprehensive programs of building economic security.

The necessity of reformation of the regulation mechanism of the social and economic development process demands the attention towards the improvement of methodical assessment approaches to the dynamics of economic and social significant of development of the region and the whole country.

The level of economic security is influenced not only by the market but also by the ability of appropriate state institutions to regulate the social and economic process of particular areas and the whole country. As for the crisis analysis, it is considered to be one of the elements of the regional system analysis.

The regional economic security research demands an accountant of the environment of state and inter-regional level. So, there is a chance to analyze the system reaction of change of the environment.

Modeling the possible transformations of structure components became very important due to appropriate menace and ability intensification to resist unfavorable impacts.

The most important criterion of economic security of the region is the level of well-being of society.

In economic sphere management of the region new approaches to objective assessment of economic security level are synthesized and the old ones are being improved.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

successful implementation	sək'sesfʊl ɪmplɪmən'teɪʃən
social	'səʊʃəl
economic development	ɪ:kə'nɒmɪk dɪ'veləpmənt
officials' expertise	ə'fɪʃəlz ɪkspɜ:'ti:z
methodical preparation	mɪ'θɒdɪkəl prɛpə'reɪʃən
comprehensive programs	ˌkɒmprɪ'hensɪv 'prəʊgræmz
necessity	nɪ'sesɪti
regulation mechanism	ˌrɛɡjʊ'leɪʃən 'mɛkənɪzəm
demands	dɪ'mɑ:ndz
methodical assessment approaches	mɪ'θɒdɪkəl ə'sesmənt ə'prəʊtʃɪz
dynamics	dai'næmɪks
significant	sɪɡ'nɪfɪkənt
influenced	'ɪnfluənst
appropriate	ə'prəʊprɪət
regulate	'rɛɡjʊleɪt
particular areas	pə'tɪkjʊləɪə 'eəriəz
whole country	həʊl 'kʌntri
crisis analysis	'kraɪsɪs ə'næləsɪs
considered	kən'sɪdəd
regional	'ri:dʒənəl
research	rɪ'sɜ:ʃ
accountant	ə'kaʊntənt
to analyze	tə 'ænləɪz
structure	'strʌktʃə
became	bɪ'keɪm
due to	dju: tə
appropriate menace	ə'prəʊprɪət 'menəs
ability intensification	ə'bɪləti ɪntensɪfɪ'keɪʃən
to resist unfavorable impacts	tə rɪ'zɪst ʌn'feɪvərəbl 'ɪmpækts
criterion	kraɪ'tɪəriən
well-being of society	wel 'bi:ɪŋ ɒv sə'saɪəti
sphere	sfiə
objective assessment	əb'dʒektɪv ə'sesmənt
synthesized	'sɪnθɪsaɪzd
improved	ɪm'pru:vd

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**



Appropriate menace, well-being of society, unfavorable impact, successful implementation, methodical assessment approaches, regional system analysis, government officials' expertise, due to.

**3. Запишите прописью следующие числительные.**

1241 (год), 1394, 1420, 1983, 1936, 2017, 8.9%, 89%, 92.1 million, 951 963 010, 40 123 850, 262 642 863, 370-ый, 941-ый, 90 862-ой, 405 070 003-ий.

**4. Преобразуйте данные существительные в глаголы, переведите слова. Какой можно сделать вывод.**

*Например, security (безопасность) – secure (охранять, защищать).*

Development, improvement, assessment, management, preparation, regulation, implementation, reaction, transformation, intensification.

**5. Передайте следующие предложения в Active Voice.**

1. The level of economic security is influenced not only by the market but also by the ability of appropriate state institutions to regulate the social and economic process of particular areas and the whole country.

2. In economic sphere management of the region new approaches to objective assessment of economic security level are synthesized.

3. The old approaches are being improved.

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**9. Преобразуйте предложения с прямой речью в косвенную.**

1. Mr. Falls to Mr. Morgan: «Our company made a lot of money during the year».

2. I asked, «Is your bank reliable?»

3. Peter couldn't answer the question, «What is the monetary policy?»

4. He asked us, «When will your business plan be ready?»

5. The marketing director informed, «We have done a thorough marketing research in this field».

6. He said, «Since 1973 our company has been producing cars».

7. He said, «We are to agree to reduce the prices».

8. He said to me, «The volume of business in this industry has doubled. We have no risks establishing the firm».

9. The chief executive officer informed us, «We shall arrange the exhibition of our equipment next month».

10. Chief manager said to the employers, «You are going to receive a rise in salary».

**10. Переведите предложения на английский язык, используя Passive Voice.**

1. К счастью, контракт уже подписан (*to sign*).
2. К этому решению пришли после долгих споров (*arguments*).
3. Какие еще товары импортируются вашей компанией?
4. Этот вопрос еще обсуждается? – Да, его обсуждают уже полчаса.
5. Интересно, опубликуются ли эти данные (*data*) до того, как мы вернемся?

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Подготовьте реферирование текста.**

**TEXT 10**

**THE AGENCY OF ECONOMIC SECURITY AND RISK MANAGEMENT**

The Agency of Economic Security and Risk Management is the only non-state organization in Russia whose powers in the field of evaluation of business reputation and reliability of economic agents are defined by law («On Chambers of Commerce and Industry of the Russian Federation», Articles 12 and 15).

The Agency carries out the following purposes:

- carrying out independent examination of finance position, business reputation and reliability of enterprises and organizations with various forms of incorporation for providing assistance to the Chamber of Commerce and Industry of the Russian Federation;
- keeping the Russian Register of enterprises and entrepreneurs, whose finance and economic position proves their reliability as entrepreneurship activity partners in Russia and abroad (Register of reliable partners);
- assistance in attracting home and foreign investments to the economy of the regions, for organization of informational, analytical, as well as expert support of management solutions of investment, technology and other risks;
- creating favourable conditions for adequate business decision making;
- assistance in development of civilized relationships in the entrepreneurship community;
- cooperation with law enforcement bodies and authorized non-state law enforcement organizations, to ensure entrepreneurship security and investors rights protection on the territory of the regions.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

agency	'eidʒənsi
whose powers	hu:z 'paʊəz
evaluation	i,vælju'eɪʃən
reputation	,rɛpjʊ:'teɪʃən
reliability	rɪ,laiə'bɪlɪti
economic agents	,i:kə'nɒmɪk 'eidʒənts
law	lɔ:
chambers of commerce and industry	'tʃeɪmbəz ɒv 'kɒmə:s ænd 'ɪndəstri
articles	'ɑ:tɪklz
purposes	'pɜ:pəsɪz
examination	ɪg,zæmɪ'neɪʃən
finance position	fai'næns pə'zɪʃən
enterprises	'ɛntəpraɪzɪz
various	'veəriəs
incorporation	ɪn,kɔ:pə'reɪʃən
providing assistance	prə'vaɪdɪŋ ə'sɪstəns
register	'redʒɪstə
entrepreneurs	,ɒntreɪprə'nɜ:z
proves	pru:vz
entrepreneurship	,ɒntreɪprə'nɜ:ʃɪp
reliable partners	rɪ'laiəbl 'pɑ:tnəz
foreign investments	'fɔrɪn ɪn'vestmənts
analytical	,ænə'lɪtɪkəl
expert support	'ɛkspɜ:t sə'pɔ:t
management solutions	'mænɪdʒmənt sə'lu:ʃənz
technology	tɛk'nɒlədʒi
creating	kri:'eɪtɪŋ
favourable conditions	'feɪvərəbl kən'dɪʃənz
adequate	'ædɪkwɪt
decision making	dɪ'sɪʒən 'meɪkɪŋ
civilized relationships	'sɪvɪlaɪzd rɪ'leɪʃənʃɪps
cooperation	kəʊ,pə'reɪʃən
law enforcement bodies	lɔ: ɪn'fɔ:smənt 'bɒdɪz
authorized	'ɔ:ləraɪzd
ensure	ɪn'ʃʊə

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

The Agency of Economic Security and Risk Management, Chamber of Commerce and Industry, Register of enterprises and entrepreneurs, Register of reliable partners, non-state organization, economic agents, entrepreneurship community, entrepreneurship activity partners, form of incorporation, law enforcement bodies, to carry out purposes, to ensure security.

**3. Запишите прописью следующие числительные.**

1711 (год), 1812, 1930, 1987, 2002, 2014, 0.2%, 42%, 16.5 million, 80 753 085, 465 850 456, 18 863 800, 219-ой, 643-ий, 75 402-ой, 405 070 003-ий.

**4. Определите, чем в следующих словах является флексия -(e)s: окончанием существительного во множественном числе или окончанием глагола в 3 л. ед.ч. в Present Simple tense .**

Agents, rights, risks, bodies, carries, purposes, enterprises, powers, proves, regions.

**5. Передайте следующие предложения в Passive Voice.**

1. The Agency carries out independent examination of finance position, business reputation and reliability of enterprises and organizations.

2. The Agency keeps the Russian Register of enterprises and entrepreneurs.

3. The Agency creates favourable conditions for adequate business decision making.

4. The Agency assists development of civilized relationships in the entrepreneurship community.

5. The Agency of Economic Security and Risk Management, law enforcement bodies and authorized non-state law enforcement organizations ensure entrepreneurship security and investors rights protection.

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**9. Прочитайте следующие слова. Составьте 5 предложений, иллюстрирующих изменение ударения в словах при конверсии (глагол - существительное).**

1. to com'merce - торговать	'commerce - торговля, коммер-
2. to con'trast — противопоставлять	ция
3. to ex'port — экспортировать	'contrast — контраст
4. to im'port — импортировать	'export — экспорт
5. to in'crease — увеличивать	'import — импорт
6. to in'sult — оскорблять	'increase — увеличение
7. to pre'sent — дарить	'insult — оскорбление
8. to pro'test — протестовать	'present — подарок
9. to per'mit — разрешать, допускать	'protest — протест
10. to re'bel — восставать, протестовать	'permit — разрешение, допуск
11. to sub'ject — подчинять, подвергать	'rebel — повстанец, бунтовщик
12. to trans'fer — переносить, передавать	'subject — субъект, подверженный
13. to tran'sport — перевозить	'transfer — перенос, передача
14. to con'duct — вести себя; вести (дело)	'transport — транспорт
	'conduct — поведение, ведение (дела)

Обратите внимание на одинаковое ударение при конверсии (глагол — существительное):

1. to dis'pute — дискутировать	dis'pute — диспут, спор
2. to con'sent to smth. (smb.) — уступать, соглашаться	con'sent — уступка, согласие
3. to 'comment on smth. — комментировать, толковать	'comment — комментарий, толкование

Отработайте произношение данных слов.

**10. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**11. Переведите предложения на английский язык, используя необходимое время.**

1. Много предприятий малого бизнеса (*small businesses*) появилось в последнее время.

2. Надеюсь, когда наши планы реализуются, мы получим хороший доход (*income*).

3. Его предприятия продолжают завоевывать новые рынки сбыта (*to work up a market*).

4. Экономика страны бурно развивается (*to boom*) с 1995 года.

5. В 1999 году это была небольшая фирма. Постепенно увеличивался штат (*staff*), росли доходы. Вскоре это уже было большое акционерное общество (*joint-stock company*).

6. Обычно экономику начинают изучать с вопросов о видах экономического развития, с конкретных примеров экономик разных стран.

7. Главный менеджер (*general manager*) сегодня вечером уезжает в Лондон. Мне нужно связаться с ним, пока он не уехал.

8. Наша компания ежегодно составляет план маркетинга, который включает меры по «4 P`s».

9. Дважды в год мы посылаем рекламные проспекты (*advertising literature*) и листовки (*leaflets*) дочерним фирмам за рубежом.

10. В прошлом году я открыл депозитный счет (*deposit account*) и сейчас получаю высокие дивиденды.

## **12. Подготовьте реферирование текста.**

### **TEXT 11**

#### **THE PROBLEMS OF ECONOMIC SECURITY**

The fundamental role of national security in today's world in formation of national policy and national development is stressed up. While governing their political system many countries pay special attention to its security considering it to be the main component in the triad of security-stability-development.

The maintenance of national security much depends on the development and stability of economy. In connection with it should be pointed out the importance of strategy in economic security, estimations, ways and mechanisms of its realization, ensuring the economic interests of the country and the region.

The component parts of economic security are economic independence, the stability of economy and ensuring its development.

The priorities of the government to ensure economic security are stimulation of the expansion in export, structural reorganization of economy, the improvement of the major population's living conditions and the formation of the middle class.

The most important threats to economic security are the permanent brain-drain, shadow economy and corruption.

To avoid any problems a system of economic security should be based on the worked out results of the monitoring, analytical computations, forecasts, etc. A conception of economic security must be worked out, every year it will neatly define priority directions in providing security. Of course, for the realization of these theses legal basis of economic security must also be provided.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

fundamental role	,fʌndə'mentl rəʊl
national security	'næʃənl sɪ'kjʊərɪti
national policy	'næʃənl 'pɒləsi
while	wʌɪl
governing	'gʌvənɪŋ
special attention	'speʃəl ə'tenʃən
triad	'traɪəd
maintenance	'meɪntənəns
stability of economy	stə'bɪləti ɒv i:'kɒnəmi
in connection with	ɪn kə'nekʃən wɪð
should be pointed out	ʃʊd bi: 'pɔɪntɪd aʊt
strategy	'strætɪdʒi
estimations	,estɪ'meɪʃənz
mechanisms	'mekənɪzms
realization	,ri:ələ'zeɪʃən
ensuring	ɪn'ʃʊərɪŋ
region	'ri:dʒən
priorities	praɪ'ɒrɪtɪz
stimulation	,stɪmjʊ'leɪʃən
expansion	ɪks'pæʃən
structural reorganization	'strʌktʃərəl ,ri:ɔ:gənəɪ'zeɪʃən
improvement	ɪm'pru:vmənt
threats	θrets
permanent brain-drain	'pɜ:mənənt 'breɪndreɪn
shadow economy	'ʃædəʊ i:'kɒnəmi
corruption	kə'rʌpʃən
results	rɪ'zʌlts
analytical computations	,ænə'lɪtɪkəl ,kɒmpju:'teɪʃənz
forecasts	'fɔ:kɑ:sts
etc = etcetera	ɪt'setərə
neatly	'ni:tli
priority directions	praɪ'ɒrɪtɪ dɪ'rekʃənz
these theses	ði:z 'θi:si:z
legal basis	'li:gəl 'beɪsɪs

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Brain-drain, threats to economic security, national policy, stability of economy, living conditions, middle class, shadow economy, analytical computation, triad, in connection with, for the realization of.

**3. Прочитайте и переведите следующие предложения, обращая внимание на числительные.**

1. In October 2009, the national unemployment rate peaked at 10 percent, its highest point since 1982.

2. The following year, poverty rose to 15.1 percent, and median household income continued to fall, reaching its lowest level since 1996.

3. As Figure 2 shows, every state had higher average insecurity between 1997 and 2007 than between 1986 and 1996.

4. Figure 5 shows the relationship between the fall in each state's employment-to-population ratio—the number of employed workers relative to the size of overall population—from 2007 to its lowest level between 2008 and 2010 and its peak economic security index (ESI) from 2008-2010.

5. Of the 10 states with the lowest insecurity in 2008-2010 (New Hampshire, Wisconsin, Connecticut, Washington, Minnesota, Nebraska, Michigan, Maryland, Massachusetts, and North Dakota), 7 were in the lowest 10 in the initial 1986-1996 period, and all but one were in the lowest 15.

6. Of the 10 states with the highest insecurity in 2008-2010 (Mississippi, Arkansas, Alabama, Florida, Georgia, California, South Carolina, West Virginia, Idaho, and Nevada), 5 were in the highest 10 in the initial 1986-1996 period, and 7 were in the highest 15.

**4. Определите, чем в следующих словах является флексия -(e)s: показателем притяжательного падежа существительного, окончанием существительного во множественном числе или окончанием глагола в 3 л. ед.ч. в Present Simple tense.**

Countries, priorities, theses, depends, directions, population's, forecasts, interests, threats, today's, ways.

**5. Передайте следующие предложения в Active Voice (введите любые подлежащие).**

1. To avoid any problems a system of economic security should be based on the worked out results of the monitoring, analytical computations, forecasts, etc.

2. A conception of economic security must be worked out, every year it will neatly define priority directions in providing security.

3. Of course, for the realization of these theses legal basis of economic security must also be provided.

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**



**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**9. Раскройте скобки, поставив глагол в нужное время.**

### Who Sets Prices?

Pricing problems in international operations (to be) a source of concern to executives with varying and diverse management responsibilities. The international division vice president (to concern) with the effect of pricing on divisional profits; the regional manager (to concern) with the impact that policies on intercorporate and local market pricing (to have) in his geographic area; the subsidiary manager (to try) to operate on a profitable basis within the policy limitations on intercorporate transfer, export, and local market pricing imposed on him.

The director of international marketing (to want) a price that (to be competitive) in the marketplace; the controller and the treasurer (to want) prices that (to be profitable); and the manufacturing director (to want) prices that (to give) longer production runs with evenly distributed plant loads for more efficient operations.

he tax manager (to look) at the implications of pricing policy on the total tax burden to the corporation and tax-deferral opportunities; and the lawyer (to concern) with pricing policies and practices that may lead to antitrust or restriction-of-trade violations. Even domestic product managers (to have) an interest in transfer prices to the international division or to overseas units.

**10. Переведите предложения на английский язык, используя необходимые неличные формы глагола.**

1. Говорят, что первые банки появились очень давно.
2. Мы посетили выставку, посвященную деятельности известных экономистов.
3. Начать свой бизнес — дело очень сложное.
4. Он собрал статистические данные, чтобы подтвердить свою гипотезу (*to confirm a hypothesis*).
5. Суммируя сказанное, можно отметить, что Центральный банк выполняет ряд важных функций.
6. Цены, выросшие за последнее время, отрицательно влияли на покупательский спрос (*consumer demand for sth*).
7. Читать статьи по экономике очень полезно.
8. Что заставило его отказаться подписать бизнес-план?
9. Чтобы преуспеть (*be successful*), вы должны подобрать надежную

команду работников (*a reliable team*).

10. Я полагаюсь на его тщательный анализ (*considered analysis*) экономической ситуации.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Подготовьте реферирование текста.**

## **TEXT 12**

### **WELFARE**

Welfare is the provision of a minimal level of well-being and social support for all citizens, sometimes referred to as public aid. In most developed countries, welfare is largely provided by the government, in addition to charities, informal social groups, religious groups, and inter-governmental organizations.

The welfare state expands on this concept to include services such as universal healthcare and unemployment insurance.

In the Roman Empire, the first emperor Augustus provided the corn dole for citizens who could not afford to buy food. Social welfare was enlarged by the Emperor Trajan. Trajan's program brought acclaim from many, including Pliny the Younger.

Welfare can take a variety of forms, such as monetary payments, subsidies and vouchers, or housing assistance. Welfare systems differ from country to country, but welfare is commonly provided to individuals who are unemployed, those with illness or disability, the elderly, those with dependent children, and veterans. A person's eligibility for welfare may also be constrained by means testing or other conditions.

Welfare is provided by governments or their agencies, by private organizations, or a combination of both. Funding for welfare usually comes from general government revenue, but when dealing with charities or non-governmental organizations, donations may be used. Some countries run conditional cash transfer welfare programs where payment is conditional on behaviour of the recipients.

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

welfare	'wɛlfə
provision	prə'vɪʒən
social support	'səʊʃəl sə'pɔ:t
citizens	'sɪtɪznz
referred	rɪ'fɜ:d
largely	'lɑ:dʒli
charities	'tʃærɪtɪz
social groups	'səʊʃəl gru:ps
religious groups	rɪ'lɪdʒəs gru:ps
expands	ɪks'pændz
universal healthcare	ju:nɪ'vɜ:səl 'helθkeə
unemployment insurance	ˌʌnɪm'plɔɪmənt ɪn'ʃʊərəns
Roman Empire	'rəʊmən 'empaɪə
Emperor Augustus	'empərə ət'gʌstəs
corn dole	kɔ:n dəʊl
afford	ə'fɔ:d
enlarged	ɪn'lɑ:dʒd
Emperor Trajan	'empərə 'treɪdʒən
acclaim	ə'kleɪm
Pliny the Younger	'plɪni ði: 'jʌŋə
variety	və'raɪəti
monetary payments	'mɒnɪtəri 'peɪmənts
subsidies	'sʌbsɪdɪz
vouchers	'vaʊtʃəz
unemployed	ˌʌnɪm'plɔɪd
disability	ˌdɪsə'bɪlɪti
elderly	'eldəli
veterans	'vetərənz
eligibility	ˌelɪdʒə'bɪlɪti
constrained	kən'streɪnd
private	'praɪvɪt
funding	'fʌndɪŋ
revenue	'revɪnju:
donations	dəʊ'neɪʃənz
cash transfer	kæʃ 'trænsfə:
behaviour	bɪ'heɪvjə
recipients	rɪ'sɪpɪənts

2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словооб-

**разовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Elderly, charity, donation, subsidies, vouchers, welfare, welfare state, public aid, refer to, in addition to, bring acclaim from, inter-governmental organizations, universal healthcare, unemployment insurance, monetary payments, general government revenue, recipients.

**3. Прочитайте и переведите следующие предложения, обращая внимание на числительные.**

1. The third largest source of government revenues is value added tax (VAT), charged at the standard rate of 17.5% (temporarily cut to 15% between December 2008 and December 2009) on supplies of goods and services.

2. This pared with tax structures found in some areas, such as Utah, where the poor pay more of their income as a total percentage on taxes, i.e. those making below \$16,000 annually pay 11.4% of their income on taxes while those earning at least \$280,000 pay 5.5% (because citizens reach the top tax bracket at \$4,313 for a single person), has led to growing number of poor and a wider gap between the rich.

3. Nationally, as of 2005, the top federal tax bracket for a single person is 35% and reached at an income of \$326,451.

4. For someone with the full number of qualifying years (years in which NI contribution was paid - typically 44 for a man and 39 for a woman, although this reduces to 30 years on 6 April 2010), it is payable at a flat rate of £90.70 per week (2008/09).

5. The enhancement is actually 1% per 5 weeks the pension is not claimed, and the lump sum is the amount not claimed plus interest at 2% over the Bank of England's base rate.

**4. Объясните употребление или отсутствие артиклей в следующих предложениях.**

1. In \_\_\_ most developed countries, \_\_\_welfare is largely provided by the government, in addition to \_\_\_charities, \_\_\_informal social groups, \_\_\_religious groups, and \_\_\_ inter-governmental organizations.

2. In the Roman Empire, the first emperor Augustus provided the 'congiaria' or corn dole for \_\_\_citizens who could not afford to buy \_\_\_food.

3. \_\_\_Some countries run conditional \_\_\_cash \_\_\_transfer \_\_\_welfare programs where \_\_\_payment is conditional on \_\_\_behaviour of the recipients.

**5. Передайте следующие предложения в Active Voice (введите любые подлежащие).**

1. In most developed countries, welfare is largely provided by the government.

2. Social welfare was enlarged by the Emperor Trajan.

3. When dealing with charities or non-governmental organizations, donations may be used.

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный).**

**9. Составьте предложения из следующих слов.**

1. have, world, large, prices, impact, a, economy, downturn, in, can, a, on, commodity, the?

2. the, head, growing, increase, growth, still, the, GDP, huge, in, despite, population, increases, defined, by, in, per, was, economic.

3. international, the, from, trade, suited, does, specialize, resources, country, Foreign, or, enable, the, to, in, producing, goods, to, make, its, available?

4. conversion, system, take, currency, coinage, country, did, in, 1968, the, the, first, step, in, a, three-year, of, its, to, the, decimal, of?

5. investors, were, government, private, governments, nationalized, Labour, major, industries, Conservative, by, sold, to, by, the?

**10. Переведите предложения на английский язык.**

1. Процентные ставки (*interest rates*) вашего банка выше наших.

2. Первый контракт компания заключила (*to make a contract*) быстрее, чем второй.

3. Эта область промышленности более развита и конкурентоспособна (*competitive*).

4. Это предприятие производит самый широкий ассортимент материалов и товаров (*wide choice of goods*).

5. У нашей фирмы больше конкурентов, чем у вашей.

6. Эта задача не такая сложная, как вы думаете.

7. Чем больше предприятие производит, тем оно богаче.

9. Чем выше процент, тем больше срок выплаты кредита (*term to maturity*).

10. Экономическая ситуация в этом году стала стабильнее, чем раньше.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Подготовьте реферирование текста.**

## **TEXT 13**

### **WELFARE STATE**

A welfare state is a «concept of government in which the state plays a key role in the protection and promotion of the economic and social well-being of its citizens. It is based on the principles of equality of opportunity, equitable distribution of wealth, and public responsibility for those unable to avail themselves of the minimal provisions for a good life. The general term may cover a variety of forms of economic and social organization.» The sociologist T.H. Marshall identified the welfare state as a distinctive combination of democracy, welfare, and capitalism.

Modern welfare states include the Nordic countries, such as Iceland, Sweden, Norway, Denmark, and Finland which employ a system known as the Nordic model. The welfare state involves a transfer of funds from the state, to the services provided (i.e. healthcare, education) as well as directly to individuals («benefits»). Esping-Andersen classified the most developed welfare state systems into three categories: Social Democratic, Conservative, and Liberal.

The welfare state is funded through redistributionist taxation and is often referred to as a type of «mixed economy». Such taxation usually includes a larger income tax for people with higher incomes, called a progressive tax. This helps to reduce the income gap between the rich and poor.

### **TASKS**

#### **1. Отработайте произношение следующих слов и словосочетаний:**

welfare	'wɛlfə
concept	'kɒnsɛpt
government	'gʌvnmənt
key role	ki: rəʊl
protection and promotion	prə'tɛkʃən ænd prə'məʊʃən
social well-being	'səʊʃəl wɛl 'bi:ɪŋ
citizens	'sɪtɪznz
principles	'prɪnsəplz
equality of opportunity	i:'kwɒlɪti ɒv ,ɒpə'tju:nɪti
equitable	'ɛkwɪtəbl
distribution of wealth	,dɪstrɪ'bju:ʃən ɒv wɛlθ
public responsibility	'pʌblɪk rɪs,pɒnsə'bɪlɪti
those unable	ðəʊz ʌn'eɪbl
provisions	prə'vɪʒənz
general term	'dʒenərəl tɜ:m
cover	'kʌvə
variety of forms	və'raɪəti ɒv fɔ:mz
sociologist	,səʊsɪ'ɒlədʒɪst

identified	aɪ'dentɪfaɪd
distinctive combination	dɪs'tɪŋktɪv ,kɒmbɪ'neɪʃən
democracy	dɪ'mɒkrəsi
Nordic countries	'nɔ:dɪk 'kʌntrɪz
Iceland	'aɪslənd
Sweden	'swɪdən
Norway	'nɔ:weɪ
transfer of funds	'trænsfə:ɪv ɒv fʌndz
services	'sɜ:vɪsɪz
i.e. = <i>лат.</i> id est = that is	ðæt ɪz
healthcare	'helθkeə
classified	'klæsɪfaɪd
categories	'kætɪgərɪz
Social Democratic	'səʊʃəl ,demə'krætɪk
Conservative	kən'sɜ:vətɪv
funded through	'fʌndɪd θru:
redistributionist	,rɪ:,dɪstrɪ'bju:ʃənɪst
taxation	tæk'seɪʃən
referred	rɪ'fɜ:d
type	taɪp
usually	'ju:ʒuəli
reduce	rɪ'dju:s
income gap	'ɪnkʌm gæp

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Social well-being, equality of opportunity, equitable distribution of wealth, income gap, public responsibility, redistributionist taxation, a progressive tax, a transfer of funds.

**3. Прочитайте и переведите следующие предложения, обращая внимание на числительные.**

1. Since 2005 automotive sector jobs have experienced very low job security, and since 2007, real estate and mortgage related jobs have seen a big decrease in job security.

2. In 1960 5% of men ages 30–55 were unemployed whereas roughly 13% were unemployed in 2006.

3. According to data from the 2010 National Health Interview Survey, 32% of all of current workers experienced job insecurity, defined as being worried about becoming unemployed.

4. Job insecurity was higher for men than women, workers aged 30-64 compared with other age groups, divorced or separated workers compared with other relationship statuses, and workers having less than a high school diploma compared to workers having more education.

5. Workers in the construction industry had the highest prevalence rate of job insecurity (55%).

**4. Переведите данные словосочетания. Составьте с ними предложения.**

Welfare agency, welfare aid, welfare benefit, welfare criterion, welfare economics, employee welfare manager.

**5. Подчеркните в тексте все местоимения, переведите их и определите их разряд.**

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный):**

**9. Составьте предложения из следующих слов.**

1. wholesalers, carried, commerce, or, trade, in, most, the, is, domestic, on, by, and, country, retailers?

2. economic, primary, are, activities, and, involving, directly, natural, the, including, environment, those, forestry, agriculture, fishing, mining?

3. particularly, rich, in, natural, resources, and, country, a, major, exporter, of, products, agricultural, grains, the, and, wool, is, minerals?

4. involve, materials, and, secondary, products, activities, processing, and, new, include, into, combining, manufacturing, economic, or, construction.

5. countries, the, industrialized, most, the, since, it, become, one, of, highly, in, has, then, world?

**10. Переведите предложения на английский язык.**

1. Благодаря эффективному изучению спроса на внешнем рынке, мы завоевали новых клиентов (*to win / to attract customers*).

2. В прошлом году у нашей фирмы появилось много конкурентов.

3. В следующем году наше предприятие организует обучение сотрудников на местах без отрыва от производства (*on a part-time basis*).

4. В то время основной целью нашего предприятия было выйти на международный рынок.



5. Вчера я сдал полный отчет о проделанной работе (*operation report*).
6. Дирекция нашей компании рассмотрела предложение о начале выпуска новой продукции (*production output*).
7. До сих пор (*so far*) мы еще не приняли окончательного решения о вступлении в международную ассоциацию.
8. Доля рынка (*share of the market*) увеличилась за счет (*owing to*) использования каналов распределения (*distribution channel*).
9. Еще несколько лет назад наша фирма не уделяла большого внимания рекламе.
10. За прошедшую неделю процентные ставки выросли.

**11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

**12. Подготовьте реферирование текста.**

## **ТЕХТ 14** **JOB SECURITY**

**Job security** is the probability that an individual will keep his or her job; a job with a high level of job security is such that a person with the job would have a small chance of becoming unemployed.

Job security is dependent on economy, prevailing business conditions, and the individual's personal skills. It has been found that people have more job security in times of economic expansion and less in times of a recession. Also, some laws bolster job security by making it illegal to fire employees for certain reasons. Unemployment rate is a good indicator of job security and the state of the economy and is tracked by economists, government officials, and banks.

Typically, government jobs and jobs in education, healthcare and law enforcement are considered very secure while private sector jobs are generally believed to offer lower job security and it usually varies by industry, location, occupation and other factors.

Personal factors such as education, work experience, job functional area, work industry, work location, etc., play an important role in determining the need for an individual's services, and impacts their personal job security. Since job security depends on having the necessary skills and experience that are in demand by employers, which in turn depend on the prevailing economic condition and business environment, individuals whose services are in demand by employers will tend to enjoy higher job security.

To some extent, job security also varies by employment laws of each country. A worker in Continental Europe, if asked about his job security, would reply by naming the type of statutory employment contract he has, ranging from tem-

porary (no job security) to indefinite (virtually equivalent to 'tenure' in US universities but across the whole economy).

## TASKS

### 1. Отработайте произношение следующих слов и словосочетаний:

job security	dʒɒb sɪ'kjʊərɪti
probability	ˌprɒbə'bɪləti
high level	haɪ 'leɪvl
chance	tʃɑːns
becoming unemployed	bɪ'kʌmɪŋ ˌʌnɪm'plɔɪd
dependent	dɪ'pendənt
prevailing	prɪ'veɪlɪŋ
personal	'pɜːsnl
economic expansion	ˌiːkə'nɒmɪk ɪks'pænfən
recession	rɪ'seʃən
also	'ɔːlsəʊ
some laws	sʌm lɔːz
bolster	'bɒlstə
illegal	ɪ'liːgəl
fire employees	'faɪər ˌemplɔɪ'iːz
certain reasons	'sɜːtn 'riːznz
unemployment rate	ˌʌnɪm'plɔɪmənt reɪt
indicator	'ɪndɪkeɪtə
economists	iː'kɒnəməsts
officials	ə'fɪʃəlz
typically	'tɪpɪkəli
education	ˌedju:'keɪʃən
healthcare	'helθkeə
law enforcement	lɔː ɪn'fɔːsmənt
are considered	ɑː kən'sɪdəd
while	waɪl
private sector	'praɪvɪt 'sektə
generally	'dʒenərəli
believed	bɪ'liːvd
offer	'ɒfə
lower	'ləʊə
varies	'veəriːz
industry	'ɪndəstri
location	ləʊ'keɪʃən
occupation	ˌɒkjʊ'peɪʃən
other factors	'ʌðə 'fæktəz
experience	ɪks'piəriəns
functional area	'fʌŋkʃənəl 'eəriə

determining	dɪ'tɜ:mɪnɪŋ
impacts	ɪm'pækt
since	sɪns
necessary	'nesɪsəri
demand	dɪ'mɑ:nd
employers	ɪm'plɔɪəz
environment	ɪn'vaɪərənmənt
whose	hu:z
enjoy	ɪn'dʒɔɪ
Continental Europe	ˌkɒntɪ'nentl 'jʊərəp
would reply	wʊd ri'plai
statutory	'stætjʊtəri
employment	ɪm'plɔɪmənt
contract	'kɒntrækt
ranging	'reɪndʒɪŋ
temporary	'tempərəri
indefinite	ɪn'dɛfɪnɪt
virtually	'vɜ:tʃʊəli
equivalent	ɪ'kwɪvələnt
tenure	'tɛnjʊə
universities	ju:nɪ'vɜ:sɪtɪz

**2. Выпишите в свой словарик с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Continental Europe, economic expansion, employer, to fire employees, government officials, in turn, indefinite, individual's personal skills, law enforcement, statutory employment contract, temporary, tenure, times of a recession, to be dependent on, to some extent, unemployed, unemployment rate, work experience.

**3. Прочитайте и переведите следующие предложения, обращая внимание на числительные.**

1. It takes two days, two bureaucratic procedures, and \$280 to open a business in Canada while an entrepreneur in Bolivia must pay \$2,696 in fees, wait 82 business days, and go through 20 procedures to do the same.

2. The Tax Year in the UK, which applies to income tax and other personal taxes, runs from 6 April in one year to 5 April the next (for income tax purposes).

3. Hence the 2008-09 tax year runs from 6 April 2008 to 5 April 2009.

4. The odd dates are due to events in the mid-18th century.

5. When the Gregorian calendar was adopted in the UK in September 1752 in place of the Julian calendar, the two were out of step by 11 days.

6. However, it was felt unacceptable for the tax authorities to lose out on 11 days' tax revenues, so the start of the tax year was moved, firstly to 5 April and then, in 1800, to 6 April.

7. Financial Year 2008 runs from 1 April 2008 to 31 March 2009.

**4. Распределите данные слова по группам, выявите наиболее употребительные словообразовательные суффиксы, характерные для каждой части речи. Дайте перевод слов.**

<u>существительное</u>	<u>прилагательное</u>	<u>глагол</u>	<u>наречие</u>

Probability, security, dependent, condition, personal, economic, expansion, recession, illegal, indicator, economist, government, typically, education, enforcement, generally, usually, location, occupation, functional, important, necessary, employer, environment, higher, worker, employment, virtually.

**5. Выпишите из словаря с переводом и транскрипцией однокоренные слова к слову employ.**

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный):**

**9. Составьте предложения из следующих слов.**

1. economic, rather, of, involve, activities, output, services, the, than, tertiary, goods.

2. than, capitalist, the, other, economy, per, has, a, prosperous, slightly, Western-style, higher, with, a, GDP, in, country, capita, countries?

3. country, natural, has, gas, an, metals, of, resources, oil, precious, abundance, including, the, and, natural?

4. world's, industrial, century, the, since, the, leading, the, country, has, , nation, early, in, 20th, been?

5. relies, economies, the, is, among, revenues, unusual, major, drive, the, in, way, it, on, energy, the, to, growth, country?

### **10. Переведите предложения на английский язык.**

1. Зарубежные компании уже инвестировали в Китай около \$182 миллиардов.
2. Их компания ищет секретарей, которые говорят на двух языках.
3. Каждый частный предприниматель (*private entrepreneur*) стремится к получению максимальной прибыли (*maximum profit*).
4. Какие меры по предотвращению распада (*breakup*) предприятия вы примите?
5. Кто в прошлый раз отвечал (*be responsible for*) за выполнение проекта?
6. Менеджер компании отвечает за анализ экономической обстановки.
7. Мы наблюдаем за изменениями в поведении потребителей (*consumer behavior*).
8. Мы регулярно заключаем договоры с этой фирмой и полностью ей доверяем.
9. Мы уже рассмотрели ваше предложение о перенесении выпуска продукции (*production output*) из России в страны ближнего зарубежья (*neighboring countries / «near abroad» / the former Soviet republics*).
10. На прошлой неделе наша компания приняла несколько новых специалистов.

### **11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

### **12. Подготовьте реферирование текста.**

## **TEXT 15**

### **NATIONAL SECURITY**

National security is the requirement to maintain the survival of the state through the use of economic power, diplomacy, power projection and political power. The concept developed mostly in the United States after World War II. Initially focusing on military might, it now encompasses a broad range of facets, all of which impinge on the non-military or economic security of the nation and the values espoused by the national society. Accordingly, in order to possess national security, a nation needs to possess economic security, security, environmental security, etc. Security threats involve not only conventional foes such as other nation-states but also non-state actors such as violent non-state actors, multinational corporations and non-governmental organisations; some authorities include natural disasters and events causing severe environmental damage in this category.

Measures taken to ensure national security include:

- using diplomacy to rally allies and isolate threats,
- marshalling economic power to facilitate or compel cooperation,
- maintaining effective armed forces,
- implementing civil defense and emergency preparedness measures (including anti-terrorism legislation),
  - ensuring the resilience and redundancy of critical infrastructure,
  - using Intelligence Services to detect and defeat or avoid threats and espionage, and to protect classified information,
  - using Counterintelligence Services or secret police to protect the nation from internal threats.

## TASKS

### **1. Отработайте произношение следующих слов и словосочетаний:**

national security	'næʃənl sɪ'kjʊərɪti
requirement	rɪ'kwaɪəmənt
maintain	meɪn'teɪn
survival	sə'vaɪvəl
through	θru:
use	ju:s
power	'paʊə
diplomacy	dɪ'pləʊməsi
projection	prə'dʒɛkʃən
World War II	wɜ:ld wɔ: ðə 'sekənd
initially	ɪ'nɪʃəli
focusing	'fəʊkəsɪŋ
might	maɪt
encompasses	ɪn'kʌmpəsɪz
broad range	brɔ:d reɪndʒ
facets	'fæsɪts
impinge	ɪm'pɪndʒ
nation	'neɪʃən
values	'vælju:z
espoused	ɪs'paʊzd
environmental	ɪn,vaiəərən'mentl
threats	θrets
conventional foes	kən'venʃənl fəʊz
violent	'vaɪələnt
multinational corporations	,mʌltɪ'næʃənl ,kɔ:pə'reɪʃənz
authorities	ɔ:'θɔ:ritɪz
natural disasters	'nætʃrəl dɪ'zɑ:stəz
events	ɪ'vents

causing	'kɔ:zɪŋ
severe	sɪ'viə
environmental damage	ɪn,vaɪərən'mentl 'dæmɪdʒ
category	'kætɪgəri
measures	'meɪzəz
diplomacy	dɪ'pləʊməsi
rally allies	'ræli 'ælaɪz
isolate threats	'aɪsəleɪt θreɪts
marshalling	'mɑ:ʃəlɪŋ
facilitate	fə'sɪlɪteɪt
compel	kəm'pæl
armed forces	ɑ:md 'fɔ:sɪz
implementing	'ɪmplɪmentɪŋ
emergency	ɪ'mɜ:dʒənsɪ
preparedness measures	pri'peədnis 'meɪzəz
legislation	ˌleɪdʒɪs'leɪʃən
ensuring	ɪn'ʃʊərɪŋ
resilience	rɪ'zɪləns
redundancy	rɪ'dʌndənsɪ
infrastructure	'ɪnfɹə'strʌktʃə
intelligence services	ɪn'telɪdʒəns 'sɜ:vɪsɪz
defeat	dɪ'fi:t
espionage	ˌɛspɪə'nɑ:ʒ
counterintelligence services	'kaʊntərɪn'telɪdʒəns 'sɜ:vɪsɪz
secret police	'si:kɹɪt pə'li:s

**2. Выпишите в свой словарь с транскрипцией и переведите следующие слова специальной направленности. Укажите, к какой части речи относится каждая группа слов, выделите характерные словообразовательные элементы представленных частей речи. Найдите и подчеркните данные слова в тексте.**

Authorities, conventional foe, cartel, diplomacy, espionage, requirement, emergency preparedness measures, intelligence services, counterintelligence services, economic power, power projection, political power, initially, military might, in order to, natural disasters, severe environmental damage, to compel cooperation, to ensure resilience and redundancy, to encompass, to espouse, to facilitate cooperation, to impinge, to implement civil defense, to marshal economic power, to rally allies.

**3. Прочитайте и переведите следующие предложения, обращая внимание на числительные.**

1. In 1974 the top-rate of income tax increased to its highest rate since the war, 83%.

2. This applied to incomes over £20,000, and combined with a 15% surcharge on 'un-earned' income (investments and dividends) could add to a 98% marginal rate of personal income tax.

3. In 1974, just 750,000 people were eligible to pay the top-rate of income tax.

4. Margaret Thatcher, who favoured indirect taxation reduced personal income tax rates during the 1980s.

5. In the first budget after her election victory in 1979, the top-rate was reduced from 83% to 60% and the basic rate from 33% to 30%.

6. The basic rate was also cut for three successive budgets - to 29% in the 1986 budget, 27% in 1987 and to 25% in 1988.

7. The top-rate of income tax was cut to 40% in the 1988 budget.

**4. Распределите данные слова по группам, выявите наиболее употребительные словообразовательные суффиксы, характерные для каждой части речи. Дайте перевод слов.**

<u>существительное</u>	<u>прилагательное</u>	<u>глагол</u>	<u>наречие</u>

Requirement, economic, projection, political, mostly, initially, military, accordingly, national, conventional, actor, organization, natural, diplomacy, isolate, facilitate, effective, preparedness, legislation, redundancy, critical, information, internal.

**5. Переведите следующие словосочетания на русский язык.**

Abuse of power, assume power, bargaining power, be in power, calculated power, come to power, commercial power, concentration of economic power, constitutional power, discretionary power, earning power, exercise one's power, financial power, foreign power, hold power, inherent powers, labour power, large powers, power to sign, reserved powers, sole voting power, supreme power, take the power, the Great Powers, voting power.

**6. Найдите в тексте все неличные формы глагола (инфинитив, герундий, причастие I / причастие II). Переведите предложения с ними.**

**7. Определите и укажите время и залог выделенных сказуемых, переведите их, учитывая временную отнесенность.**

**8. Поставьте к тексту 5 вопросов (общий, специальный, вопрос к подлежащему, альтернативный и разделительный):**

**9. Составьте предложения из следующих слов.**

1. world, the, parity, the, economy, is, largest, in, purchasing, the, by, sixth,



power?

2. of, increased, the, manufactured, but, be, government, competition, continues, for, international, exports, goods, in, markets, to, pushing, is, severe?

3. industries, the, sectors, fishing, by, manufacturing, are, the, materials, with, agricultural, raw, produced, forestry, and, supplied, of, the, mining, economy?

4. manufacturing, relative, several, the, declining, been, sector, of, the, decades, has, size, for?

5. is, marked, fluctuations, this, population, by, large, economic, in, period, the, little, if, any, increases, and?

### **10. Переведите предложения на английский язык.**

1. На этой неделе совет директоров (*board of directors*) проведет ежегодное собрание.

2. Набор новых кадров начнется на следующей неделе.

3. Надеюсь, расширение (*expansion*) нашего предприятия даст вам возможность создать новые рабочие места.

4. Наша фирма уже завоевала надежную репутацию (*to gain a reputation*) на отечественном рынке.

5. Новый курс политики приведет к экономическому спаду в стране.

6. Обычно цена влияет на потребительский спрос.

7. Около века назад стандартная рабочая неделя (*standard week*) составляла более 60 часов.

8. Он играет активную роль в глобальной экономической политике.

9. Он сыграл активную роль в глобальной экономической политике.

10. Процентные ставки продолжают расти.

### **11. Переведите текст, пользуясь словарем. Отработайте чтение текста.**

### **12. Подготовьте реферирование текста.**

## **PART B**

### **EXTRA READING<sup>3</sup>**

from the book  
«Economic Security for All: How to End Poverty in the United States»  
by Wade Hudson.

The following book, published as a paperback (в мягком переплётe) by the Economic Security Project in 1996:

- presents current and historical information and analysis of economic insecurity and related issues;
- proposes a 10-point program for establishing economic security in the United States, and;
- presents a strategy for achieving that goal.

#### **Chapter Two:**

#### **Five Reasons to Establish Economic Security**

- A. Improve the Quality of Life for All
- B. Reduce Economic Anxieties
- C. Improve Public Safety
- D. Diminish Racism
- E. Improve Social Relations in General

Establishing economic security will transform society. It will not only directly benefit the poor, the near-poor, and friends and relatives who share the burdens of both groups. It will also lay the foundation for a positive reconstruction of the entire social landscape. One way or the other, economic security will benefit everyone.

#### ***A. Improve the Quality of Life for All***

Most Americans are deeply dissatisfied with the current state of affairs. A 1994 study found that 71 percent of Americans were «dissatisfied with the way things are going in the United States these days.» In early 1995, a Times Mirror Center for the People and the Press poll found that six in ten felt the country was losing ground (*сдавать позиции*) on its most serious problems. In late 1995, 73 percent reported being «dissatisfied with the way things are going in this country today.»

When asked to identify the biggest problem facing the country, poll re-

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<sup>3</sup> Работая с каждым текстом, необходимо: а) выписать все незнакомые слова в словарики, б) перевести со словарем текст на русский язык, в) поставить к тексту 5 вопросов, г) записать 5-7 ключевых слов (key-words) на английском и русском языках, д) подготовить аннотацию (abstract) данного текста на английском языке. Границы текста определяет преподаватель.

spondents most frequently mention economic issues. In August, 1995, for example, 37 percent named one of the following as the country's most serious problem: «economy,» «unemployment or jobs,» «health care or insurance,» «homelessness,» and «welfare.» Only 12 percent cited «crime or violence.»

The National Opinion Research Center at the University of Chicago found that 67 percent of the American people in 1995 believed that the «lot of the average man is getting worse.» An astounding 38 percent believed that it was «not fair to bring a child into the world.» The percentage who «totally» agreed that «young people can no longer take for granted that they will be able to live better than their parents» increased from 78 percent in 1991 to 86 percent in 1994.

A 1993 survey reported that:

- 84 percent of all Americans believed that it was too difficult for most people to provide for their families;
- 71 percent considered the average American's chances of finding a satisfying job poor;
- 61 percent were concerned about inadequate public safety;
- almost half expressed dissatisfaction with education and health care.

According to the same survey, most Americans believed that the quality of life had gotten worse over the previous five years and most were pessimistic about the future. A majority expected conditions to improve in none of the five areas studied and a majority believed safety and living standards will worsen.

As demonstrated by the Fordham Institute's<sup>4</sup> Index of Social Well-Being, these subjective evaluations reflect reality. This index, based on data on 16 social problems affecting various age groups, measures the quality of life and monitors it over time. On a scale of zero to one hundred, this index held steady at an average of about 73 from 1970 to 1976, when it started a dramatic and steady decline, falling to 41 in 1982. During the rest of the 1980s, the index leveled off (*выравниваться*) in the low 40s. Its composite ranking (*сводный рейтинг*) then sank to 38 in 1991, increased to 43 in 1992, dropped to 41 in 1993 and 37.5 in 1994 (a record low), and increased to 40 in 1995, the last year for which complete data are available.

Economic conditions and personal attitudes are inter-related. With most people, personal hardship (*личные трудности*) leads to a more negative view of the world. At the same time, widespread poverty and unemployment produce a variety of social problems, such as increased violent crime - problems that lead most people to pessimism about the state of the world. For these reasons, it is not surprising to see an increase in negativity as living standards for most Americans have declined and poverty has increased over the last 20 years. Guaranteeing economic security will dramatically improve both living conditions and feelings about the quality of life.

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<sup>4</sup> The Thomas B. Fordham Institute is an ideologically conservative American nonprofit education policy think tank (*исследовательский, научный центр*) with offices in Washington, D.C., Columbus, Ohio, and Dayton, Ohio.

## ***B. Reduce Economic Anxieties***

Among those who are not poor, economic security will diminish the fear of falling into poverty. One poll (*опрос, социологическое исследование*) taker commented following a 1992 survey of public attitudes, «There seems to be a deep-seated (*укоренившийся; затаённый (о чувстве)*), underlying thing in the pits of people's stomachs (*под ложечкой*). People feel they can no longer take the future for granted (*принять как должное*).» Although economic anxieties had diminished somewhat by 1997 after several recession-free years, Americans continued to be worried about their economic situation.

A survey conducted by the Pew Research Center for the People and the Press found that in March 1996, 47 percent of workers were «very concerned» about losing their job or taking a cut in pay, almost twice the number two years earlier. In May, 1997 that number had declined to 30 percent, but another 15 percent were «concerned.» This 45 percent who were concerned or very concerned about their future was considerably greater than the 34 percent who were similarly concerned in 1988 following five years without a recession. Thus, at a similar point in the traditional economic cycle, Americans were much more anxious in 1997 than they were in 1988.

The more things change, however, the more they stay the same. The mainstream media often highlights relatively minor changes, exaggerates the importance of these minor changes, and neglects ongoing chronic problems. In terms of economic insecurity, anxiety has long been horribly widespread. In many ways, it is not significantly worse now than during similar periods in the past. *Left Business Observer* reports, for example, that 39 percent of workers feel that it would be «not easy» to find another job at a similar rate of pay -- virtually the same number that expressed the same worry during the two most recent post-recession peaks. Moreover, the percentage of people who fear the loss of their job within the next year is about the same now as during those previous periods of recession-free growth. At the same time, however, though workers today resemble earlier workers on these two measures (fear of job loss and ability to find similar work), it seems that many are more anxious about other aspects of their economic situation.

The 1997 Pew survey also found that 70 percent were concerned about being unable to afford necessary health-care when a family member gets sick, 68 percent were concerned about not having enough money for retirement, and 65 percent were concerned about their children not having good job opportunities.

In February, 1994, the New York Times Poll found that 40 percent of those employed expressed «worry that during the next two years they might be laid off, have to work reduced hours, or take a cut in pay.» Almost one in four workers reported having suffered layoffs (*временное увольнение*), reduced hours or pay cuts in the previous two years. *The New York Times* summarized this survey as follows: «Americans'... sense of insecurity about their own jobs is substantial and pervasive (*приобретающий все более значительные масштабы*), with anxiety spread across all geographic regions and through all occupational levels

(уровень занятости населения).»

Dennis Farney, staff reporter (*собкор*) for *The Wall Street Journal* summed up the situation in December, 1994 as follows:

With real incomes falling, with their jobs in jeopardy (*в опасности*), ordinary people actually feel what scholars only talk about: The ground is shifting beneath their feet; the old promises, the old assumptions, aren't working any more.

In late 1995:

- A Louis Harris poll commissioned by the Lutheran Brotherhood of Minneapolis reported that the fear of unemployment was most severe with college-educated workers in their 30s and 40s earning more than \$50,000 a year.

- *The Washington Post* reported that nearly 8 of 10 Americans said that they were «worried that they won't have enough money to get by (*сводить концы с концами*).»

- The Times Mirror Center for the People and the Press found in the one year from 1994 to 1995 the number of people who were «very concerned» about the following issues increased dramatically as indicated:

- affording health care - from 50 to 66 percent;
- children's job opportunities - from 51 to 57 percent;
- money for retirement - from 42 to 48 percent;
- money for college - from 37 to 44 percent;
- can't afford to buy or keep home - from 31 to 38 percent;
- losing job/cut in pay; from 28 to 34 percent;
- lack of adequate child care - from 21 to 30 percent.

In early 1996, according to *The New York Times* columnist Bob Herbert, the Marist Institute of Public Opinion found that «one-third of all American workers are worried that some in their household will lose a job in the next year.» In addition, «more than 100 million Americans are worried that their total family income is not enough to meet expenses.»

On Labor Day, 1996, the Field Institute released the results of a comprehensive survey of Californians' attitudes toward work. They found that even though the official unemployment rate had fallen to 7.1 percent, one-third of Californian workers still felt economically insecure. Almost half complained about a serious job-related problem, including no medical insurance, no opportunity for advancement, and having a household income below 125 percent of the official poverty level.

In the 1994 New York Times Poll just cited, almost one in four workers reported having suffered layoffs, reduced hours or pay cuts in the previous two years. In 1996, the Bureau of Labor Statistics (BLS) (*Бюро трудовой статистики*) reported that over the three-year-period from 1993 to 1995, more than 7 percent of all workers lost their job involuntarily. Despite a relatively strong economy, as many workers lost their jobs during those three years as did so from 1991 to 1993, which included the 1991 recession. By way of contrast, during a similar period of post-recession recovery in the early 1980s, only

6 percent of workers were laid off permanently.

Most job losers, if re-hired, earn less in their new job than they did in their old job. As of January, 1996, in the BLS study just referred to, only 33 percent of the workers who lost their jobs in 1993 or 1994 had found a new job that paid as much or more than their old job. The more than twelve million white-collar workers («белые воротнички», чиновники) who lost their jobs between 1988 and 1991, and found new jobs, earned 30 percent less than they did at their old job. Those with more than twenty-one years at the same workplace did even worse: they earned 44 percent less.

In 1994, for the first time in the country's history, there were more unemployed white-collar workers than blue-collar workers («синие воротнички», рабочие). The development of high-speed, computerized communications systems has enabled many corporations to move high-skill jobs overseas, where they pay lower wages.

During the twelve months that ended March, 1995, inflation-adjusted (с поправкой на инфляцию) wages fell 2.3 percent, the worst drop in the eight years the Bureau of Labor Statistics has compiled those statistics. Bradford DeLong, economic historian and former Treasury department analyst, commented that this decline might be the largest since the 1840s, when power looms (механические ткацкие станки) were introduced into the garment industry (швейная отрасль).

The average hourly wage of nonsupervisory workers continues to stagnate. In 1982 dollars, the 1996 average wage was \$7.43 compared to \$7.39 in 1995. By August 1997, it had crept up to \$7.49 -- much below its recent peak of \$7.81 in 1986 and far below its 1973 record high of \$8.55.

About one in four workers now hold temporary or part-time jobs. According to *The New York Times*, in 1996, "(the number of workers) farmed out by temporary help agencies totaled 2.2 million, up fivefold from 417,000 in 1982." *Time* in a cover story titled, «The Temping of America,» commented:

America has entered the age of the contingent or temporary worker, of the consultant and subcontractor (работник по совместительству, смежник), of the just-in-time (точно к назначенному сроку) work force - fluid, flexible, disposable (имеющийся в распоряжении). This is the future. Its message is this: You are on your own. For good (sometimes) and ill (often), the workers of the future will constantly have to sell their skills, invent new relationships with employers who must, themselves, change and adapt constantly in order to survive in a ruthless global market. This is the new metaphysics of work. Companies are portable, workers are throwaway.

The middle-class is anxious for good reason. Most are only a paycheck or two away from the threat of destitution (увольнение, освобождение от должности). Many periodically fall into poverty. Wages in general fluctuate more from month-to-month than they did ten or twenty years ago. In 1984, 49.5 percent of all workers had their incomes change by 5 percent or more in a four-month period; by 1994, that percentage had increased to 53.9 percent. Most

Americans own only their home and car and have no net financial assets, leaving them no buffer in case of job loss.

Higher interest rates, real estate appreciation, and falling wages have made home ownership increasingly burdensome (*обременительный*); the percentage of a young family's income needed for the principal, interest and taxes on a new home grew from 15 percent in the 1960s to more than 30 percent in 1995. In addition, the cost of providing one's children with the level of education they need is increasing as ever-more education is required to be secure financially.

In early 1994, despite a prolonged period of overall economic growth, working-age middle-class families were spending 23 percent of their income on payment of debts, compared to 18 percent in the 1960s and 1970s. In the two years from the end of 1993 to the end of 1995, consumer credit-card debt increased by 47 percent to more than \$3,000 per household, as credit-card delinquencies and personal bankruptcies surged dramatically.

These families don't even have enough cash in the bank to cover current bills. Only 20 percent of all families have a real-estate investment other than their principal residence; only 10 percent have a business investment; and only 20 percent own any other assets, such as stocks and bonds. A New York Times/CBS Poll in early 1995 found that almost half of all households said «they will have trouble if they had to pay a \$1,000 bill right away.»

Having so little to fall back on in case of hardship leaves many Americans uneasy about the future. This discomfort is aggravated by the fact that the number of workers covered by health insurance and private retirement plans is declining. From 1979 to 1989, the percentage of private-sector employees with company pensions fell from 50 percent to 43 percent, while company-provided health-insurance coverage dropped from 69 to 61 percent of the workforce. The steady decline in private pension plans will leave increasing numbers of seniors living in poverty as the large baby-boom generation ages.

In early 1995, *The New York Times* reported:

Three out of four working Americans expect people their age to face a financial crisis when they retire.... Over half say they have not begun to save for retirement. And many see themselves reaching old age without the company-paid pensions and Social Security that allowed their parents to live so comfortably.

These uncertainties erode the quality of life in countless ways. Establishing economic security for all will alleviate these problems. Americans will know that they can always find a living-wage job and will have greater confidence that they will be able to receive an adequate retirement income. Less anxious, more people will be better able to focus on more satisfying activities.

### ***C. Improve Public Safety***

Most Americans are understandably worried about public safety. Each year, some 30 percent of all households are victimized by at least one crime. In addition, a sense of security is often compromised when pedestrians (*newexod*) on city streets are routinely confronted with panhandlers (*nonпoшaйka*). Although

most beggars are not aggressive, enough of them are to lead passersby to worry about whether the next one will be.

Throughout the country, business interests and members of the general public are pressuring the police to hassle (*изводить*) panhandlers and homeless persons to persuade them to go elsewhere. Although these efforts are expensive and divert the police from other activities, they are popular with the general population.

In San Francisco, the liberal columnist (*обозреватель*) Herb Caen, after initial opposition, eventually praised an anti-homeless program known as «Matrix» by commenting:

Let me also say again that Frank Jordan's Matrix program seems to be working. Cleaning up the streets, unsightly people and all, is bringing back a lot of auslanders [tourists and other visitors] who had been shunning (*остерегаться*) us like the plague (*чума*). Typical of the approving letters is this from Marjorie Evans of Los Altos: 'A journey to the city has become a pleasure again, rather than a trip into sadness and regret.'

At the same time, the nationwide movement to lock up more criminals for longer periods of time continues unabated (*нестихающий*). In 1985, one of every 320 people was locked up in a jail (*тюрьма*) or prison. By 1995, that number was one of every 167 Americans -- a 113 percent increase. Russia is the only other industrialized country that comes close to incarcerating (*заключение в тюрьму*) so many of its citizens.

Hiring more police and building more prisons is not the most effective way to prevent street crime, however. Partly because prisons serve as schools where inmates (*житель*) learn how to commit crimes, relying primarily on confinement (*тюремное заключение*) actually produces more crime. As Labor Secretary Reich has argued, «The best policy to prevent crime is a job.» The historical record supports this claim.

Comparing crime statistics is tricky (*сложный; мудрёный*). Over time, police departments change their methods of collecting statistics and the general public changes its crime-reporting patterns. But homicide (*убийство*) and suicide rates are relatively reliable. These numbers clearly illustrate the link between poverty and crime.

After the turn of the century, the first major boost in unemployment in 1904-5 was followed by a major increase in homicide and suicide rates in 1905-6. These rates stabilized following an improvement in the economy in 1906-7. But they increased steadily as the economy worsened from 1908-15. In 1914 and 1915, unemployment, homicide, and suicide were each at record-high levels for the new century.

World War I produced a significantly improved economy, with relatively low unemployment rates from 1916 to 1920. Suicide rates correspondingly fell dramatically. But apparently the improved economy only slowed down the increase in homicide rates associated with increasing urbanization. Homicide rates increased every year from 1904 to 1922, but during the years immediately



following an improvement in the economy, the increase was noticeably less.

From 1920 to 1961, homicide and suicide rates:

- worsened when the economy took a nose dive during the first two years of the 1920s;
- stabilized over the next seven years during a relatively strong economy;
- jumped to record-high levels following the stock market crash of October, 1929 and the Great Depression;
- subsided dramatically with a substantial improvement in the economy during the 1930s;
- fell even further to record lows in 1944 when unemployment dropped below 2 percent for three consecutive years;
- stabilized during the post-War economic boom that produced the most sustained economic growth in the country's history.

In 1961, however, the «baby-boom generation» began to mature. This phenomenon has confused crime statistics ever since. From 1961 to 1974, even though the unemployment rate held rather steady and even fell below 4 percent in the late 1960s, the homicide rate doubled and the suicide rate rose slightly. The fact that baby boomers came of age during this period is a major reason for these increases. People under the age of 30 commit about three-fourths of all crimes. Beginning in 1961, the percentage of the population between the ages of 15 and 29 began a steady increase to its record high in 1976.

A 25 percent increase in the proportion of young adults cannot fully account for a 100 percent increase in the homicide rate, however. It is probably necessary to analyze the political turmoil (*политическая неразбериха*) of this period to pin down (*точно определить*) the other reasons for this increase in homicide. During the late 1960s and early 1970s, this country was experiencing a series of traumatic conflicts, including:

- The brink of nuclear war with the Cuban Missile Crisis.
- The explosion of the civil rights movement.
- The assassinations (*убийство*) of President John F. Kennedy, Robert Kennedy, Martin Luther King and Malcom X.
- Numerous riots in urban ghettos (*городское гетто*), widespread anger concerning frequent police brutality, the rise of the Black Panther Party<sup>5</sup>, and a series of armed confrontations with police.
- Massive, sustained internal opposition to the War in Vietnam.
- Chaos at the 1968 Democratic National Convention, repeated prison rebel-

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<sup>5</sup> "Черные пантеры" - леворадикальная воинствующая партия, выступавшая за "вооруженную самооборону" ["armed self-defense"] афро-американцев [Afro-Americans]. Основана в 1966 в Калифорнии. Наиболее значительными лидерами были Э. Кливер [Cleaver, Eldridge], Х. Ньютон [Newton, Huey P.] и Б. Сил [Seale, Bobby]. Первоначально выступая в союзе со Студенческим координационным комитетом ненасильственных действий [Student Nonviolent Coordinating Committee], партия впервые выставила своих кандидатов на выборные должности в Миссисипи в 1966. Хотя число ее членов всегда было невелико, с середины и до конца 60-х гг. играла активную роль в движении негров за гражданские права [civil rights movement], имела множество местных центров и книжных магазинов. Периодически выступала на судебных процессах, довольно успешно защищая своих членов, обвиняемых в насилии. Многие из ее лидеров были убиты или попали в тюрьмы. К середине 70-х гг. распалась на несколько группировок.

lions (*бунт*), and a «counter culture» that called for «revolution.»

· A President of the United States forced out of office by the threat of impeachment for having committed high crimes and misdemeanors (*мелкое правонарушение*).

As a result of this turbulence, this country saw a greater increase in homicide and suicide than would have been the case simply due to the aging of the baby boom.

From 1974 to 1994, as the children of the baby boom became adults, unemployment stabilized at around 7 percent and homicide and suicide rates remained fairly steady at about 9 percent. The economy deteriorated somewhat during this period, while the proportion of young adults in the total population declined slightly as well. These two factors apparently counter-balanced each other, resulting in steady homicide and suicide rates. As economic conditions faced by young people worsened considerably in the mid-1990s, however, youth homicide rates increased.

Altogether, this historical review strongly suggests that major increases and decreases in unemployment create strong pressures toward corresponding increases and decreases in homicide and suicide. Homicide rates from 1925 to 1961 provide the clearest evidence. After holding steady from 1925 to 1929, the homicide rate increased by almost 20 percent during the Depression, and then dropped by 50 percent as the economy improved over the next three decades.

The only exception to this pattern since 1900 is the period from 1961 to 1974, which can be explained in large part by the emergence of the baby boomers and in part by the unusual turmoil of the period. This history suggests that another major improvement in the economy could cut the homicide rate in half, as did post-1933 economic growth. Surely efforts to drive the poor «out of sight, out of mind» will never reduce violent crime as much as full employment did during World War II.

A similar pattern is reflected in the FBI's report on «serious crime» rates from 1968 to 1993. During each of the four economic recessions during this period, the crime rate peaked. But as the economy emerged from each of these recessions and the unemployment rate fell, so did the crime rate.

Establishing economic security thus will reduce *violent* crime, but it probably will not reduce *overall* crime. Poor people are not more likely to engage in crime than are middle-class and upper-class people. The well-to-do (*состоятельные, обеспеченные слои общества*) steal far more from the American people with tax evasion (*незаконное уклонение от уплаты налогов*), fraud (*обман; мошенничество*), embezzlement (*растрата, хищение*) and other forms of white-collar crime<sup>6</sup> (*должностные преступления*) than do the poor

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<sup>6</sup> "Беловоротничковая преступность" - преступления, совершаемые т.н. "белыми воротничками" [white-collar worker] и непосредственно связанные с их профессиональными знаниями и умениями. Включает прежде всего преступления в экономической сфере (например, мошенничество с ценными бумагами, незаконное лоббирование и финансирование избирательных кампаний, нелегальный перевод денег со счета на счет по компьютерным сетям и т.п.). Для борьбы с мошенничеством в сфере обращения ценных бумаг правоохранительными органами широко используется Закон РИКО 1970 [RICO Act]. Впервые выражение было употреблено криминалистом Э.

with their strong-arm robberies (*ограбление с применением физического насилия*), purse snatchings (*вырывание кошелька*) and burglaries (*квартирная кража со взломом*). One survey by a George Washington University professor concluded that two-thirds of the *Fortune 500*<sup>7</sup> companies had committed one or more «significant illegalities» over a 10-year period. Accusing the poor of being more prone (*склонный*) to crime than are others not only unfairly denigrates (*оговаривать*) the poor. It also lets the non-poor off the hook (*избежать наказания*) - especially the wealthy who commit the most costly crimes.

Poverty does not cause crime, but that it does cause violent crime. Violence is born of despair and rage fostered by limited economic opportunities. These «inner riots» lead to escalating arguments between angry, frustrated individuals struggling to cope with unbearable living conditions. Some poor people fight quickly over anything because they figure they can't afford to lose what little they have. Others fight because they feel they have nothing to lose. Either way, poverty and anger go together like hand and glove. Because these crimes (and outbursts of hostility) often occur in public, they affect the quality of life of everyone who uses public spaces. They undermine a sense of order. Establishing economic security will lead to a decline in these problems and free up public revenues to deal with other issues.

The risk of devastating urban riots (*беспорядки*) exploding suddenly at the slightest provocation will also be greatly diminished. When riots erupt, as they did in Los Angeles following the Rodney King<sup>8</sup> verdict, public officials and other public-opinion shapers speak eloquently and at great length concerning the tragedy of poverty. They express sympathy for the hardship imposed by lack of economic opportunity and understanding for how deep resentments naturally result from economic injustice. Without fail, a broad consensus that something must be done is articulated. Strong promises are made to correct the conditions that leave so many neighborhoods simmering with rage and alienation. Following the Los Angeles riot, even Republican President George Bush suddenly began advocating federal aid to our nation's central cities. But most often, the promises are not kept. In South Central Los Angeles, for example, where the Rodney King riot was most severe, conditions in 1995 remained basically unchanged.

Establishing economic security will address these forsaken promises and greatly reduce the chances of additional rioting in central cities - rioting that in the future may spread to outlying suburbs as the Rodney King rebellion threatened to do, prompting large numbers of whites to go on a gun-buying spree. In July 1995, for example, following the shooting death of a black teenager by a white police officer, poor blacks in the culturally diverse Miami neighborhood of Coconut Grove injured more affluent white motorists on their way home in the

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Сазерлендом [Sutherland, Edwin] в 1939.

<sup>7</sup> "Форчун-500" - список 500 крупнейших по объемам продаж американских корпораций. Ежегодно публикуется журналом "Форчун" [Fortune] (начиная с 1955).

<sup>8</sup> Родни Кинг - чернокожий гражданин США, избивение которого полицейскими спровоцировало массовые беспорядки в Лос-Анджелесе.

same neighborhood. As *The New York Times* reported, «Neighbors say there is frustration ... because of the economic disparity with the thriving Coconut Grove of expensive homes, outdoor cafes and tourist shops just blocks away.»

Although the threat of urban riots is not a part of daily life for most Americans, awareness of the anger that is experienced by the underprivileged is common. *The New York Times* has referred to this widespread alienation as a «general social disaffection.» Resentments rooted in economic oppression permeate the social atmosphere. «When a person can't count on a permanent job, a critical element binding him or her to society is lost,» argues Lillian B. Rubin, describing a key source of much of the behavior that is labeled «anti-social.» This simmering hostility leaves many Americans apprehensive about if and when they will be exposed to another outburst of anger, perhaps directed at themselves.

This defensiveness (*защитное поведение*) in turn aggravates already-existing tendencies toward mean-spiritedness among ordinary people. As Todd Gitlin has written:

In a thousand ways, the cultural infrastructure seems to be, little by little, coming apart along with the bridges, roads and sewers.... The prevailing mood leads to a general degradation of the streets, corruption and paralysis of the suites, and a riot of cynicism in a population rushing toward separate exits.... The general surliness even shows on the faces of models - men, women and children.

This hostility runs through the social fabric, interferes with a sense of peace, and contributes to an underlying lack of security. This uneasiness contributes to a general concern about «law and order» and enables certain politicians to promote their careers by advancing simplistic pseudo-solutions to a crime problem that these same politicians exaggerate to their own advantage.

Contrary to the image perpetrated by the mass media, violent crime in the United States is not getting worse. The most reliable measure of crime is the Justice Department's National Crime Victimization Survey, which has used the same methods to collect its data for decades. According to this survey, the number of violent crimes per 1,000 individuals has remained steady for 20 years. With regards to homicide, despite the publicity given to dramatic drug-related homicides and other dramatic incidents, the homicide rate as well has remained about steady since the early 1970s.

Nor is it true that ordinary citizens are particularly at risk of being the victim of a violent crime, though *The New York Times* in a front-page story recently referred to «out-of-control streets» as if this were an accurate description of urban America. The risk of being victimized by a workplace injury or car accident is far greater than the risk of being injured by a criminal. Moreover, since households with incomes under \$7,500 are three times more likely to be victimized violently than are other households, the typical (better off) American is even less vulnerable than the averages indicate. Less than one in a hundred people are injured violently each year. Most assaults are perpetrated by a friend or family member, not a stranger on the street. Violent crime is certainly a serious problem that needs to be addressed. But it is easy to exaggerate the problem, espe-

cially the danger posed by strangers. And it is misleading to speak of an «increase in crime,» as William Bennet claimed on the McNeil/Lehrer Newshour in March, 1994.

Distorting the crime problem does not contribute to positive solutions, but rather the opposite. The more Americans are afraid of being victimized by violent crime, the more inclined they will be to support short-term measures to protect themselves by locking up more criminals for longer periods of time. This process of persuading the American public that they are in greater danger than they actually are has been underway for more than 20 years now, ever since Richard Nixon rode the issue all the way to the White House. Aided and abetted by a competitive mass media that attracts advertisers' money by dramatizing the latest eye-catching crime, politicians are becoming adept (*сведущий*) at manipulating these fears for their own gain.

Consequently, the number of people imprisoned in this country is now about three times greater, adjusted for population, than in 1976, resulting in an incarceration (*заключение в тюрьму*) rate in this country that is far and away the highest in the world. If attempting to prevent violent crime by locking up more people was effective, this massive boom in prison construction over the last 20 years should have led to a much lower violent crime rate, especially since the proportion of young adults in the total population has declined. But there has been no such reduction in violent crime.

Prisons do not prevent crime; they teach crime. Confine together people with a common tendency, and it is only natural that they will reinforce that tendency in one another and share ideas on how best to pursue it. The current fascination with «three strikes and you're out» will apparently perpetuate this wasteful, destructive trend toward higher rates of prolonged incarceration.

This distorted fear of crime has probably been worsened by other factors, including growing numbers of panhandlers and homeless people on public streets. Increasingly visible signs of disorder prompt an underlying sense of discomfort, including a general feeling that «things are getting out of control.» Growing economic insecurity caused by declining wages, widespread corporate downsizing, and frequent plant closings aggravate this fundamental uneasiness.

Using the contemporary political mantra, «no justice, no peace,» Congresswoman Maxine Waters may have been referring only to the threat of rioting when she declared, «Listen up, America. If there is no justice, there will be no peace.» But being «at peace» involves more than absence of overt violence. People understandably desire a minimal degree of comfort in their lives that goes beyond not being violently victimized. Increasingly, this basic confidence in the future is slipping away, losing ground to an underlying «free floating anxiety» which is fertile ground for demands to maximize control by locking up the most visible criminals and throwing away the key.

Even if it were true that more jails would reduce street crime, it would still be both more humane and more effective to correct the social causes of street crime. Taken all the way to a totalitarian police state, the use of force can reduce

crime. But it is doubtful that this option is really the solution preferred by the American people. Abolishing poverty will more effectively address the human need for order and will eliminate those conditions that lead to violent crime. The best way to address the issue of crime is to establish economic security for all.

#### ***D. Diminish Racism***

By strengthening a sense of security in general, the abolition of poverty will also diminish racism, for racism is aggravated by economic hardship and personal anxiety. This connection between racism and the economy is illustrated by one finding reported in a poll conducted by *The Washington Post*, the Kaiser<sup>9</sup> Family Foundation, and Harvard University. This poll reported that among those people experiencing the most economic distress, 57 percent said racial tensions were increasing, compared to only 39 percent among those who were worried least about their economic condition.

The same survey found other signs of persistent racism among many whites. Most whites, for example, believe that the average black is doing as well economically as the average white, though in fact whites earn 60 percent more than blacks. And only 38 percent of whites said that they believe that racism is «a big problem in our society today.» This denial that racism is a problem is itself a form of racism.

Even more revealing is that compared to whites who were more accurate about the relative status of blacks, those who were persistently wrong (38 percent of the total) were:

- twice as likely to support cuts in food stamps spending;
- twice as likely to believe that «self-help» is the solution for black progress;
- and four times as likely to believe that «reverse discrimination» against whites is more serious than discrimination against minorities.

The evidence of serious discrimination throughout the society is compelling. A 55-year-old insurance salesman in Milwaukee, for example, secretly tape-recorded instructions from his boss to «stop selling blacks insurance.» In California, Insurance Commissioner (*страховой комиссионер*<sup>10</sup>) John Garamendi uncovered internal company documents proving that the California Insurance Group instructed its agents not to insure African American, Latino neighborhoods. These restrictions on acquiring insurance have a ripple effect throughout society. As a special commission appointed by President Lyndon Johnson concluded:

Without insurance, businesses are left to deteriorate; services, goods, and jobs diminish. Efforts to rebuild our nation's inner cities cannot move forward. Communities without insurance are communities without hope.

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<sup>9</sup> Генри Джон Кайзер - американский промышленник и предприниматель, основатель ряда крупных промышленных и коммерческих компаний.

<sup>10</sup> В некоторых штатах США: высшее должностное лицо, отвечающее за регулирование страховой деятельности в рамках штата; в некоторых штатах уполномоченный по страхованию назначается губернатором, в других эта должность является выборной; в ряде штатов США аналогичная должность называется "superintendent of insurance" или "director of insurance".

Research studies have clearly demonstrated that African Americans receive inferior health care due to racism. Sara Rosenbaum, director of the Center for Health Policy Research at George Washington University reported:

When you take black and white Americans and exactly the same situation like being hospitalized for a heart attack and having the same insurance, the chance that the black patient will get the advanced care is much less than it is for the white patient. The medical system appears to treat them differently.

African American men continue to be paid much less than white men, even when they have comparable education and are employed in similar jobs, according to a Census Bureau report released in 1993. Among college-educated men employed in executive, administrative and managerial jobs, median earnings for African American during 1991 were 77 percent of the figure for whites. The difference for workers with only a high-school diploma was even greater.

Racism is also reflected in the «white flight» that usually happens when a substantial number of African Americans move into a predominantly white neighborhood. «Whites just do not want blacks as neighbors,» reports Andrew Hacker in his review of the book *American Apartheid*. «Nor is this a reflection of class. Whites are just as apt to pull out when middle-class blacks begin to enter a neighborhood.»

As a result, the nation's housing is no less segregated now than a decade ago. Many cities, especially in the North, are more segregated. In fact, schools in the South are now more likely to be integrated than are schools outside the South. Undercover investigations have documented that African Americans are illegally turned down about half of the time when they seek to buy or rent housing.

Although African Americans are more likely to be subjected to more severe forms of racism, as is reflected in part by the fact that housing segregation is worse among African Americans, other people of color also suffer serious discrimination. A 1992 report issued by the Federal Civil Rights Commission, as summarized by *The New York Times*, for example, found that Asian Americans «face widespread discrimination in the workplace and are often victims of racially-motivated harassment and violence.» In support of its conclusions, the commission referred to its review of court records and extensive scientific studies. Asian Americans themselves particularly complained of a «glass ceiling» which prevents them from being promoted to higher levels of management.

Public-opinion surveys also report a persistence of racist attitudes. The National Science Foundation (*Национальный научный фонд*<sup>11</sup>) in 1993 found that about 50 percent of all whites admit believing that African Americans are «aggressive or violent,» about 40 percent believe they are «boastful,» and about 25 percent believe they are «lazy.» Combining their various questions into a single index, these researchers found that overall about 30 percent of all whites have a

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<sup>11</sup> Независимое федеральное ведомство [independent agency], основанное в 1950 г. с целью содействия развитию фундаментальных и прикладных научных и научно-технических исследований в государственных интересах. Поддерживает и финансирует перспективные разработки в университетах и научно-исследовательских учреждениях.

«'high' level of belief in negative stereotypes of blacks.»

The most compelling evidence of racism in the United States, however, may be provided in the daily experience of successful middle-class African Americans, as reported by *Newsweek* editor Ellis Cose in his much-publicized book, *The Rage of a Privileged Class*. Based upon extensive interviews with established professionals, Cose describes the race-based insults and limits on advancement that are common even with African Americans who have clearly paid their dues and should be able to cash in on the American Dream as well as anyone. But as Arnold Rampersand puts it in his review of Cose's book:

Unfortunately, Mr. Cose declares, white America will not leave them alone. Every day, the members of this class are humiliated and treated with disrespect, made to know that whatever their accomplishments, they remain, in the eyes of far too many whites, hardly more than ... 'the dogs of society.'

Another side of racism in America is recurring anti-immigrant sentiment. Anger towards immigrants was so strong in recession-weary California in 1994 that the *San Francisco Chronicle*, in a special report, described it as «unprecedented in California history.» The impact of material insecurity on this issue is acknowledged openly by critics of immigration, who argue that immigrants cause the loss of jobs to American citizens. These hostilities often boil over into overt racism. As the *Chronicle* reported: «The descendants of Mexicans, Chinese and Japanese who came to California generations ago say they hear slurs and insults on the street. Some have been threatened. A few have been beaten.» No doubt responding to a careful reading of public-opinion polls, California Governor Pete Wilson, whose chances for re-election had been considered poor, miraculously rehabilitated his political career in 1994 by hammering away at the immigration issue.

Defenders of immigrants counter that immigrants typically take jobs at wages that others don't want. They point to studies that conclude that immigration leads to an increase in jobs for citizens because immigrants spend their earnings on goods and services, which stimulates job creation. Regardless of exactly where the truth falls on this issue, providing every adult citizen with a living-wage job opportunity will certainly soothe the fear that motivates so much of the passion on this issue. As Texas-based columnist Molly Ivins has pointed out, although Senate candidate Jim Mattox tried to exploit the issue by calling for U.S. troops on the border, «in Texas (unlike California) no one gives a rat's heinie.... The difference is that California's economy is in the toilet and ours is on the upswing.» The same pattern has held true historically. As reported by the *Chronicle*: «In American history, anti-immigrant sentiment typically arises in times of grave economic insecurity.»

The interaction of poverty and racism is also seen in the fact that one in three African American men in their 20s are in jail or prison or on parole or probation. This reality is partly due to the fact that police are more likely to file charges and juries are more likely to convict African Americans than whites.

Racism toward people of color understandably provokes hostility among



those who are subjected to racist behavior. This anger is often expressed in degrading stereotypes applied automatically to all whites. A majority of African Americans, Asian Americans, and Latinos, for example, believe that whites are «bigoted, bossy, and unwilling to share power.» At the same time, members of minority groups tend to hold negative opinions of one another. For example, a survey reported in 1994 found that 46 percent of Latinos and 42 percent of African Americans believe that Asian Americans are «unscrupulous, crafty and devious in business.»

Hostility and conflict between different racial and ethnic groups is thus one of the country's most severe problems. Racial tensions, whatever their source, are inflamed by economic distress. When the struggle to survive is intense, people become frustrated, angry, and prone to attack any convenient target. Economic insecurity leaves people on edge, inclined to «take it out» on anyone they can. People of another color are often easy targets.

Ending poverty will not directly solve the problem of racism and other forms of discrimination, such as bias against women, etc. But establishing economic security for all will surely lessen these conflicts and contribute to a more peaceful social environment. We could then more easily learn to minimize and control deeply-ingrained prejudices. These factors offer urgent reasons why the federal government needs to guarantee economic security.

### ***E. Improve Social Relations In General***

Insuring material security as proposed here will facilitate improved social relationships in many other ways as well, including the quality of family life. These improvements include:

- Low- and middle-income families will become more cohesive by receiving in-home caregivers' grants to care for infants and frail or disabled family members. An estimated 10 to 12 percent of the work force is responsible for an aging relative. This percentage is expected to increase to one in three or higher by 2020, as corporations increasingly pressure their employees to move from region to region, making it more difficult for them to fulfill family responsibilities.

- As financial pressures diminish and the number of three-job families declines, parents will have more time to be with their children (compared to 30 years ago, parents now spend 40 percent less time with their children).

- Latchkey kids will not routinely be left home alone, for affordable after-school programs will be available to all families who need them.

- Child abuse, which has increased in recent years due to an increase in economic stress, will become a less severe problem.

Women, in particular, will benefit from universal economic security. Women who currently tolerate oppressive husbands to provide themselves and their children with basic necessities will be better able to escape. Women are pressured to endure bad marriages in part because on average they earn only 77 percent of what men earn. The situation for women who leave the labor market for years to care for children is even worse. Guaranteeing women the opportuni-

ty to living-wage employment will provide them with the option of independent living, so households will more likely form out of choice, rather than due to economic pressures. Women will also benefit because expanding economic opportunities will reduce the pressure to endure sexual harassment at work.

Neighborhood centers, parks, recreation centers, and arts programs will be more fully staffed, which will facilitate more people providing natural human support to one another. Friendships formed at these centers will constitute new forms of community based upon common interests.

Citizens will have more time to become involved in politics, partly because working overtime, holding down two jobs, and spending hours looking for work or figuring out how to survive will no longer consume so much time. Economic anxieties have contributed greatly to a dramatic increase in apathy, alienation, and indifference toward public affairs. The Harris Poll found that the number of people who «feel a sense of powerlessness and of alienation» fluctuated around 60 percent in the 1980s, about twice the 29 percent found in 1966. This Harris Alienation Index was based on responses to the following statements: «the rich are getting richer and the poor are getting poorer;» «most people with power try to take advantage of people like yourself;» «what you think doesn't count very much anymore;» «the people running the country don't really care what happens to you,» and; «you are left out of things going on around you.» Establishing economic security will enable these attitudes to soften and free up people to participate more in public affairs.

Senior citizens will no longer face mandatory retirement, but will work so long as they are able and willing. Discriminating against job applicants because of their age, which was found to occur 25 percent of the time in one investigation, will no longer be such a barrier to self-advancement. In-home caregiving will be available to all who need it and nursing homes will be fully staffed.

Providing needed support services to disabled individuals will greatly enrich their lives and promote independence. Assistance with personal hygiene, dressing, housekeeping, and transportation will enable many disabled persons to work who are currently unable to do so. Strong enforcement of the law requiring employers to make reasonable changes in the workplace so that disabled persons can work will facilitate gainful employment. Increased personal incomes for disabled people now living in poverty will strengthen their independence.

Increased funding for public-service employment will enable local governments to reduce substance abuse by expanding public education and social-rehabilitation programs. Formerly poor substance abusers will be able to assist addicts, including middle- and upper-class addicts. Self-help and community-support programs for individuals struggling with personal problems-in-living will be improved by expanded staffing. The effectiveness of human-service programs in general will be enhanced because they will no longer be overwhelmed by persons suffering from problems caused by poverty or simply seeking services to get food and shelter.

Establishing economic security will also lead to major improvements in a number of other institutions that today are struggling to fulfill their mission. In particular, affordable, comprehensive health care will become available to everyone and schools will be staffed with more teacher's aides, which will enable them to provide better schooling.

In these and other ways, abolishing poverty will produce a more supportive, creative, and humane social environment. One or more of these improvements will directly touch the lives of virtually the entire population and indirectly improve living conditions for everyone.

Universal economic security will also help prevent wasted public expenditures in a number of institutions. In this regard, all taxpayers will benefit. Programs that can be reduced or eliminated will include:

- welfare programs;
- homeless shelters;
- emergency-room services for preventable illnesses;
- drug and alcohol programs for people driven to despair by current living conditions;
- special care for those who suffer birth defects due to poverty, and;
- remedial programs for those who don't receive proper early childhood education.

Every dollar spent on appropriate prenatal care, for example, saves more than three dollars in the costs of care for low-birth-weight babies. The total sum of public expenditures will not be reduced, for increases in other areas will be necessary. But what money is spent by the government will be used more efficiently, without wasting it on preventable problems.

### **Chapter Three:**

#### **Four More Reasons to Establish Economic Security**

- A. Improve Working Conditions and Stimulate the Economy
- B. Eliminate the Hardships of Poverty
- C. Facilitate Positive and Cultural Change
- D. Do the Right Thing

##### ***A. Improve Working Conditions and Stimulate the Economy***

Enacting economic security as the law of the land will also lead to improvements in working conditions for workers. Perhaps most importantly, workers will no longer be compelled to accept employment at dangerous worksites to avoid poverty, for they will always be able to find a living-wage job elsewhere.

The twenty-five workers in Hamlet, North Carolina who died in a chicken-factory fire in 1991 because they were reluctant to complain about the exits being locked (to reduce employee theft) would probably still be alive. So would

many of the some 300 people who die every day due to workplace injuries or diseases caused by their working conditions. As former *The New York Times* labor correspondent William Serrin reported:

Yet not only do workers continue to die in staggering numbers but they often perish in the most wretched ways: asphyxiated in silos and trench cave-ins, electrocuted installing or repairing lines or equipment, blown up in refineries or mine explosions, chopped up in grinding and cutting machines, scalded and burned to death in iron and steel explosions. Others die after being sick for years with black lung, brown lung, cancer or chemical or radiation poisoning. Still others are disfigured or disabled by the loss of a finger, an arm, a leg, their sight, or through paralysis, their mobility.

Serrin concluded, «For many today, job safety is far less important than simply having work - any work.»

According to a study by the Government Accounting Office, «Every year an estimated 1.7 million workers suffer disabling on-the-job injuries (and) 390,000 cases of occupational illnesses are diagnosed.» No doubt, under any conditions, some employers will always pay enough to attract employees to work in dangerous conditions. But guaranteeing living-wage employment will greatly reduce deaths due to high-risk working conditions, for all workers will have other options and will be confident that they will have options in the future as well. Consequently, many employers will choose to make working conditions less threatening to the health and safety of their employees.

Employers will have to treat their employees with greater respect to attract and keep them, for workers will be able to easily find work elsewhere. Workers will no longer be forced to accept oppressive management to avoid poverty. More meaningful jobs with a greater voice in the workplace will result.

The widespread practice of illegally paying workers as independent contractors and denying them unemployment, disability and Social Security benefits will diminish. In 1987, the Internal Revenue Service estimated that 3.7 million employees were being treated as independent contractors in violation of the law. According to *The New York Times*, the I.R.S. now says that «the number has ballooned since then following large layoffs by corporations and Government agencies.»

Wages in general, especially those at the lower end of the wage scale, will increase, for many employers will be forced to boost their wages to keep current employees or attract new workers with similar skills. Decent benefits, including substantial paid vacations, will become more common. Taking leave from work or even quitting a job to deal with unexpected problems at home will be done more easily.

A survey of employees commissioned by private companies found that about 40 percent of workers often or very often feel «used up at the end of the workday (and) tired when (they) get up in the morning and have to face another day on the job.» A 1992 report found that the average employee strongly desires more free time. In 1997, Barry Bluestone and Steven Rose reported that on av-

erage each year workers between the ages of 25 and 54 worked 140 hours more in 1995 than they did in 1982. The proportion of the workforce holding down two jobs increased from 5.2 percent in 1970 to 6.3 percent (or eight million workers) in 1997. Of those, only 16 percent said they did so because they enjoyed the second job. Compared to an average of eight to nine-and-a-half hours of sleep in the 1800s, people today average only six to eight hours, resulting in significant sleep deprivation for 30 to 50 percent of the population, according to sleep specialist James Walsh .

Enacting economic security will enable many of these ordinary workers to enrich their lives. Going to night school or engaging in self-study to improve one's life will be more available to people who currently must work two jobs to survive. More people will be better able to engage in creative activities, spiritual development, and social involvement of all sorts.

Economic growth will be stimulated because those who are now poor will have money to buy goods and services and the sellers of those goods and services in turn will have more income with which to buy other goods and services, producing what economists call a «multiplier effect» as new money circulates throughout the economy and passes from one set of hands to another. Henry Ford is renowned for having pointed out the obvious: there's no point to making automobiles if auto workers can't buy them. Wall Street financier Felix Rohatyn only slightly over-stated the case himself: «A democracy cannot flourish half rich and half poor, any more than it can flourish half free and half slave.» Recent studies by economists have found that extreme income inequality suppresses economic growth. But even before the computerization of what is now a global economy, Bertrand Russell pointed out: «Mankind has become so much one family that we cannot insure our own prosperity except by insuring that of everyone else.»

With guaranteed economic security, the economy will no longer suffer from lowered productivity caused by poverty-induced personal problems among the workforce. With better schools, health care, child care, housing, and community centers, workers will be better educated, healthier, and less stressed-out and therefore more productive. Productivity will also be enhanced by the fact that employers will be forced to rely less on intimidation which breeds resentment, and more on positive incentives that nurture loyalty and extra effort - such as workplace democracy and profit-sharing. Many workers will also be encouraged to start worker-owned cooperatives and to buy out their employers with employee-ownership plans.

The general boost in personal incomes will enable many families that are stretched financially to avoid having to dig deep to help relatives and friends in dire need. In 1988, eight million adults, about five percent of the total, gave \$24 billion to twelve million persons living in other households, about half of whom were parents or adult children. Although the income levels of the providers of support is not known precisely, it can be safely assumed that many were forced to sacrifice to provide financial assistance. Assuring every household the means to self-sufficiency will minimize the need for such sacrifice.

### ***B. Eliminate the Hardships of Poverty***

Establishing economic security will also, of course, directly benefit the poor. The National Opinion Research Center provides statistical evidence in support of the conviction that «poverty demoralizes,» as Ralph Waldo Emerson put it so succinctly. In one recent survey, the center found that only 21 percent of respondents with incomes below \$15,000 considered themselves «very happy,» compared to 45 percent of those with incomes above \$75,000 who described themselves in those terms. In addition, 21 percent of the low-income people said they were «not too happy,» compared to only 6 percent of the wealthy. Improved personal finances among those who currently struggle to cope will surely lead to improved personal attitudes about life in general.

Guaranteeing everyone a living-wage job opportunity will enable most of the poor to provide for themselves and their families, thereby avoiding the humiliation and self-hatred associated with welfare and charity. Homeless people will move off the street, away from the trauma and debilitation caused by not having adequate food and safe shelter. And the number of people forced to search through garbage for food or to sleep in doorways exposed to attack will be greatly reduced.

The nation's children, many of whom are subjected to severely damaging conditions due to poverty, will be nurtured with greater care. Currently, more than one of every five children live in what is officially defined as poverty. About one-half live in impoverished households with incomes near the official poverty line.

In 1994, a blue-ribbon panel of thirty experts funded by the Carnegie Corporation of New York issued a far-reaching report based on a three-year study. This report concluded that poverty is a principal reason «millions of infants and toddlers are so deprived of medical care, loving supervision and intellectual stimulation that their growth into healthy and responsible adults is threatened» - in part because stress activates chemicals in the brain that interfere with memory and learning. The lack of stimulation in the environments of neglected children may even *irreversibly* stunt the growth of the brain by the age of three. This study led ABC News to report that for many children, «Head Start may be too late,» referring to a popular preschool program for disadvantaged children. In early 1995, two federally funded studies reported finding higher than average rates of mild mental retardation among the poor and concluded that most, if not all, of this retardation is preventable.

Establishing economic security will greatly alleviate these problems. Millions of children will no longer be forced to go hungry because their parents are unable to put food on the table. According to the Food Research and Action Center, one of every twelve American children suffers from hunger. Improved nutrition will prevent many personal and social problems that currently plague poor children.

Low-income students will no longer go to school profoundly demoralized because they know that the odds are stacked against them - that they too, like

their parents and grandparents before them, will probably end up poor. All children will know that, as adults, *at the least*, they will be able to live with a *minimum* of decency, so long as they are willing to work. These improved expectations will help liberate the natural desire to learn, enhanced by parents better able to devote more time to helping their children with learning. Holding down two jobs or otherwise struggling to survive will less frequently interfere with parents providing the care they want for their children.

Ending poverty will thus help overcome the fact that, largely because of poverty, poor children at age five score lower on IQ tests than do non-poor children. This deficit appears to be due to poverty, not other factors such as family structure or the mother's education level. «Family income is a far more powerful correlate of a child's IQ at age five than maternal education, ethnicity and growing up in a single-parent family,» reported Greg J. Duncan to the Society for Research in Child Development .

Guaranteeing adequate employment for adults will also lessen pressures to force children under eighteen to work. Child labor, after almost disappearing in this country, has been increasing since 1982. Some six million children are now employed. About one-third of these are employed illegally, often in dangerous jobs. One study in Massachusetts found that injury rates for child workers is more than three times that of adult workers.

Alienation and isolation, a problem throughout society, is even more severe among the poor. Michael Dawson and Cathy Cohen, in a study of African Americans in Detroit, found that where more than thirty-one percent of the residents of a particular neighborhood were below the official poverty line, political attitudes were markedly different from those of more affluent African Americans. In addition to expressing more support for black nationalism, the residents of these particularly poor neighborhoods were 17 percent less likely to discuss politics with their families and 12 percent less likely to attend a meeting dealing with political issues. They also found that many signs of social isolation, including lower participation in churches. «Families in such neighborhoods may have what they perceive to be more immediate and important issues» to deal with, Dawson concluded.

Ending poverty will diminish these and related problems among the poor, including substance abuse, domestic violence, child abuse, and other forms of violence which tend to be more extreme in poor communities. A 1995 Gallup Poll found that sexual abuse of children in families earning less than \$20,000 a year was seven times more frequent than in families earning at least \$50,000. Physical abuse, defined as «punching, kicking or throwing the child down, or hitting the child with a hard object on some part of the body other than the bottom,» was three times as common.

Two-parent families will be less likely to break up if both parents are able to provide significant financial support to the family. A recent Census Bureau study found that poor two-parent families were about twice as likely to dissolve as were two-parent families not in poverty. Separation rates were particularly

high in families with both parents unemployed. A study released in 1995 by the Annie E. Casey Foundation found that from 1969 to 1993, the percentage of men twenty-five to thirty-four years old earning less than what was needed for a four-person family to avoid (officially defined) poverty doubled, and so did the number of single-mother households. The increase in single-parent households is a complex phenomenon and cannot be explained by any one factor. But surely the increase in unemployment and the decline in average wages among males is one major reason for this trend. «Men with low incomes are much less likely to become married and, if they are in a married couple,» foundation staff William O'Hare reported, «they are much more likely to be divorced.»

It is important to avoid stigmatizing single-parent families, who can raise children properly with adequate support. Nevertheless, most parents prefer living with at least one other adult to help with the care of children. Individuals who earn a living wage are better able to share child-rearing responsibilities than are those who are unable to make ends meet. Ending poverty will liberate more parents to form the kind of household they prefer, including shared housing with several adults and same-sex marriages.

About nine of every 1,000 infants die in their first year of life in this country, which in 1989 ranked 24th in the world in its infant-mortality rate. The U.S. Centers for Disease Control and Prevention attributes this statistic largely to poverty, including limited access to health care. Commenting upon this study, Dr. Vincente Navarro pointed out that:

the diets of poor people often are inadequate due to financial pressures;  
many live in overcrowded conditions that enable disease to spread more easily;

poverty-related stress can lead directly to a variety of health problems.

In another study, the same center found that African Americans are about twice as likely as whites to die in the prime of life and estimated that about one-third of these premature deaths were due to «lack of money for basic medical care.» Using standard statistical methods to calculate the effect of various factors, National Cancer Institute researchers found that poverty in combination with its negative effects on education and lifestyle is the principal reason why African Americans are almost 10 percent more likely to get cancer than are whites. The abolition of poverty will greatly reduce the number of these premature deaths.

About one of every six children under six-years-old - three to four million in total - suffer from lead poisoning, which is most common among low-income families who live in old, run-down housing with peeling lead-based paint. Federal officials have recently concluded that even small amounts of lead «once thought to be safe can cause mental retardation, learning disabilities, stunted growth, hearing loss and behavior problems in children.» Expanded affordable housing, increased personal incomes, and guaranteed access to health care, as called for by any viable economic-security program, will result in significantly reduced exposure to lead among the nation's children.



Simply guaranteeing everyone access to health care will not eliminate the differences in illness and death rates between the rich and poor, which widened considerably from 1960 to 1986. Even in countries with universal health care, growing poverty is causing the poor to die at an earlier age. Dr. Gregory Pappas at the National Center for Health Statistics attributes this trend to «increasing inequalities in income, education and housing and a falling standard of living for a large segment of the ... population.» By 1986, Americans with annual family incomes below \$9,000 had a death rate more than three times greater than those with annual family incomes of \$25,000 or more.

Deaths caused by stressful living conditions will be greatly reduced when poverty is eliminated. Knowing that they can always find a living-wage job and be assured a non-poverty retirement income, lower-income people will be more secure and not so deeply torn by anxieties that undermine physical health and often lead to death.

Eight of the ten states with residents who report being in the worst health rank among the bottom fifteen in per capita income, whereas six of the ten states with residents in the best health are among the top fifteen in per capita income. Among Medicare recipients, 39 percent of those with incomes below \$10,000 report «fair/poor» health, whereas only 8 percent of those above \$50,000 do so. These correlations correspond with common sense: it's bad for your health to be poor.

Moreover, with a viable economic-security program in place, parents who want to care for their infants and toddlers at home will not be stigmatized and humiliated by an oppressive welfare system. Instead, they will qualify for in-home caregivers' grants and other support as needed to raise their very young children at home. Single mothers with low incomes, who are now much more likely to experience deep, prolonged sadness, or «depression,» will be less prone to suffer in this manner under these conditions.

Poor senior citizens will not be imprisoned in tiny hotel rooms in high-crime neighborhoods, afraid to leave the building, as they are now, for their social-security payments will enable them to obtain decent housing. And minimal non-poverty incomes will enable disabled persons to obtain the basic necessities to which all citizens are entitled. People who have been deeply discouraged by the historic lack of employment opportunities, severely shaken by the trauma of being homeless, or struggling to overcome a substance abuse problem will more easily participate in support services to help them to get their lives together, for the expansion of public-service employment will include increased funding for peer-counseling programs and other relevant services. The new, genuine economic opportunities afforded by the abolition of poverty will give participants in such programs added incentives to participate fully. In addition, a federal economic-security program will increase funding for peer counselors to provide support and on-the-job training for people entering or re-entering the job market in need of such assistance.

In all of these ways, those who are now poor will directly and immediately

benefit from implementing economic security for all. Many of these benefits will reduce pressure on unnecessary public expenditures. As reported in *Dollars & Sense*:

According to estimates by Dr. Harvey Brenner of Johns Hopkins University, each additional percent of unemployment translates into an additional 3,300 commitments to state prisons, 4,000 commitments to state mental hospitals, 920 suicides, and 37,000 deaths (20,000 of those from heart attacks).

The entire society pays the price for these «side-effects,» not just the poor.

### ***C. Facilitate Positive Cultural and Political Change***

Ending poverty will also cultivate positive cultural change. Greed, ruthless competition and relations based on domination, all of which are fueled by economic insecurity, will diminish. A foundation of economic security will encourage a culture rooted in cooperation, mutual respect, and the natural tendency toward sympathy with others.

In 1883, Henry George wrote, «...the fear of want stimulates the lust for wealth, and the rich thief is honored while honest poverty is despised.» The situation today is much the same, as a deep-rooted selfishness permeates our country. Children learn that their «success» is dependent on the «failure» of others, only a few will «make it,» and everyone else will «lose.» Our schools still distribute grades according to the infamous «bell curve,» which is based on an assumption that some natural law determines the distribution of quality throughout the universe, even though test questions are routinely changed to manufacture the predetermined «natural» distribution.

Authority figures, including a current rash of pop-psychology gurus, psychiatrists, psychologists, and all sorts of New Age Teachers who preach one form of self-development or another, legitimize this self-centeredness. Their strategies generally reduce love to «you scratch my back and I'll scratch yours,» or «when you learn to love yourself, *then* you can love others.» These formulas ignore the profound gratification associated with serving others unconditionally while *at the same time* taking care of oneself.

Self-absorption and ruthless competition promote severe anxiety and a widespread lack of self-confidence, for under this scheme everyone is always inferior to someone. This competitiveness feeds a downward spiral of increasing self-centeredness throughout society. Many Americans seem stuck in a brittle defensiveness trying to protect themselves from facing their own weakness. A preoccupation with appearances, being accepted by others, making lots of money, shopping, and «having fun» has become the focus of life.

The existence of poverty, unemployment, and homelessness contribute greatly to the underlying insecurity that fosters this self-absorption. Economic insecurity brings out the worst in people. Ending poverty will make it easier to bring out the best in people and make possible the transformation of American society. A foundation of economic security will encourage cooperation, compassion, community, and natural human support. The dignity of all beings will be af-

firmed throughout society, as people learn to treat one another with greater respect. Guaranteeing basic economic security will facilitate a stronger appreciation for diversity and an increased understanding of our interdependence with one another and the environment. By securing universal access to basic material necessities, abolishing poverty will liberate society to pay closer attention to non-material concerns such as the quality of life, personal and spiritual development, and human service. We can then more easily dedicate our lives to «the pursuit of truth, beauty, and justice,» as Emerson phrased it.

We must begin now to spread these alternative values. A substantial degree of personal and cultural transformation is a necessary prelude to political and economic transformation. But so long as poverty persists as a constant threat to personal security, this new culture will be suppressed.

Insuring economic security will also expedite positive change on a number of closely-related political issues. There will be less pressure to exploit the environment or to go to war «for the sake of jobs,» for everyone will at least be able to avoid poverty. A diminished demand for jobs will also subdue the bidding war between local and state governments for new industries in order to create jobs. This «race to the bottom» has led to offering tax breaks to lure new businesses, thereby undercutting the ability to raise needed revenues for vital public services.

Both urban and rural environments will be cleaned up and improved by people who are now unemployed or underemployed. Tree planting, urban gardens, wetlands restoration, and family farming will be expanded. Small towns and rural economies will be strengthened and rendered more sustainable, which will enable many people to leave crowded cities to develop new, smaller-scale communities in rural areas.

Once economic security is established in this country, it will also be much easier to stop the exploitation of other countries and instead aid them to eliminate poverty in their own countries. Closing the gap between rich and poor nations will reduce the chance of war between nations, just as reducing inequality in our own country will reduce violent crime, riots, and other forms of domestic conflict. When others do the same in their own countries, we can abolish poverty world-wide and bring within reach the age-old dream of peace on earth.

#### ***D. Do the Right Thing***

As considered above, there are many self-interested reasons for ending poverty, from the direct self-interest of the poor to the «enlightened self-interest» of the wealthy. As Seneca put it almost 2,000 years ago: «Our relations with one another are like a stone arch, which would collapse if the stones did not mutually support one another.» Establishing economic security will benefit everyone.

But there is another reason to end poverty: it is the right thing to do. It is not enough to feel sympathy for the victims of poverty. One must act. In the words of William Wordsworth, «Worse than idle is compassion/ If it end in tears

and sighs.» If one sees a baby drowning in a river, one is compelled to try to save it. If one sees several babies floating downstream, one is compelled to go upstream to try to stop the monster who is throwing the babies into the river. As the Trappist monk Thomas Merton commented, when one encounters suffering, one is «summoned to self-judgment before the bar of conscience to see whether, in fact, some choice or some neglect ... has had a part in this suffering.»

Helping individuals, one-by-one, to cope is noble, but insufficient. Doing all that one can to eliminate the cause of needless suffering is also necessary. «America loves a child in the spotlight of tragedy and pain,» commented Burt Harvey, past president of the American Academy of Pediatrics. «But America doesn't really care for children as a whole.» To truly care about economic insecurity involves wanting to change governmental policies that limit economic opportunity. «The paradigm example of moral behavior is behavior that prevents cruelty,» Avishai Margalit has written in *The Decent Society*, in which he argues «a decent society is one that eradicates abuse.» Surely depriving human beings of the means to live decently constitutes a form of cruelty that any decent society should aim to prevent.

Whenever action to change public policy is possible, concern for human suffering requires that we make the effort. «We are called to play the good Samaritan on life's roadside; but that will be only an initial act,» wrote Martin Luther King. «One day the whole Jericho road must be transformed so that men and women will not be beaten and robbed as they make their journey through life.»

All of the world's religions affirm compassion and the sharing of material resources. A concern for one's neighbors is a natural part of being human. In the private sphere of one's home, the joy of giving is easy to see. The challenge is to extend that love to one's neighbors, indeed, to all life. Genuine love is all-inclusive and unconditional. It asks for nothing in return.

As reported in the *Bible*, the early Christians adopted the teachings of Jesus strictly: «No one said that any of his belongings was his own, but they all shared with one another everything they had.» This precedent need not be followed literally to lead a moral life. But the example of Jesus and the early Christians stands as a standard calling the modern world to avoid an excessive concentration of wealth that imposes poverty upon large numbers of people.

After advocating «social action to restore violated rights to the oppressed, to create work for the workless, so that the hungry may eat and that everyone may have a chance to earn a decent wage,» Merton wrote:

It has unfortunately been all too easy in the past for the man who is himself well fed to entertain the most laudable sentiments of love for his neighbor, while ignoring the fact that his brother is struggling to solve insoluble and tragic problems. Mere almsgiving is no longer adequate, especially if it is only a gesture which seems to dispense from all further and more efficacious social action.... The individual gesture, however commendable, will no longer suffice.

A life dedicated to serving all humanity can be more rewarding than merely serving oneself, one's family, or one's country. Universal love goes beyond these

artificial, arbitrary boundaries. There is no self, family, or country apart from the web of life. It is not possible to truly love a part of life without loving all life. One either loves all life or one does not truly love; exclusive love is no love at all. All human beings are unified in that they all come from a common source. To help or harm another human being is to help or harm oneself.

Most people recognize these realities and share in common a sympathy for suffering wherever they see it. And they would like to support effective efforts to establish justice for all. Unfortunately, the prospects for positive action are usually so dim, discouragement often sets in. People resign themselves to only taking care of themselves, their family, and a small circle of friends. The challenge today is to allow inspiration to fill our spirits so that the goodness of humanity can be fulfilled. We cannot find hope through will power, but we can be open to it finding us. Nor can we know the results of our action. But we must do all that we can, one day at a time.

«There but for the grace of God go you or I» reflects a recognition that differences between the poor and the nonpoor are superficial compared to their common humanity. The tendency to be judgmental toward the poor and to blame them for their condition disappears when one acknowledges that one's good fortune is largely a matter of luck. The humble awareness that each person is no more than a leaf on a tree leads to a respect for others and compels us to support their right to basic necessities. The more people who are not poor let go of pride and arrogance and the mistaken belief that they deserve to be comfortable because they have earned their comfort, while the poor deserve to be poor because they are lazy and irresponsible - the more ordinary Americans overcome these deeply ingrained attitudes which are imbedded in people by the entire society, the more we will allow our hearts to guide us to do what is right: guarantee economic security.

Though we need to be willing to act without knowing the consequences, we still need to make our best effort to be successful. We must do our homework and carefully devise the best possible strategy to maximize our chances of success. Toward this end, we need to understand the nature of economic insecurity in the United States as fully as possible - the subject of the next chapter.

## **Chapter Eleven: Political Action**

- A. The Personal is Political
- B. Non-violence
- C. Fundamental Change
- D. Dramatic Change
- E. Democratic, Supportive Organizations
- F. Decentralized, Innovative Methods
- G. Unifying the Movement
- H. A 15-Step Strategy to Establish Economic Security
- I. Summary

Personal and social change, as discussed in the previous chapter, can contribute indirectly to political reform by altering cultural values and preparing people for effective political action. «The personal is political» in many respects. But the word «political» retains a very particular meaning in reference to the formation of governmental policy. Personal and social change alone will not alter public policy. We must engage in the political arena directly to achieve that goal.

Public policies do not form spontaneously; they result from the application of political pressure. Individuals and organizations mobilize to persuade public officials to take a certain course of action. Toward this end, activists write letters, make phone calls, meet with officials, conduct demonstrations, hold press conferences, appear on the media, call talk shows, circulate petitions, distribute literature, convene public meetings, help certain candidates get elected, testify at hearings, and organize other people to do the same. If sufficient pressure is applied in this way, policymakers respond.

Political neutrality is impossible. As Mohandas K. Gandhi said, «...[P]olitics encircle us today like the coil of a snake from which one cannot get out, no matter how much one tries.» If we do nothing to influence public policy, we help those who do. Inaction is action. The powers-that-be welcome counter-institutions, self-help movements, alternative cultures, and separatist efforts that do not fundamentally challenge official policies.

Those who want to establish economic security must mobilize politically to accomplish it. The time to begin this mobilization is now. The devastation inflicted daily by current policies requires immediate action. Each individual must decide how to act. But if we are to establish economic security, concerned individuals need to enter the political arena, endure personal confrontations, learn from their mistakes, and risk defeat by putting their bodies and souls on the line. If we prepare now, the time will come, sooner or later, when major progress will be possible.

Failing to assume ongoing political responsibility beyond periodic voting leaves a void. Those who are not active politically on a regular basis miss out on the deep gratification that comes from doing all that is possible to prevent suffering. Anyone who knows that the official policy of the federal government is to needlessly create and perpetuate poverty and economic insecurity is duty-bound to try to change that policy.

When we encounter injustice, as the Trappist monk Thomas Merton commented, «[we are] summoned to self-judgment before the bar of conscience to see whether, in fact, some choice or some neglect [of our own] ... has had a part in this suffering.» Avoiding political responsibility is self-destructive; it suppresses compassion and destroys integrity. As the heroine tells her cowardly father in the film *The Wild One*, «If we do nothing, we're no better than they are.» Or, as Bob Dylan sings, «What good am I, if I just turn my back while you silently die?»

### ***A. The Personal is Political***

The eight elements of personal and social change considered in the previ-

ous chapter can enhance political action, especially in the long run. Compared to impersonal bureaucracies that use people as robots to achieve narrow objectives, humanistic organizations can be far more productive. By taking what we learn in these eight areas into our political work, we can create political organizations that foster personal growth and mutual support.

### **1. Controlling Prejudice**

Organizations with diverse memberships benefit from broader input from a variety of viewpoints. Since no one person and no one group holds a monopoly on wisdom, people from different backgrounds bring unique information to the decision-making process. This wealth of diversity contributes to wiser decisions. Until we conquer the deep divisions of race and class in this society, we will never be able to unite and exercise a truly democratic voice. When we do, this country will experience a profound redemption.

### **2. Controlling Arrogance**

Organizations with members who treat each other as equals elicit more enthusiasm from their members. Judgmental assumptions of superiority are a cancer to democracy. Lack of respect for others because of their background discourages participation. The belief that a particular individual or group automatically deserves to run an organization undermines the development of new leadership. Arrogance may help win a victory or two in the short term. But sustained success requires mutual respect, so that «followers» will themselves learn to exercise leadership. If we are to be successful in this effort, we need all the leaders we can get, regardless of their origins. The quality of a person's effort is what counts, not where they come from.

### **3. Controlling the Lust for Power**

Organizations that operate democratically build memberships who «own» the organization and will therefore contribute more energy to it. «Of the people, by the people, and for the people» sums up the aim of democracy. The essential goal of a democrat is the personal, social, and political empowerment of all people throughout society. While we may never attain that goal completely, we must constantly strive toward it. Unlearning our highly competitive conditioning and learning to avoid domination (and submission) is an ongoing process, which we need to practice constantly. As we do, our political organizations will become stronger because, rather than blindly following charismatic leaders, members will exercise control democratically.

### **4. Affirming Self-Determination**

By encouraging members to discover and respect their deepest personal needs, political organizations will develop members who are strong, independent and creative. Self-determination understood in this manner has a spiritual dimension, as reflected in the following statement by Gandhi:

As I wish to live in peace in the midst of a bellowing storm howling round me, I have been experimenting with myself and my friends by introducing religion into politics ... the religion which transcends Hinduism, which changes one's very nature, which binds one indissolubly to the truth within and which ever pu-

rifies. It is the permanent element in human nature which counts no cost too great to find full expression and which leaves the soul utterly restless until it has found itself, known its Maker and appreciated the true correspondence between the Maker and itself.

Gandhi's language does not work for everyone, and no words are adequate for so complex a subject. But Gandhi is touching on an essential point here. The soul (or self) yearns to «find itself,» «find full expression,» and experience unity and harmony with the source of its creation. True self-determination, or self-fulfillment, is not possible without this process of finding oneself. This discovery can liberate enormous energy for political struggle and needs to be affirmed by political activists.

### **5. Controlling Greed and Materialism.**

Historically, many, if not most, political organizations have been excessively concerned with the material interests of their own members. Self-interest is not wrong; it is one legitimate motivation. But when self-interest becomes a group's driving force, a self-destructive imbalance sets in.

Political organizations should give support to other like-minded organizations because of its inherent value. But it also serves self-interest, for organizations that give, will receive. We need to learn how to avoid the lure of material success that involves turning our back on others. In the long run, people of all income groups will benefit more from joining forces with each other to demand basic economic security for all than by buying into the false promise of a self-centered life focused on spending money and identifying with the wealthy. People who know that they will be able to make ends meet can more easily enrich themselves in non-material ways.

### **6. Handling Anger Effectively**

Organizations that struggle for positive change with an attitude of compassion will draw energy from people who are turned off by activists who merely vent their anger. Deep feelings of love are a powerful source of motivation. Most of us have heard enough ranting and raving; we need caring people and the opportunity for productive work.

On ABC's Nightline, Buck O'Neal, a retired black baseball player who suffered immensely from racism throughout his life, commented, «Anger, yes, but not hatred. A man remains in ignorance as long as he hates. I hate what someone does, but I don't hate him.» All of us need to learn this lesson and not allow our anger to turn into hate. We have no right to judge another person's essential character; we can only criticize their actions. Our campaign should be open to everyone regardless of background, and we should avoid name-calling, which cuts off communication with people who are potential friends and allies.

Neither should we demonize our opponents, even when it helps to temporarily mobilize political pressure. As discussed in Chapter Nine, our political-economic system operates on automatic pilot steadily concentrating wealth and power in the hands of fewer and fewer people - until there is active intervention to redistribute resources or the system crashes temporarily. Under these condi-



tions, we cannot blame any particular individual or set of individuals. As Jonathon Kozol said, «Ultimately it is all of us.» Each of us supports the system in countless ways and each of us could have done more to establish justice for all.

### **7. Promoting Self-Directed Learning.**

Organizations that encourage their members to continuously study and reevaluate the issues at hand will benefit from new-found wisdom. Education is a life-long process. We need to regularly pause, analyze, investigate, research, and reformulate a plan of action. Changing conditions require modifications in strategy. We must steadily strive to understand the situation as fully as possible. An open, democratic process involving the entire membership in the process of setting goals periodically is an essential element in continuing education.

### **8. Engaging in Moral Action**

Organizations that stay focused on long-term goals will develop members who are willing to risk defeat. We need to cultivate the courage and commitment to act with no certainty about the consequences. The more people stick to their convictions, the more they will be surprised by unanticipated victories. Short-term compromises that pave the way for further change are often necessary. And we need to make every effort to be successful. But we must never settle for less than complete justice. We can never know the future, but we can act *as if* the great transformation we need is possible.

## ***B. Nonviolence***

In these ways, personal, social, and political empowerment nourish each other in an upward spiral of creative growth. This holistic empowerment is rooted in the philosophy of nonviolence practiced by Mohandas K. Gandhi and Martin Luther King, Jr. Concerning Gandhi, King wrote:

As I delved deeper into the philosophy of Gandhi ... I came to see for the first time its potency in the area of social reform. Prior to reading Gandhi ... I had about concluded that the ethics of Jesus were only effective in individual relationships. The «turn the other cheek» philosophy and the «love your enemies» philosophy were only valid, I felt, when individuals were in conflict with other individuals.... But after reading Gandhi, I saw how utterly mistaken I was. Gandhi was probably the first person in history to lift the love ethic of Jesus above mere interaction between individuals to a powerful and effective social force on a large scale.

Gandhian nonviolence is more than a political strategy; it is a way of life. In 1950, in the introductory note to *Nonviolent Resistance*, Bharatan Humarappa summarized Gandhi's philosophy with the following words:

For the required soul-force the individual has to discipline himself in self-control, simplicity of life, suffering without fear or hatred, recognition of the unity of all living beings, and whole-hearted and disinterested service of one's neighbors.... [It] is a case of appealing to the reason and conscience of the opponent by inviting suffering on oneself.... It means mass resistance on a nonviolent basis against the Government when negotiations and constitutional methods

have failed.... Such Civil Disobedience demands on the part of the people disciplined group action [and] infinite capacity for suffering without retaliation ... [which] need to be built up steadily among the people. They have to [learn], for example, cooperation, communal unity, fearlessness, consideration for the social good, self-help and resourcefulness, and have to have physical, mental and moral strength.... [I]t presupposes day to day non-political constructive work aiming at the all-around development of the individual from cradle to the grave.... Gandhi showed that nonviolence to be effective requires constructive effort in every sphere of life, individual, social, economic and political ... [by] building up brick by brick with patience and industry a new nonviolent social and economic order.

Catholic activist Dorothy Day touched on this approach when she commented:

As you come to know the seriousness of our situation - the war, the racism, the poverty in the world - you come to realize it is not going to be changed just by words or demonstrations. It's a question of living your life in a drastically different way.

This transformation does not require the creation of a totally «new man» or «new woman.» Rather, it requires a shift of attitude to allow one's compassion to express itself more fully, rather than being suppressed by ego-centered concerns. When this happens, ego-centeredness fades and we begin to love others as we love ourselves. By actively caring about everyone, we find a new balance in our lives.

### ***C. Fundamental Change***

Democratic political action requires that activists pay attention to these underlying values. Merely mobilizing people to win easy, short-term victories can easily be manipulative. Clarity and agreement concerning ultimate objectives are necessary to avoid using people for the sake of some hidden agenda.

Many political activists focus only on narrow goals. Examples of this approach include organizing to get more beat cops in one's neighborhood, establishing rent control in one's city, electing a particular candidate, or lobbying for a minor change in national legislation.

Other organizations recruit individuals who share a certain identity, such as being homeless, a welfare recipient, disabled, female, African American, or a senior citizen. Many of these groups provide valuable services for their members, such as helping them get unemployment benefits, find a job, or secure housing. These services build a loyal base of members who become involved in a social network that can be mobilized for periodic political action.

These methods - focusing on winnable objectives, organizing groups based on identity, and integrating service delivery with political action - have often been effective and should continue to be included in any democratic political strategy. Membership in these groups can be personally affirming and empowering and provide a base for more effective coalitions. Strong local organizations can also monitor the use of federal revenue-sharing money and push to assure

that it is used properly and effectively and use their knowledge of local conditions to document the need for increased federal funding.

But these strategies are not enough. Organizing only on the basis of group identity undermines the broad-based unity that is needed for fundamental change. Dealing only with local issues ignores the fact that many problems are created in Washington and therefore cannot be solved at City Hall. Proposing only short-term, winnable objectives fails to help build a consensus on longer-term changes that are needed. Moreover, temporary, single-issue coalitions do not develop an enduring support base. For these reasons, grassroots organizations need to have a national as well as a local focus and explicit long-term goals as well as short-term goals.

#### ***D. Dramatic Change***

We must give careful attention to what kind of program will awaken interest among low-income people, whose active participation in a movement for economic security is essential. The poor and near-poor tend to support proposals for economic security, but they also tend to be discouraged. Piecemeal reforms are not likely to excite them; they want major changes. Likewise, proposals that are lengthy and complex hold less potential than do those that are brief and clear. And the timetable needs to envision rapid change; we cannot expect large numbers of poor and near-poor people to be motivated by possible changes in far-distant future.

This book is based on the assumption that a broad, ongoing coalition can unite behind a demand that the federal government establish minimal material security for all. In this way, we can overcome the traditional division of the middle-class from the poor and build a cross-class alliance, including at least some wealthy people, that can persuade Congress and the President to adopt and implement such a program. Historian Garry Wills has stated, «President Clinton has wanted to help the middle-class, and help the poor, but he has not linked the two.» Clinton has spoken mostly to the «middle class» and has been relatively quiet about his few antipoverty proposals. In contrast, we need to develop proposals that explicitly help unify the broad majority of the American people.

It's hard to argue that anything, other than avoiding the direct loss of life, is more important than assuring that all people have a reasonable opportunity to meet their basic human needs. Politics is a matter of priorities. As President Kennedy said, «To govern is to choose.» Since everything can't be done at once, it seems imperative to build a powerful grassroots movement for economic security - especially since this movement could address other issues once this objective is achieved.

#### ***E. Democratic, Supportive Organizations***

A powerful, grassroots economic security movement that can sustain itself over time will have to be democratic. In the past, most political organizations have been impersonal and authoritarian. They have manipulated and used their

members as functionaries to achieve concrete goals and, far too often, to boost the political careers of their leaders. Even when successful in the short term, these organizations have tended to decline rather quickly, partly because they have been so dependent on charismatic leaders. Implementing economic security will require maintaining enormous political pressure over the course of many years. A broad-based, democratic coalition will almost surely be necessary to achieve this goal.

This effort must also be humanistic. It must foster personal empowerment and facilitate mutual support among its members. Events that encourage spontaneous friendships and bring diverse people together to celebrate their common humanity must be part of political work. Singing, dancing, and rejoicing together is central to good politics. Political organizations of this sort enable personal growth, social change, and political reform to reinforce one another. Becoming more fully human individually makes it possible for people to contribute more effectively to political communities that better sustain continued personal growth.

Political action is a means to an end. For many political activists, however, power is the objective and winning is its own reward. Such individuals are willing to compromise any principle for the sake of personal gain, so they use others as stepping stones for their own advancement. Whatever is required to win is acceptable. Other activists who seek power not primarily for themselves but to improve living conditions for disadvantaged people also justify ruthless and dehumanizing methods for achieving apparent progress. For both groups, the end justifies the means.

But, as Aldous Huxley wrote, «The end cannot justify the means, for the simple and obvious reason that the means employed determines the nature of the ends produced.» Means become ends. To achieve lasting good, means and ends need to be consistent. The means should model the end. If our aim is to create a society that respects the equal value of all people, our political organizations should do the same. The essential goal of democratic political activity is to establish public policies that nurture personal growth, community, and democracy. We need economic security not only because justice requires it, but also because it will serve these larger goals. Our political organizations, consequently, should operate democratically and in a manner that strengthens a sense of community among its members.

Building a broad-based movement to establish economic security will also require that we treat other organizations with respect. There is no one correct manner of political engagement. Some will be militant and disruptive, whereas others will be moderate and reach out to the mainstream. Some will engage in media relations and lobbying, occasionally accepting compromises that are hard for others to swallow. Some will fight their battles in the courtroom. We need to accept these differences and learn to work together without insisting that everyone adopt the same approach.

### ***F. Decentralized, Innovative Methods***

The movement will also require developing our own means of communication. Less expensive, more direct methods of communicating are needed to counter and add to the misinformation common in the mass media. New desktop publishing and electronic technologies, including computer networks, make this task easier. The mushrooming of small magazines, the growth of the Internet, cable-TV, and the strength of small-press publishers will help as well.

In addition, door-to-door precinct work will play a central role in overcoming expensive political advertising. We must build an extensive grassroots network rooted in personal communication. The success of the grassroots Legislative Electoral Action Project (LEAP) in Connecticut in 1994 and other grassroots campaigns around the country demonstrate that sustained, face-to-face contact with voters can produce victories. Those with money and power who favor current policies will be able to dominate radio and television into the foreseeable future because they can pay for coverage. Those who challenge the status quo will have to develop less expensive ways to communicate.

During the 1930's, Huey Long's Share the Wealth movement, Upton Sinclair's End Poverty in California (EPIC), Dr. Charles Townsend's army of the aged demanding a pension plan, and the National Unemployed Council sponsored effective campaigns with limited resources and small, local organizations. In the 1970s and 1980s, the highly-successful movement against nuclear power in this country was rooted in a loose network of small «affinity groups.» These efforts suggest that a movement for economic security will need to have a similar decentralized structure.

### ***G. Unifying the Movement***

Signs of growing interest in economic-security issues are cropping up throughout the country. Although they do not yet see themselves as part of an «economic-security movement,» numerous organizations are fighting for increased economic opportunity in one way or another. These efforts include:

- Labor unions are organizing for legislation to limit the ability of employers to bust unions. The head of the California labor movement, John Henning, has proposed a global union convention to coordinate international organizing activities.
- Environmental organizations are promoting sustainable forms of economic development that create jobs and protect the environment.
- The National Organization for Women and others are demanding more quality child care and equal pay for equal work.
- The Coalition on Human Needs, the National Welfare Rights Union, and others are resisting efforts to impose time limits to force mothers off welfare so long as living-wage jobs are not available.
- The National Coalition for the Homeless and other state and local homeless advocacy organizations are combating efforts to criminalize poverty and are insisting upon housing and support services for homeless people.

- Church groups throughout the country are working with organizations such as the Industrial Areas Foundation to build alliances between the poor and the middle-class to challenge local policies at City Hall.

- The Center for Community Change and others are obtaining needed capital and technical assistance for economic development projects in low-income neighborhoods.

- The National Family Farm Coalition is struggling to preserve family farms, sustainable agriculture, and the vitality of rural economies.

- The Leadership Conference on Civil Rights and other civil rights organizations are agitating for equal economic opportunity for people of color.

- Native American tribes are demanding a redress of their grievances and the opportunity to develop their ability to be self-sustaining.

- The American Association of Retired People and other organizations of senior citizens are becoming increasingly active with regard to age discrimination and the decline of private retirement plans.

- The National Chamber of Commerce and the National Association of Manufacturers are becoming more vocal in opposition to high interest rates imposed by the Federal Reserve Bank.

- Quaker-led groups in urban areas are organizing nonviolent «squats» to occupy abandoned buildings.

- Tax reform associations are placing initiatives on the ballot to shift burdens to those who can better afford to pay.

- The rapidly growing Labor Party Advocates of America, a union-based project to build an independent political party, is making «a full employment economy» central to its efforts, as are other similar efforts.

These activities are developing a network of citizens concerned about the need to increase economic opportunity. The question is how to build on these rumblings and create an effective, unified movement. As living standards for most Americans deteriorate, more people need to realize that many groups working on various economic issues share a common interest: economic security for all. Standing together to support one another is critical. No one group is likely to get very far unless all groups unite behind demands that benefit everyone. A broad coalition is necessary to expand economic opportunity significantly.

In recent years, powerful coalitions have come together to oppose the nomination of Robert Bork to the Supreme Court and the passage of the North Atlantic Free Trade Agreement (NAFTA). But these were temporary coalitions. What is needed is a similar coalition with a grassroots, democratic structure to mobilize pressure for economic security.

To persuade Congress to pass legislation to institute universal economic security, we need a movement dedicated to the personal, spiritual, social, political, and economic empowerment of all people. To build this movement, we must overcome widespread skepticism and inspire large numbers of people to get involved. The following strategy addresses how we can mobilize momentum toward this goal.

## ***H. A 15-Step Strategy to Establish Economic Security***

This plan is not a final blueprint, but a starting-point for discussion. This strategy is presented as a series of future events described in the present tense, though history surely will not unfold exactly as pictured here. The process of building any movement must be trial-and-error. Rapidly changing circumstances require a continually evolving strategy crafted by the movement participants themselves. The fifteen steps below outline measures that seem necessary for an economic-security movement to be completely successful. But if this movement matures, its course will be impossible to predict precisely.

### **Step One:**

#### **Action/Support Groups**

Growing numbers of people become involved in the economic-security movement. Members of existing advocacy organizations, labor unions and religious groups increasingly take on national economic-policy issues. They lobby Congress on legislation already introduced, and they begin to study what new legislation is needed. These activists recruit friends and neighbors to join this effort.

Many of these activists pledge at least five hours a week to help build the economic-security movement. They form action/support groups that meet weekly, including informal social events. Each group consists of 8-15 people. At these gatherings, members discuss their political activities, reflect on their process of personal growth, provide mutual support, and increase their understanding of national economic policy.

Some groups are started by existing organizations and consist only of members from that organization; others include members from various organizations; still others consist of friends and acquaintances who belong to no other organization. All action/support group participants regularly engage in political activity on national economic-policy issues, including writing cards and letters to public officials. This common experience enables them to help each other sharpen their political skills. Some of these action/support groups meet privately on the Internet, making decisions by exchanging electronic messages. When a group becomes solidified, some of its members often help start another group, especially when the original group begins to exceed 15 members.

### **Step Two:**

#### **A Planning Committee for a National Economic Security Congress**

As more action/support groups organize throughout the country, representatives from these groups form a planning committee to organize a National Economic Security Congress. The planning committee gathers endorsements from organizations and individuals for the Congress based on the following guidelines:

- The mission of the congress is to promote personal growth, mutual support, spiritual empowerment, and political action for a federal economic-security program.

- The congress will adopt a national legislative program and an action plan for getting this program adopted.

- Delegates to the congress will represent action/support groups of 8-15 people who will devote at least five hours a week for at least nine months to prepare for the congress.

- Each action/support group will be encouraged to submit written proposals for consideration at the congress.

- Written proposals to be considered and voted on at the congress will be distributed well in advance so all action/support groups can discuss them prior to the congress.

These guidelines are adopted to provide a basis of unity and to assure that that the congress will be organized in an open, informed, deliberate, and democratic manner. The congress eventually is endorsed by a broad range of advocacy and religious organizations and unions. Many of these endorsing organizations establish their own action/support groups to prepare for the congress.

The planning committee invites ongoing action/support groups to send representatives to the congress. The committee also actively encourages and supports the formation of additional action/support groups. Each action/support group develops its own recommendations for consideration at the congress and evaluates recommendations developed by other groups prior to the congress.

Nine months prior to the congress, these action/support groups begin using a manual developed by the planning committee. This manual guides each group through developing its own recommendations for the congress. The manual encourages each group to define its own issues, conduct its own research, and develop its own proposed plan of action. As the time for the congress approaches, the planning committee forwards to each action/support group the recommendations that have been developed by the various action/support groups. Each group forms its own conclusions concerning these recommendations and selects delegates to send to the congress.

By the time of the congress, 100 action/support groups with a total of 1,200 participants are meeting regularly. Many of these individuals, as well as others who do not participate in an action/support group, participate in Internet conferences, open to the general public, to exchange ideas and information.

### **Step Three:**

#### **The First National Economic Security Congress**

At the congress itself, 300 delegates representing 100 action/support groups from throughout the country meet for several days. They form small support groups, participate in joyous celebrations, compare the recommendations that have emerged from their nine months of study and reflection, and hammer out a consensus for how to move toward economic security for all.



## **Step Four: A New National Coalition**

Following the congress, a new national coalition forms to organize support for the goals adopted by the congress. Member organizations of the coalition begin organizing activities to further this plan. These activities include:

**COMMUNITY DIALOGUES.** A number of organizations throughout the country conduct community dialogues with people from diverse backgrounds to encourage the participants to look at and move beyond their resentments and prejudices toward people of other classes. These dialogues take various forms, such as the workshops conducted by Outward Bound during which middle-class people spend the weekend as if they were homeless, and the «Hunger Dinners» conducted by Oxfam during which most participants eat as if they were typical global citizens, while a few eat in a manner to which the wealthy are accustomed.

**PUBLICITY AND OUTREACH.** The coalition begins an extensive publicity campaign to inform the general public concerning its program and activities. Bumper stickers reading «Economic Security For All» appear throughout the country. Posters presenting the coalition's program are placed in storefront windows. Coalition representatives appear on radio and television talk shows and public-affairs programs. Coalition members discuss the coalition program on Internet conferences and recruit friends and neighbors. Within a year, 40,000 new members have joined coalition organizations to advance the movement.

**ECONOMIC SECURITY LEARNING CENTERS.** With support from foundations and philanthropists, member organizations in various cities establish «Economic Security Learning Centers.» A broad cross-section of users utilize these multimedia libraries to increase their political understanding.

The libraries are used primarily for self-directed exploration and study. Center materials include books, magazines, and other printed materials, as well as audio and visual tapes and equipment, with headphones, including cable and/or satellite television hookups. The video library includes feature films as well as documentaries and slide shows. The audio library includes political music as well as lectures and discussion. Users connect with the Internet free-of-charge, thanks to foundation grants given to subsidize low-income access. The Economic Security Learning Centers also organize support groups, self-help groups, action/support groups, discussion groups, seminars, lectures, and other events and activities to increase public understanding of political issues and promote personal and social change. At these centers, people are able to learn print and photo journalism and video production through the production of educational materials that are used to strengthen the movement. Kitchens enable members to eat together more cheaply and to serve community meals.

**PRECINCT ORGANIZING.** The new coalition organizes precinct workers who go door-to-door in their own neighborhoods to enlist support for positions adopted by the coalition. Month after month and year after year, these precinct workers get to know their neighbors, register voters, discuss political issues

with them, distribute educational literature, encourage people to support the coalition's position at the polls, and organize neighborhood parties and other social events.

### **Step Five:**

#### **The First National Dialogue on Economic Security**

The next year, the coalition organizes the first National Dialogue on Economic Security. The principal purpose of this event is to enable the participants to share their ideas concerning strategy, get media coverage, and help build momentum for the economic-security movement. These dialogues are based loosely on the teach-ins that were used effectively to build opposition to the Vietnam War, but are more open and participatory.

Approximately 50,000 people participate in these dialogues in forty locations in twenty-five cities. More than one dialogue is held in some cities. The focus of each event is: how can we implement the economic-security program?

Each dialogue is structured to maximize individual participation. Members from the committee that organizes each event serve as neutral facilitators. The purpose is to brainstorm for ideas, form recommendations, and encourage people to think and talk about the issues. Within the next few weeks, thousands of new members join member organizations of the coalition and forty new action/support groups form.

### **Step Six:**

#### **Intermediate Federal Legislation**

While building support for the long-term program, the new national coalition focuses on lobbying for immediate passage of partial legislation that will move the country in the direction of guaranteed economic security. Committees in key Congressional districts lobby their representatives to support this legislation. In many cases, local coalitions engage in nonviolent civil disobedience to press the point home. Within two years, Congress passes this bill and the President signs it into law.

By getting people involved in working for this legislation, the congress builds a network and a foundation for the future. The success of this effort brings increased attention to the coalition. Thousands more new members join to help advance its program. Local committees run candidates in opposition to incumbents who voted against this intermediate legislation. Many of these candidates are successful, serving notice to others that the coalition is a major political force.

As the movement becomes more powerful and increasingly uses civil disobedience as a tactic, law enforcement officials begin to seek stiffer penalties from judges and juries. Felony conspiracy charges are filed in some cases. Intelligence agencies leak embarrassing and sometimes false information to the media in attempts to discredit movement leaders. Paid informers and agents try to disrupt movement meetings and encourage violent activity. In the face of this repres-

sion, movement activists remain steadfast in their commitment to nonviolence and open, democratic decision-making. Without trying to judge underlying motives and identifying «enemies,» they insist that meetings be conducted democratically and revoke the membership of those few people who repeatedly try to disrupt meetings by speaking without being recognized by the facilitator.

### **Step Seven:**

#### **The Second National Economic Security Congress**

Two years after the first congress, the coalition organizes the second National Economic Security Congress. Nine hundred representatives - three times the number that attended the first congress - meet to celebrate, be mutually supportive, and debate and vote on proposals that have been circulated in advance of the congress. Representing 300 action/support groups with some 4,000 members, they modify and update the policies adopted at the first congress. The action/study groups participating in the Congress are affiliated with organizations endorsing the Congress with a total membership of more than 200,000.

### **Step Eight:**

#### **The Second National Dialogue On Economic Security**

Later that year, the second National Dialogue on Economic Security is conducted. This time, almost 100,000 people in more than 35 cities participate. Media coverage is extensive and the number of people supporting the movement increases following the dialogues. Many of these new activists help to implement some of the ideas that surface for the first time at these dialogues.

### **Step Nine:**

#### **The Third National Economic Security Congress**

The third National Economic Security Congress, with 3,000 delegates representing 1,000 action/support groups, is held two years after the second one. Delegates make further improvements in the program being advocated by the national coalition and prepare to demand its adoption.

### **Step Ten:**

#### **The Presidential Election**

After the third congress, movement activists inject the coalition's program into the Presidential primaries and the national conventions of the major political parties. They encourage all voters to refuse to vote for any candidate unwilling to endorse this program - regardless of where the candidate stands on other issues. Throughout the country, voters sign pledge cards promising not to vote for any candidate who does not support the coalition's program, even if that means voting for no one. This tactic serves to persuade many wavering candidates to support the coalition's program.

### **Step Eleven: General Strikes**

In August and September, prior to the Presidential election, the coalition organizes a series of two-day general strikes to dramatize support for its program. These strikes follow the nonviolent examples of Gandhi in India, the African National Congress in South Africa, and the anti-Vietnam War National Moratorium in the United States. Covered widely by the media, they serve to build confidence within the movement, to inform the general public about the issues, and to demonstrate to political decision-makers that existing economic policies must be changed.

Each strike gains broad media coverage and public support, thereby making it clear to the nation and candidates for office that they must enact the coalition's program to avoid further disruption.

On the first Monday of October, the coalition calls for a third general strike to last indefinitely until a major candidate for President endorses the coalition's economic-security program. This strike steadily gains more support and continues until, during the third week of the strike, one of the candidates pledges to support the coalition.

### **Step Twelve: The National Economic Security Program**

After the inauguration of that candidate as President, the coalition concentrates on lobbying key Congresspersons and Senators who have so far refused to support its program. Sit-in demonstrations are organized in the offices of representatives who still have not lent their support. These events help to publicize the movement and to increase pressure on Congress to pass the National Economic Security Program. A rally at the National Monument in Washington, D.C. is held 100 days after the inauguration of the new President to cap a week of lobbying on behalf of this legislation. A record number of demonstrators come to Washington for this effort, many of whom stay in Washington to lobby and conduct demonstrations. By summer recess, Congress has enacted the economic-security program. This legislation includes a specific timetable for gradually establishing economic security within five years.

### **Step Thirteen: The Fourth National Economic Security Congress**

The next year, the coalition convenes the Fourth Economic Security Congress. Delegates hear reports concerning implementation of its legislation. Throughout the country, member organizations have closely monitored implementation of the legislation and have lobbied local governments to administer the federal revenue-sharing grants effectively and properly. At the congress, delegates adopt new policies for additional federal legislation to deal with problems of implementation that have emerged during the previous year.

## **Step Fourteen: Supplemental Legislation**

During each of the next four years, the coalition persuades Congress to pass the additional legislation that is required to follow through on the initial legislation. Each year increased revenue-sharing funds are appropriated to state and local governments so they can hire more civil-service workers, expand affordable housing, and otherwise move toward economic security.

## **Step Fifteen: The Achievement of Economic Security**

Five years after the initial passage of the economic-security program, the coalition organizes festivals in cities throughout the country to celebrate the achievement of economic security. Plans are made to convene the fifth National Economic Security Congress to continue monitoring the implementation of legislation previously enacted, consider improvements in that legislation, and define new objectives for the coalition.

This view of the future is admittedly optimistic and over-simplified. Even if we are not completely successful, however, organizing support for this objective will advance the cause of economic justice. If we plant seeds in good faith, they will bear fruit some day, in some manner. The process is primary: when we act from the heart with compassion, the effort is always worth it. Whatever our prospects, justice and self-interest compel us to do our best to make the dream of economic security come true. To prevail, we must commit ourselves and persevere until we succeed.

Following are eleven options that readers of this book can pursue to help build a movement for economic security in the United States:

1. Join an existing organization that is willing to address national economic policy or persuade an organization to which you already belong to do so.
2. Learn more about how to lobby elected officials and practice what you learn.
3. Invite two or three friends to help organize an action/support group.
4. Persuade your organization to sponsor an action/support group and endorse a national congress.
5. Write letters to the editor and call talk shows to advocate that the federal government guarantee economic security for all, especially by creating living-wage jobs.
6. Surf the Internet and discuss these issues with other Internet users.
7. Study these issues on your own.
8. Analyze your deeper motives, determine what kind of person you really want to be, and engage in activities that will help you move in that direction.
9. Write an essay commenting on the issues raised in this book and send it to the author for a future book of commentary by readers.
10. Send a letter with criticisms of the book to the author so that it can be improved for future editions.

11. Consult the resources listed in the back of this book and contact those that interest you.

### **I. Summary**

Throughout this struggle, we need to keep in mind the following six principles:

1. Fundamental change in national economic policy will not happen spontaneously; we must persistently build support for major improvements in economic policy.

2. Our movement must be grounded in careful study of key issues so that we can counter myths that are thrown up in opposition.

3. We must develop grassroots organizations dedicated to face-to-face contact, including door-to-door outreach, that adopt policies in a deliberate and democratic manner.

4. Alternative means of communication, including newspapers, magazines, and computer networks must be fully utilized to spread timely information and effectively mobilize resources.

5. Personal and social change must accompany each other simultaneously for either to be both meaningful and lasting.

6. Protest demonstrations and nonviolent civil disobedience, probably including general strikes, will be necessary.

There is no good reason to perpetuate economic insecurity. Establishing economic security will benefit everyone. Rich and powerful people have chosen to create economic insecurity because they believe that it serves their interests. But if the majority of people unite, we can create a new society - with liberty, justice and economic security for all. The next chapter proposes a specific federal program for how we can achieve this goal.

## **Chapter Twelve**

### **The National Economic Security Program: A 10-Point Bill of Rights**

#### **Chapter Twelve: The National Economic Security Program: A 10-Point Bill of Rights**

In March, 1990, the 509 Cultural Center, located in San Francisco's low-income Tenderloin district, issued an open invitation to residents and workers in the neighborhood to participate in a «Solutions to Poverty Workshop» to develop guidelines for national antipoverty legislation. Over the course of the next year, 25 volunteers, with no paid staff, met regularly to discuss research reports and draft recommendations. In early 1991, the workshop circulated its report throughout San Francisco for review and comment, and gathered endorsements for an Antipoverty Congress to debate and vote on its recommended 10-point program. Endorsers of the congress included about 35 community organizations, 35 community leaders, and several elected officials, including Congress-

woman Nancy Pelosi. After extensive discussion, an overwhelming majority of the participants in the congress adopted the proposals presented by the Solutions to Poverty Workshop. Following the congress, congress participants formed the Campaign to Abolish Poverty and obtained endorsements for this 10-point program from a broad range of advocacy organizations and elected officials.

The positive response to this effort illustrates that a small group of dedicated volunteers can tackle issues of national economic policy and formulate credible proposals for how to establish economic security for all. The track record of the Solutions to Poverty Workshop suggests that a similar process, as proposed in the previous chapter, can occur nationwide.

The 10-point program formulated by the Solutions to Poverty Workshop is presented here for consideration by all who are concerned about this issue. Hopefully, some or all of the action/study groups discussed previously will evaluate this proposal along with alternatives, prior to formulating their own recommendations. As presented in this chapter, this 10-point program retains the original wording adopted in San Francisco except that the name has been changed from «National Program to Abolish Poverty» to «National Economic Security Program.» In addition, specific dollar amounts have been updated for inflation, as was intended from the outset.

This National Economic Security Program (NESP) defines what is necessary to establish economic security for every citizen in the United States. This program includes only those national policies that are absolutely essential to achieve this goal. Social and political changes that are needed to mobilize political pressure, for example, are not discussed in this chapter. Likewise, policies that would improve the general welfare in other ways but are not necessary to guarantee economic security are not included.

Specific numbers, such as the proposed minimum wage, are used to clarify what is being proposed and to estimate the cost of implementing the program. These numbers are based on conditions in 1994 and will need to be adjusted each year for changes in the cost of living - as is currently done for a number of federal programs, such as Social Security.

The full program is presented below, followed by an explanation of each of the 10 points:

1. Guarantee every adult 18 and over the opportunity to work by expanding public-service employment and increasing federal support for needed private economic development.

2. Establish affordable national health care with comprehensive benefits available to everyone.

3. Invest \$55 billion per year for 10 years to increase the supply of permanently affordable, non-profit housing.

4. Guarantee that quality, affordable child care is available to every child up to 14 years-of-age.

5. Raise the minimum wage to \$6.90 per hour.

6. Give working families a wage supplement up to a maximum of \$1,200 per month as necessary to avoid poverty.

7. Increase minimum social-security payments to \$945 per month for people sixty-five and over.

8. Increase minimum social-security payments to \$945 per month for people with disabilities who are unable to work and provide needed support and access for those who are able to work.

9. Guarantee that minimum crop prices be above the costs of production.

10. Pay for these programs by increasing taxes paid by the richest 10 percent to, on average, 37 percent of their gross income and by redirecting one-half of the military budget.

**1. Guarantee every adult 18 and over the opportunity to work by expanding public-service employment and increasing federal support for needed private economic development.**

Guaranteeing everyone who is willing to work the opportunity to do so is essential in order to institute economic security. The most direct way to achieve this goal is to gradually expand federal funding for regular public-service jobs until those jobs go begging due to lack of applicants. At that point, it will be clear that the human right to living-wage employment has been established.

In Chapter Four, we concluded that as many as 30 million people might work if living wage jobs were available for everyone. But most of these 30 million new jobs that are needed can be created by private businesses. First of all, increasing the number of public-service jobs will stimulate the creation of new private-sector jobs. New public employees will spend most of their incomes on goods and services offered by private businesses, who in turn will use their new revenues for purchases from other businesses, and so on. Secondly, other measures included in the National Economic Security Program (such as increasing the minimum wage, the Earned Income Tax Credit, and Supplemental Security Insurance payments and stabilizing farm incomes) will also boost consumer demand and foster the creation of additional private-sector jobs. Moreover, the federal government can promote private-sector jobs by funding community-development banks and providing technical assistance to new businesses, especially environmentally-conscious, worker-owned enterprises in low-income areas. Reducing the work week and requiring double pay for overtime can also serve to expand employment opportunities. Moreover, the federal government can compel the Federal Reserve Bank to maintain interest rates at a reasonably low level. In these ways, rather than severely curbing the economy as it does now, the federal government can encourage dramatic job growth, while protecting and enhancing the environment. These combined measures can create an estimated 20 million new full-time private sector jobs, approximately a 20 percent increase, which is similar to the increase achieved during World War II. Assuming such an increase, the federal government will have to fund about 10 million new public-service jobs to guarantee jobs for the 30 million people estimated to



need employment.

If the private sector creates more than 20 billion new jobs, or if less than 30 million people want full-time jobs when they are available, the number of public-service jobs required will be less than 10 million. Conceivably, a new private charity campaign could expand the availability of private-sector jobs. Such a campaign could focus on funding entry-level jobs as a way to increase job opportunities for low-income people. The United Way, for example, might support an Entry-Level Job Fund that would direct contributions to non-profit corporations to hire low-income people in human-service and environmental jobs. The more individuals support private job creation in this manner or otherwise boost the incomes of people living in poverty, the less will be the need for public-sector job creation. Unless a religious awakening focused on reducing poverty sweeps the country, however, the need for government action will remain compelling. Until then, the estimated number of 10 million new public-service jobs enables us to get a handle on the most that might be needed to guarantee the right to living-wage employment.

To guarantee this human right, the federal government should steadily increase revenue sharing to state and local governments for entry-level public-service employment. The amount of such work that needs to be done is enormous, especially in the area of human services. In calling for the creation of a «caring society,» Suzanne Gordon wrote: «...[W]e, as human beings, are entitled both to the time it takes to care for ourselves and others and to the social and financial supports that make caregiving possible.» Throughout the country, many human and environmental needs are being severely neglected. These conditions can be improved by hiring more child-care workers, teacher's aides, nursing assistants, recreation staff, peer counselors, social rehabilitation staff, drug and alcohol counselors, in-home caregivers, community-center staff, tree planters, recyclers, community gardeners, environmental-cleanup workers, housing-rehab workers, and others. Private businesses are not meeting these needs because it's not profitable; it's hard to make money caring for the environment or providing services to people who have no disposable income. Federal action is as necessary to meet these ongoing emergencies as it is to respond to natural disasters. In this way, everyone who is able and willing to work will be given the opportunity to help make this country a better place to live. Two needs will be met at once: the unemployed and underemployed will be fully employed; and living conditions for all will be improved.

## **2. Establish affordable national health care with comprehensive benefits available to everyone.**

Without health-care insurance, illness or injury can easily lead to destitution. The high costs of hospitalization can ruin anyone without insurance. Yet forty-three million Americans currently do not have health insurance, and that number is growing faster than the total population. Many other people are not fully covered by health insurance. To establish economic security, therefore, it is

necessary to assure that everyone has access to affordable health care.

The United States and South Africa are the only two industrialized countries without a national health-care system. As the United States moves toward managed care and health maintenance organizations, increasing numbers of poor people are going without health care. A 1994 study conducted by the Project Hope Center for Health Affairs found that 33 percent of poor, uninsured people had no access to medical care, compared to only 23 percent in 1982. From 1981 to 1983, the number of public hospitals, traditionally a valuable resource for poor people, declined by more than 25 percent. As fees to doctors and hospitals in the private sector decline, private hospitals have taken more steps to attract Medicaid patients. As Medicaid patients shift away from public hospitals, these providers of care to the poor often have trouble keeping their doors open.

Countries with national health care provide it in various ways. The pros and cons of these different models are being hotly debated as the pressure for fundamental reform in the United States increases. Although most advocates agree that no system from any other country can simply be copied in the United States, there is growing support for certain features of the Canadian model. The key point is that there should be an integrated national system with a single source of funds, the federal government. Under this approach, private health-insurance companies will vanish or be made illegal. The federal government will provide health insurance for all, much as it does now with Medicare for the elderly. Instead of paying premiums to private insurance companies, private businesses will pay taxes to the federal government. Middle- and upper-income taxpayers will pay taxes equal to what they now typically pay for private insurance. And health-care monies now spent by local and state governments will be rechanneled through the federal government. All of the funds currently spent on health care will thus go to the federal government, which will distribute the money to state governments. Standards will be uniform throughout the country. The same package of medical benefits will be provided everyone. Higher-income people, therefore, will use their clout to demand quality care for everyone. To discourage over-use, patients can be charged a fee for each visit according to ability-to-pay. Payments to physicians and hospitals will be controlled more easily than is currently the case. The federal government, being the sole source of payment, will be able to negotiate reasonable payment schedules and capital budgets for expansion of buildings and equipment. This approach will eliminate administrative overhead and profits for private insurance companies. The money saved in this manner can be used to offer insurance to those who are uncovered. According to many experts, including the Congressional Budget Office, by the year 2000 this approach can provide universal coverage at less total cost than the current system, which provides coverage to only 85 percent of the total population.

This single-payer approach makes sense, in part because it will provide universal coverage without any increase in the nation's total health-care expenditures. The Canadian model is not the only option, however. We can pick-

and-choose from among every other industrialized country, other than South Africa. Germany, for example, has a distinctive approach that has attracted considerable support in this country. Whether or not the single-payer approach is adopted, one way or the other quality health care must be guaranteed in order to protect everyone against being forced into poverty.

### **3. Invest \$55 billion per year for 10 years to increase the supply of permanently affordable, non-profit housing.**

Avoiding poverty requires decent housing. Unfortunately, one-third of the people in this country either live in substandard or overcrowded housing, or have no housing at all. Families in Appalachia live in shacks without running water. Senior citizens are confined to single rooms in rundown hotels filled with cockroaches and rodents. Four- and five-person families share one-bedroom apartments. Children sleep in closets. The visible homeless sleep in doorways and alleys. The less-visible homeless sleep in cars or in the living rooms of friends and relatives. At any one time, there are only about one million vacant rental units affordable to people near the poverty line. Almost half of the officially poor spend up to 70 percent of their income on private-sector housing. If the some thirty million households now living in poverty suddenly receive non-poverty incomes, there will not be enough decent, affordable housing for them to move into. To enable people to live decently, the supply of affordable housing must be greatly expanded. The simplest and most effective way to create affordable housing is to invest public money in non-profit housing - both limited equity cooperatives owned by the residents and buildings owned by non-profit corporations. In either case, the property remains off the speculative market permanently, which prevents it from constantly being sold and re-sold at higher and higher prices. Top priority should be assigned to the outright purchase of land and buildings, rather than subsidizing for-profit speculators, which requires paying mortgage fees. Two-thirds of the occupancy costs of housing is consumed by mortgages - payments on loans. This waste can be avoided by investing public money to buy and build housing. The Institute for Policy Studies Working Group on Housing has proposed detailed housing legislation based on these principles that will dedicate about fifty-five billion dollars a year for ten years to expand the supply of affordable non-profit housing. During the first year, eight million affordable units will be added to the nation's supply. The proposal on housing presented here is based on their program, which has been endorsed by Congresspersons Henry Gonzalez and Ron Dellums.

### **4. Guarantee that quality, affordable child care is available to every child up to 14 years-of-age.**

If living-wage employment is to be the key to an economic-security program, a major expansion of quality, affordable child care is necessary so all parents can work. Many parents are unable to work because they can't find child care or can't afford what is available. Until recently, the basic idea of child care

met with strong resistance from those who argued that it is best to keep young children at home. But this opposition has dwindled considerably. Once a child is three years old or so, interaction with other children about the same age is crucial to learning social and intellectual skills. Almost everyone now agrees that expanding and improving quality child care is an urgent necessity.

Nevertheless, about six million children three- to four-years-old are cared for full-time in their own homes or in the homes of a friend or relative. Another three-and-a-half million school-age children under fourteen are left home alone to care for themselves before or after school. Of these, almost one million are left unsupervised most of the time their mothers are working. Most of the 750,000 children aged fourteen to seventeen with working mothers «are on their own after school - often in cars and empty houses,» according to *The Wall Street Journal*. This lack of supervision by adults and/or limited interaction with peers often results in serious difficulties later in life. These complications often impose costs on society. A wise investment in proper care for children will not only prevent these avoidable financial costs; it will also make possible a more productive workforce and a more harmonious society. The lack of quality, affordable child care is a national disgrace, damaging the development of millions of children and limiting the ability of their parents to pursue their own advancement. The main problem is that many parents cannot afford decent child care. Child care for preschoolers costs an average of about \$300 a month; higher quality child care costs even more. Low-income families, therefore, are unable to pay for child care and still put food on the table. A recent study by the General Accounting Office found that children in families with incomes above \$63,000 were about twice as likely to go to preschool as were children in poor or near-poor families. In another study, the Census Bureau found that families with monthly incomes of \$3,750 or above were more than twice as likely to have children in organized child care compared to families with monthly incomes less than \$1,250. The number of employed women, the fastest-growing segment of the workforce, almost doubled from twenty-nine million in 1969 to fifty-six million in 1994. The percentage of married working women with children under six has increased from 19 percent in 1960 to 60 percent in 1992. The number of working mothers would be even larger if adequate child care and more jobs were available. For example, about 25 percent of non-working mothers of infants and toddlers recently reported that they would work if they could find child care. And during the course of one investigation, more than three-fourths of mothers receiving Aid to Families with Dependent Children (AFDC) reported that they had stopped looking for work due to child care problems. By the year 2000, four out of five infants under one-years-old will have working mothers. With these changes in nature of households, the need for more child care, already overwhelming, will become even greater. Many of those who are enrolled in child-care programs are subjected to inferior conditions. A particular problem is inconsistent care. About one in four children of working mothers receive two or more kinds of child care during the week. In one study, almost one in ten working mothers reported that

they had been unable to work at some point during the previous month due to a breakdown in child-care arrangements. Such inconsistency is often disturbing to the children involved, who have trouble adjusting to rapidly changing caregivers. The quality of child-care services requires adequate compensation and good working conditions for child-care workers. Yet the majority of child-care workers earn the minimum wage or less and only one-third have health-care coverage. Largely as a result of this low compensation, there is a 40 percent turnover rate among child-care workers. More than two-thirds have been on the job for less than three years. Given these circumstances, the quality of child care suffers severely. A 1990 report from the National Academy of Sciences concluded that only a small percentage of child-care centers offer good care. The decline of both religious institutions and the extended family in an increasingly mobile and scattered society have complicated the situation. Today, relatives or friends are less available to help. In addition, as people live longer, the burden of caring for elderly parents has increased, adding stress to what remains of the traditional family structure. As the baby-boom generation ages and seniors live longer, this problem will worsen. European countries, however, prove that modern societies can provide decent child care. France, in particular, provides an example of how quality care can be provided by well-trained workers. The following description of child care in France is taken from a report on a visit to France by fourteen child-care experts from the United States:

Public programs for young French children are remarkably comprehensive. Free preschools serve nearly 90 percent of all children three, four and five years old, and publicly subsidized private schools serve the remainder. Several types of good infant-toddler care (including centers, day care networks, and independent licensed family day care providers) are already available to a large proportion of working parents' infants and toddlers.... Family day care providers are entitled to employee benefits and social security once they become licensed.

Most of the major policy issues concerning child care in the United States were resolved in federal legislation enacted in 1990. This legislation provides funding for a mix of public and private programs. Child-care centers based in private homes, community centers, schools, and churches are supported with federal funds. State agencies monitor these centers to make certain that they meet federal standards. Very low-income parents can qualify for child-care slots subsidized with these federal funds. Although this approach seems headed in the right direction, adequate funds have not been appropriated to expand this system to the degree that is needed. As a result, many parents who need subsidized child care cannot qualify under the present standards. With an additional annual federal expenditure of \$16 billion, this country will reach the level of public support for child care now seen in France. As with health care, families should be charged according to their income, so that child care will be free or virtually free to families near the poverty line.

### **5. Raise the minimum wage to \$6.90 per hour.**

Assuming affordable housing, child and health care, and guaranteed employment opportunities, what wages will make it possible for workers to make ends meet? The answer to this question depends on whether the worker has children. As discussed in Chapter Four, in 1994 a single person working full-time needed to earn at least \$1,200 a month, or \$6.90 an hour, to obtain basic necessities - assuming free or virtually free health care and an adequate supply of affordable housing. Increasing the minimum wage \$6.90 an hour and indexing it to inflation will enable unrelated individuals and couples without children to earn non-poverty incomes. The current minimum wage of \$4.25 an hour is not a living wage. Yet one of every four full-time workers earns less than \$6.90 an hour and the percentage of such workers with low earnings is growing. Consequently, the ranks of the working poor swell. The minimum wage has failed to keep pace with inflation since 1967. If it had, it would now be \$6.25 an hour. So boosting it to \$6.90 an hour will not be far outside the realm of historical precedent. Raising the minimum wage will not only benefit low-wage workers; it will also stimulate the economy. Over time, as each new dollar in personal income due to a higher minimum wage circulates through the economy, it will multiply. Total purchases of goods and services, corporate profits, and governmental tax revenues will increase. The entire economy will benefit. To say that poverty wages are «training wages» or «entry-level wages» and that young workers can soon move up to a non-poverty wage is no excuse. Millions of employees work for years at poverty-level wages and most of these workers are twenty-five years-of-age or older. Anyone eighteen or older who works full-time should earn enough to be self-sufficient immediately, not if and when they get promoted.

### **6. Give working families a wage supplement up to a maximum of \$1,200 per month as necessary to avoid poverty.**

Even with a minimum wage of \$6.90 per hour, virtually free health child care and affordable housing, many parents still will not earn enough to avoid poverty if they work full-time at or near the minimum wage. The Earned Income Tax Credit (EITC), an existing cash-rebate program currently utilized by 20 million low-income households, can be increased to assure these families a non-poverty income.

### **7. Increase minimum social security payments to \$945 per month for people 65 and over.**

The right to retire at the age of sixty-five is widely accepted, as is the obligation of society to assure that low-income seniors are able to live in dignity. Unfortunately, the federal government does not back up these principles with adequate funds. As defined in this book, more than twelve million people sixty-five or over, 40 percent of the total elderly population, have poverty-level incomes - less than \$945 a month after taxes for a single person.

Most seniors living in poverty rely on Social Security as their main source of

income. These payments are generally too small to keep people out of poverty. Benefits, which vary according to how much taxes are paid, average only \$600 a month. People who had worked at or near the minimum wage receive less than \$500 a month from Social Security. More than 90 percent of all seniors receive Social Security. To be eligible for Social Security, retirees must have paid a minimum amount of social security taxes for a total of 40 quarters, or the equivalent of 10 years - or have been married to someone who did. Social Security provides almost half of all seniors' total income. Many have other sources of income, including payments from private retirement plans (though many private businesses are cutting back on these retirement plans). Those with annual incomes below \$10,000 receive 75 percent of their income from Social Security. People sixty-five and over with low-incomes are also entitled to receive Supplemental Security Income (SSI). Seniors qualify for SSI even if they do not qualify for Social Security retirement benefits. The federal government provides each SSI recipient with \$434 a month if they have no other income. Each state is free to add to the federal minimum, so the amounts vary from state to state. California, for example, provides SSI recipients an additional \$169, for a total of \$603 a month. Many states provide very little in addition to the federal minimum. But even the California minimum falls short of what is required to avoid poverty. Seniors should not be rewarded for a lifetime of service to society by being forced to live on \$600 a month. If provided the opportunity to work as proposed here, many seniors will choose to work, at least part-time, and supplement their incomes in that way. But they should not be required to do so. The hard-won right to retire must be strengthened by increasing the minimum SSI payment to \$945 per month.

**8. Increase minimum social security payments to \$945 per month for people with disabilities who are unable to work and provide needed support and access for those who are able to work.**

Given the opportunity, most disabled people are able to work. An effective antipoverty program should assure disabled people who can work the assistance they need to maximize independence. At the same time, the federal government should guarantee non-poverty incomes for those who are unable to work. The 1990 Americans with Disabilities Act made it illegal for employers to refuse to hire disabled people simply because they are disabled. This law also requires employers to make reasonable accommodations in the workplace to enable disabled people to work. This legislation has been widely hailed as a major step forward in the battle for human rights. But the law leaves a serious gap: many disabled people require in-home caregiving. Disabled people often need assistance with tasks such as eating, cooking, shopping, dressing, personal hygiene, housecleaning and transportation. Without this support, they cannot work. When friends and relatives are unable to provide this daily care, paid in-home care is essential in order to hold down a job. Advocates for the disabled believe that with proper support and training, most of the 15 million people under sixty-

five with a work-disability can work. Advances in technology, including computers, will continue to make it easier to incorporate disabled people into the workplace. To dismiss the potential of people with disabilities is not only an injustice; it undermines the nation's productivity. Given the many problems confronting us today, we cannot afford to waste the talents of anyone. The ability of disabled people to get the support they need is hampered by the fact that most state-provided attendants are paid at or near the minimum wage of \$4.25 an hour. Consequently, turnover is high and service is often inadequate. Increasing the minimum wage will improve this situation. Since in-home caregivers will at least earn a non-poverty income, turnover will decline and morale will improve. Even with maximum in-home caregiving and workplace accommodations, a number of disabled people - an estimated two million - will still be unable to work. They are entitled to a decent income.

As with senior citizens, disabled people whose income falls below a certain level can receive SSI. The minimum guaranteed by the federal government is the same, \$434 a month. So the proposal here is the same as with seniors: increase the minimum SSI payment so that disabled people will be assured a non-poverty income.

### **9. Guarantee that minimum crop prices be above the costs of production.**

The well-being of rural communities is closely linked to the vitality of agriculture. Self-sufficient farmers who purchase goods and services locally stabilize rural economies. Without a stronger agricultural base, small towns throughout the country will continue to decline.

Over the past 20 years, the number of Americans living on farms has been cut in half. At the same time, rural poverty has worsened, to the point that typical rural residents are now almost as likely to be as poor as those who live in the nation's inner cities. If these trends hold, rural children, who already are poorer, less healthy and less educated than the nation's average, face a bleak future. Increasingly, hard times and the loss of long-held roots in rural America create great anguish and profound sadness. A 1985 study, for example, reported that rural adolescents are three times more likely than the national average to attempt suicide. It is imperative to act quickly to enable hardworking, competent farmers to avoid bankruptcy. Fortunately, there is a proven method for strengthening family farming. For 20 years, until the early 1950s, the «farm parity» program worked exceptionally well at no cost to the taxpayer. Under this program, based on normal production costs, the federal government determined the crop price that enabled farmers to make a minimal profit. Then, if market prices on a particular crop fell below that level, the federal government loaned farmers funds equal to the cost of production and placed that crop in storage. This decrease in supply forced prices back up above the cost of production. At that point, farmers repaid the loan plus interest, took the crops out of storage, and sold them on the open market. Contrary to the current subsidy program, the government actually made money from the interest payments it charged farm-



ers for the loans. Corporate food processors, however, wanted to buy products from farmers more cheaply. In addition, powerful commodity speculators, who benefit from rapidly fluctuating prices, objected to the relatively stable prices produced by the farm parity program. So political pressure was brought to bear and this successful program was weakened in the mid-1950s. Since then, crop prices have often been below the cost of production, forcing a decline in the number of families farming. During the 1980s, for example, the number of farm residents in the United States fell more than 20 percent to about 4.5 million people. In 1987, Senator Tom Harkin and Representative Richard Gephardt introduced the Family Farm Act to protect America's family farmers. This legislation proposed a return to the original parity program and provided that farmers would vote regularly on supply-management quotas that would prevent ecologically destructive over-production. In contrast to current policies that encourage the use of chemicals to maximize production (as would a totally free-market approach), the parity program would encourage farmers to minimize the use of costly chemicals when they could produce their quota without them. Although this legislation received strong support in Congress, it did not pass. The farm plank of the National Economic Security Program (NESP) is based on reviving this legislation.

**10. Pay for these programs by increasing taxes paid by the richest 10 percent to, on average, 37 percent of their gross income and by redirecting one-half of the military budget.**

The final question is: what will this program cost and where will the money come from? The bottom line is that implementing the National Economic Security Program (NESP) will initially require an additional \$175 billion annually. The gross cost of the program, in both private and public funds, is \$495 billion. But the program itself will generate some \$320 billion in revenues, reducing the net cost to \$175 billion. As NESP is implemented over the course of several years, transferring funds from existing programs will more than cover this \$175 billion requirement.

The estimated costs of implementing NESP are:

- Lifting the incomes of those living in poverty to a non-poverty level will require \$230 billion. These funds can be generated by raising the minimum wage, creating ten million public-service jobs, increasing SSI payments, and increasing the Earned Income Tax Credit.
- Administrative costs and operating expenses for public-service jobs will be about \$10 billion and \$30 billion respectively.
- Salaries for about two million non-poor people who will take the new public-service jobs will be \$35 billion.
- Public support for private economic development is set at \$15 billion.
- \$20 billion and \$55 billion is allocated for child care and non-profit housing respectively.
- \$100 billion for yet-unidentified costs, including Earned Income Tax Credit

payments to people above the poverty line. These payments are necessary to avoid discouraging people from taking higher payer jobs: if people can earn just as much by earning less and receiving a tax credit, they will be encouraged to do so. The cost of these payments to non-poverty households will depend in part on the «phase out rate.» Estimating these costs precisely is beyond the scope of this book. The \$100 billion estimate of yet-unidentified costs used here is substantial enough to assure that it will cover these costs as well as any other unforeseen expenses.

These costs can be met through both the public sector - by increasing taxes or transferring funds from other programs - and the private sector - by increasing the minimum wage. Since the nation need not increase its total expenditures on health care (see section on health care above), but rather only needs to transfer funds from the private to the public sector while cutting waste, health care is not included as a new cost requirement. Most of the money needed to implement NESP will be generated by the program itself, as listed below:

- Increasing the minimum wage to \$6.90 an hour will reduce the income deficit by placing about \$45 billion in the hands of people now living in poverty.
- The employment of another thirty million workers will increase federal income-tax receipts by at least \$75 billion a year. Additional federal revenues resulting from the multiplier effect on the economy will equal at least another \$200 billion.

Combined, these sources are \$320 billion. Eventually, the \$175 billion still needed can come from existing federal programs. To start with, we can transfer at least half the annual \$270 billion military budget. The reason given for the largest peacetime military buildup ever was the Cold War with the Soviet Union. Nevertheless, though the Cold War is over, military spending continues largely unabated. The United States spends «more than the world's next ten largest military establishments combined,» according to Lawrence Korb of the Brookings Institution. Military spending adjusted for inflation is still 92 percent of the Cold War average and more than the amount spent in the mid-1970s. The United States spends 40 percent of the world's total military spending.

The loss of jobs that would result from reducing military spending is no reason not to use these funds more productively. On September 9, 1995, when the House rejected an effort to reverse the next round of base closings, *The New York Times* reported that these plans to shut down seventy-nine bases and reorganize twenty-six others would result in savings of \$19.3 billion over twenty years and the loss of 43,742 military and civilian jobs and about 49,000 dependent jobs, like dry cleaners and restaurants. At that same rate, a reduction of \$135 billion, as we propose, would cost 660,000 jobs - a relatively small number compared to the thirty million new jobs that are needed to assure full employment.

Military cutbacks over the last several years have already greatly reduced troop levels, while the Pentagon has protected lucrative contracts for military hardware that directly or indirectly benefit Pentagon officials. In 1995, according to *Vanity Fair* contributing editor Andrew Cockburn:

The Army has lost about 40 percent of its combat battalions since 1990. Air Force combat strength is down by almost 50 percent... Yet Defense Secretary William Perry, his former deputy, John Deutch, who is now Director of Central Intelligence, and Paul Kaminski, the Pentagon's Under Secretary for acquisitions and technology, controlled a Virginia high-tech company called Cambridge Research Associates when it received an \$825,000 defense contract - its first ever - in May.

Because recent cuts have focused on force levels, future cuts will have to be directed more heavily at non-personnel expenditures. Considering that those funds can be used to create more jobs than are lost, a broad range of military analysts have concluded that some 50 percent of our military budget can be used instead to hire the unemployed and underemployed to help meet many social and environmental needs that are being neglected.

In addition to transfers from the military budget, once NESP is fully implemented, \$45 billion a year in non-cash food and housing benefits can be transferred to help fund NESP. And \$20 billion annually devoted to farm-income stabilization will no longer be needed if the original farm parity program is restored. Combined, these sources provide \$200 billion annually, \$35 billion more than the \$175 billion net cost. But some of these revenues will not be available immediately. We will have to transfer funds from existing programs gradually, partly because living-wage employment opportunities must precede the elimination of non-cash benefits to the poor. And some of the increased tax revenues that have been identified will not be collected during the first year of implementing the program, but rather in subsequent years.

For these reasons, somewhat higher taxes on the wealthy will be necessary, at least initially. The richest 10 percent, who take almost 40 percent of the nation's total personal income, have the means to contribute more of their fair share to the common good. A tax program based on ability-to-pay could generate the additional funds need to implement NESP.

The «effective tax rate» is the total amount of taxes actually paid - including income taxes, payroll taxes and excise taxes. As shown on the chart below, even after Congress slightly raised taxes on the wealthy in 1994, the top 1 percent still paid only 33 percent of their income in federal taxes. The next 4 percent paid 28 percent, and the next 5 percent paid 26 percent. The national average was 24 percent. If graduated according to ability, as shown in the second column on the same chart, a more equitable tax program will require:

- the top 1 percent to pay 45 percent of their income in federal taxes;
- require the next 4 percent to pay 35 percent of their income in federal taxes;
- require the next 5 percent to pay 30 percent of their income in federal taxes.

This plan will provide a fair and reasonable «sliding scale»; people will pay progressively higher taxes as their income increases.

## **ОСОБЕННОСТИ РЕФЕРИРОВАНИЯ И АННОТИРОВАНИЯ ТЕКСТА**

### **РЕФЕРИРОВАНИЕ**

Реферат и аннотация представляют собой жанр научной прозы, который обладает рядом специфических отличительных черт, характерных только для этого жанра.

Реферат — это краткое изложение содержания первоисточника с основными фактическими сведениями и выводами на языке оригинала или родном языке.

Различают два вида рефератов: информативный, или реферат-конспект, и индикативный, или реферат-резюме.

Информативный реферат содержит в обобщенном (концентрированном виде) виде все положения реферируемой публикации.

Индикативный реферат содержит не все, а лишь основные положения, которые тесно связаны с темой реферируемой публикации.

На практике применяются чаще смешанные рефераты, сочетающие элементы информативного и индивидуального рефератов.

#### **Структура реферата**

1) Вводная часть, содержащая выходные данные, название публикации, фамилию автора, место издания, издательство, год, число страниц, иллюстраций. Независимо от того, на каком языке пишется реферат иностранного источника, заголовочная часть составляется на иностранном языке.

2) Собственно реферативная (описательная) часть, представляющая собой концентрированную передачу содержания реферируемого документа (главную идею и существенные положения). Эта часть строится на базе выделенных при чтении ключевых фрагментов. Здесь принято не выделять абзацы.

3) Заключительная часть, в которой содержатся основные выводы по работе. Иногда эта часть может входить в собственно реферативную.

#### **Форма записи**

Реферат не содержит разделов и рубрик, не расчленяется на абзацы, так как он представляет собой компактное изложение основного содержания первоисточника. Исключение из этого правила допускается лишь в рефератах большого объема с целью выделения основных вопросов.

#### **Объем реферата**

Объем реферата нестабилен. Как правило, он зависит от объема оригинала, его научной ценности. Наиболее распространенным является реферат объемом около 200 слов, если статья не превышает 5 страниц.

## АЛГОРИТМ СОСТАВЛЕНИЯ РЕФЕРАТА

Процесс составления реферата состоит из двух этапов, каждый из которых включает ряд последовательных целенаправленных действий.

### I этап:

1. Определение темы публикации на основании заглавия и тематической направленности лексики (ознакомительное чтение).
2. Выявление композиционной структуры текста на основании деления текста на разделы и подразделы, подзаголовков или ознакомления с оглавлением (при реферировании монографий).
3. Выявление основного содержания через полное и последовательное восприятие текста.
4. Оценка информации в целом.

### II этап:

1. Составление логического плана публикации в форме утвердительных предложений или выписывание ключевых предложений и ключевых слов (по абзацам). При этом надо иметь в виду, что по своей структуре абзацы бывают однотематическими и многотематическими, в зависимости от количества развиваемых в них тем. С другой стороны, бывают абзацы, не несущие существенной информационной нагрузки. Такие абзацы исключаются.
2. Группировка пунктов логического плана в более крупные обобщающие пункты.
3. Составление реферата и его редактирование.

Здесь необходимо обратить особое внимание на лаконичность языка. В тексте реферата не должно быть информации, содержащейся в заголовке, повторений, уточнений, описания литературы вопроса и его истории, подкрепления теоретических положений примерами, подробного обоснования выдвинутых тезисов, противоречивых утверждений. Цифровые данные систематизируются и обобщаются.

В рефератах могут использоваться вводные слова типа «даны», «приведены», «перечислены», «описаны» и т.п.

В реферате в основном употребляются простые распространенные предложения (около 70 %). В связи с тем, что главное внимание сосредоточивается на фактах и действиях, а не лицах, их совершающих, в тексте реферата преобладают неопределенно-личные, безличные страдательные конструкции.

## Основные штампы (key-patterns) реферата на английском и русском языках:

### I.

1. The title of the article is.... - Название статьи - ....
2. The head-line of the article I have read is... - Статья, которую я прочитал, называется ...
3. It is (en)titled... - Она называется...

### II.

1. The author(s) of the article is (are) ... - Автором(-ами) этой статьи является (являются)....
2. The article is written by ... - Статья написана ...
3. It is (was) published in ... - Она (была) опубликована в ...

### III.

1. The main idea of the article is ... - Основная идея статьи заключается в том, что ...
2. The article is about ... - Статья о ...
3. The article is devoted to ... - Статья посвящена...
4. The article deals with ... - Статья имеет дело с ...
5. The article touches upon ... - Статья затрагивает ...
6. The purpose (aim, objective) of this article is to give ... - Цель этой статьи дать ... (читателям определенную информацию о ...) - (the readers some information on ...)

### IV.

1. In the first part of the article the author speaks about ... - В первой части статьи автор говорит о ...
2. The author shows ... - Автор показывает ...
3. The author defines ... - Автор определяет ...
4. The author underlines ... - Автор подчеркивает ...
5. The author notes ... - Автор отмечает ...
6. The author emphasizes (marks out, pints out) ... - Автор выделяет ...
7. First of all it is necessary to underline... - Прежде всего необходимо подчеркнуть ....
8. The author begins with the describing ... - Автор начинает с описания ...
9. According to the text ... - Согласно тексту....
10. Further the author reports (says) that ... - Дальше автор сообщает, что...
11. In conclusion ... - В заключении ...
12. The author comes to the conclusion that ... - В заключении автор приходит к выводу, что...
13. The author concludes by emphasizing the fact that ... - Автор заканчивает выделением такого факта, как ...

## V.

1. I find the article interesting. - Я нахожу, что статья интересна.
2. I consider the article important. - Я считаю, что статья важна.
3. I found the article of no value. - Я нахожу, что статья не имеет большой ценности.
4. The article holds much new for (to) me. - Статья содержит много нового для меня.

## АННОТАЦИЯ

Аннотация – это краткая справка о тексте, патенте, книге, справочнике с точки зрения содержания. При аннотировании печатный материал излагается в предельно сжатой форме.

Специалисты и ученые обязаны уметь писать аннотации к своим научным статьям, докладам для конференций, используемой литературе и т.д.

В отличие от реферата, который отвечает на вопрос: «ЧТО сказано, ЧТО излагается в первоисточнике?», аннотация отвечает на вопрос: «О ЧЕМ говорится в первоисточнике?»

Различают два вида аннотаций: описательную, или реферативную, и рекомендательную.

Описательная аннотация в сжатой и конкретной форме раскрывает сущность содержания и основные выводы аннотируемой публикации.

### Структура аннотации

1. Справка к аннотации. В ней указываются следующие данные: автор, название работы на английском языке, перевод названия; количество страниц, таблиц, рисунков, ссылок на использованную литературу; на каком языке написана работа. Кроме того, для журнала – его название на английском языке, номер и год издания; для патентов – номер патента и запатентовавшая страна; для каталогов – фирма, выпустившая данный каталог; для книг, монографий, учебников – название издательства. Эта часть необязательна при аннотировании учебных текстов.

2. Основная часть должна отражать перечень наиболее характерных положений по содержанию текста.

3. Заключительная часть. В этой части должен быть общий вывод автора работы или указание на один какой-то вопрос, которому в работе уделено особое внимание, а также рекомендации, для кого данная работа может представлять особый интерес.

Рекомендательная аннотация содержит оценку публикации, цель которой состоит в том, чтобы помочь читателю в подборе нужной ему литературы.

### Объем аннотации

Аннотация может быть развернутой или краткой.

Развернутая аннотация, объем которой составляет приблизительно

75 слов (от 500 до 1000 печатных знаков), содержит сведения о публикации в более или менее подробном виде. Краткая аннотация состоит из нескольких фраз или слов.

### Язык аннотации

К аннотациям как на русском, так и на английском языке предъявляются следующие требования:

1. Лаконичность языка, т.е. использование простых предложений (глаголы употребляются всегда в настоящем времени в действительном или страдательном залоге. Модальные глаголы, как правило, отсутствуют).

2. Строгая логическая структура аннотации.

3. Обязательное введение в текст аннотации безличных конструкций и отдельных слов, например: «Сообщается...», «Подробно описывается», «Кратко рассматривается...», «Излагаются...», «Комментируются...» и др., с помощью которых происходит введение и описание текста оригинала.

4. Недопущение повторений в заглавии и тексте аннотации.

5. Точность в передаче заглавия оригинала, отдельных формулировок и определений.

6. Использование общепринятых сокращений слов, таких, как напр., и т.д., и т.п., и др.

7. Единство терминов и обозначений.

### АЛГОРИТМ СОСТАВЛЕНИЯ АННОТАЦИИ

1. Первоначальное изучение аннотируемой публикации с целью определения ее тематики, общего характера и целевой направленности.

Для этого нужно внимательно просмотреть данные на титульном листе, оглавление, прочитать предисловие или введение, затем детально ознакомиться с текстом. Особое внимание нужно обратить на заключение, а также резюме, где автор суммирует основные положения своей книги или статьи.

2. Вторичный, более тщательный просмотр книги или статьи для проверки правильности первоначально сделанных выводов. При вторичном просмотре на отдельном листке бумаги выписывают предметы, вопросы и т.д., которые надо отметить в аннотации.

3. Объединение родственных проблем, предметов и т.д., которые освещены в аннотируемой работе в разных местах, и вычеркивание второстепенных, мало существенных сведений.

4. Составление аннотации с последующим редактированием, которое предполагает перестановку отдельных слов и фраз, сжатие текста и уточнение терминологии.



**Основные штампы (key-patterns)  
аннотаций на английском и русском языках:**

1. The article (paper, book, etc.) deals with... -Эта статья (работа, книга и т.д.) касается...
2. As the title implies the article describes... -Согласно названию, в статье описывается...
3. It is specially noted... - Особенно отмечается...
4. A mention should be made.... -Упоминается...
5. It is spoken in detail... - Подробно описывается...
6. ...are noted - упоминаются...
7. It is reported... - сообщается...
8. The text gives a valuable information on... - Текст дает ценную информацию...
9. Much attention is given to... - Большое внимание уделяется...
10. The article is of great help to ... - Эта статья окажет большую помощь...
11. The article is of interest to... - Эта статья представляет интерес для...
12. It (the article) gives a detailed analysis of ... - Она (статья) дает детальный анализ...
13. It draws our attention to... - Она (статья, работа) привлекает наше внимание к...
14. The difference between the terms...and...should be stressed - Следует подчеркнуть различие между терминами ...и...
15. It should be stressed (emphasized) that... - Следует подчеркнуть, что...

# КРАТКИЙ ГРАММАТИЧЕСКИЙ СПРАВОЧНИК

## АРТИКЛЬ

Следует ставить	A (AN)	THE
1. При упоминании предмета или лица	<b>впервые</b> (только в ед.ч.) <i>That's <b>a</b> pretty girl.</i>	<b>последующем</b> <i><b>The</b> girl is my classmate.</i>
2. Когда речь идет о предмете или лице	<b>любом, каком-то</b> <i>Have you got <b>a</b> video?</i>	<b>известном, определенном</b> <i>Give me <b>the</b> cassette.</i>
3. Когда имеет значение	<b>«ОДИН»</b> <i>I'll come in <b>an</b> hour.</i>	<b>«ЭТОТ»</b> <i>Put <b>the</b> tape into <b>the</b> video.</i>

**Артикль не ставится**, если при существительном есть другие **определители**:

- **притяжательное местоимение** (**my** (мой), **your** (твой), **his** (его)): e.g. *Look. That's our train over there.*
- **вопросительные слова** (**whose**, **what**, **which**): e.g. *Whose book is this?*
- **указательные местоимения** (**this**, **that**, **those**, **these**): e.g. *That man is my father.*
- **неопределенные местоимения** (**one**, **some**, **any**, **no**): e.g. *There are some flowers in the garden.*
- **количественное числительное**: e.g. *There are three little kittens.*

## СЛУЧАИ УПОТРЕБЛЕНИЯ

НЕОПРЕДЕЛЕННОГО A (AN)	ОПРЕДЕЛЕННОГО THE
<p><b>с профессиями:</b> My Dad is a doctor. <i>Мой папа - врач.</i> She's an architect. <i>Она - архитектор.</i></p> <p><b>с некоторыми выражениями количества:</b> a pair (of shoes) - пара (<i>туфель</i>), a little (water) - немного (<i>воды</i>), a few (books) - несколько (<i>книг</i>), three times a day - трижды на день</p> <p><b>в восклицаниях типа:</b> What a beautiful day! <i>Какой чудесный день!</i> What a pity! <i>Как жаль!</i></p> <p><b>в словосочетаниях типа:</b> a good deal = a great many = a lot of - много a number of - ряд (чего-л.) to go for a walk - отправиться на прогулку as a matter of fact — собственно говоря to have a look - взглянуть, to have a rest - отдохнуть to have a smoke - перекурить, to have a mind to - намереваться, to be at a loss - растеряться</p>	<p><b>перед существительными, единственными в своем роде:</b> the sun – <i>солнце</i>, the moon – <i>луна</i>, the Earth - <i>Земля (планета)</i>, the Universe - <i>Вселенная (космос)</i></p> <p><b>с порядковыми числительными:</b> the first Unit - <i>цикл первый</i>, <b>но:</b> Unit №1 - <i>цикл №1</i></p> <p><b>с прилагательными в превосходной степени:</b> the coldest season of the year — <i>самое холодное время года</i></p> <p><b>в словосочетаниях типа:</b> to tell the truth (<i>сказать правду</i>), on the whole (<i>в целом</i>), in the street (<i>на улице</i>), the other day (<i>на днях</i>), to play the piano (<i>играть на пианино</i>), to keep the house (<i>сидеть дома</i>), to listen to the music (<i>слушать музыку</i>), in the distance (<i>вдали</i>), in the morning (<i>утром</i>).</p> <p><b>с именами собственными с названием всей семьи:</b> <i>the Browns, the Petrovs.</i></p> <p><b>с названиями кораблей, журналов, газет, отелей:</b> <i>the «Russia» (корабль), the «Times» (газета), the «Astoria» (отель)</i></p> <p><b>перед названиями океанов</b> (<i>the Pacific Ocean</i>), <b>рек</b> (<i>the Clyde</i>), <b>озер</b> (<i>the Great Salt Lake</i>), <b>заливов</b> (<i>the English Channel</i>), <b>морей</b> (<i>the Black Sea</i>)</p> <p><b>с названиями архипелагов:</b> <i>the Canaries</i></p> <p><b>с названиями отдельных стран, городов, улиц:</b> <i>the Sudan, the Crimea, the Caucasus, the Lebanon</i> <b>или если в названии есть нарицательное сущ.:</b> <i>the United States, the United Kingdom</i></p> <p><b>с названиями организаций, партий:</b> <i>the Labour Party, the United Nations Organization</i></p> <p><b>перед названиями горных цепей, пустынь:</b> <i>the Rockies, the Urals, the Sahara</i></p> <p><b>с названиями музеев, галерей:</b> <i>The British Museum</i></p>
<p style="text-align: center;"><b>ОТСУТСТВИЕ АРТИКЛЯ</b></p> <p><b>перед именами собственными:</b> <i>Tom is my best friend.</i> <i>Mother, Daddy...</i> - как члены семьи</p> <p><b>с названиями заголовков:</b> <i>«English Through Communication»</i></p> <p><b>перед некоторыми названиями мест:</b> <i>at/to work; at/to school; at home; in/to bed</i></p> <p><b>перед названиями отдельных островов:</b> <i>Isle of Ely</i></p> <p><b>с названиями стран, городов, улиц, станций, гор, аэропортов, приемов пищи, языков:</b> <i>Russia, America, England. Trafalgar Square, Piccadilly Circus, Wall Street. Hudson Bay, Cape Horn; Elbrus, Everest.</i></p> <p><b>с видами транспорта:</b> <i>by bus, by plane, by car, by train, on foot.</i></p>	

### МНОЖЕСТВЕННОЕ ЧИСЛО СУЩЕСТВИТЕЛЬНЫХ

	основные случаи образования	особые случаи: древние формы	особые случаи: заимствования
[z]	a plane – planes (самолет (ы)) a toy – toys (игрушка (и))	a man-men – <i>мужчина (ы)</i> a woman-women – <i>женщина (ы)</i>	<b>datum</b> - <b>data</b> (данная величина – данные)
[s]	a book – books (книга (и))	a child-children – <i>ребенок-дети</i>	<b>phenomenon</b> – <b>phenomena</b> (явление – явления)
[iz]	a bench – benches (скамейка (и)) a bridge – bridges (мост(ы))	an ox – oxen – <i>бык (и)</i>	<b>nucleus</b> - <b>nuclei</b> (ядро (а))
y – i	a family – families (семья (и))	a foot-feet – <i>ступня (и), фут (ы)</i>	<b>basis</b> - <b>bases</b> (базис(ы))
[iz]	a wife-wives (жена (ы)) a leaf-leaves (лист (ья))	a tooth-teeth – <i>зуб(ы)</i> a goose-geese – <i>гусь(и)</i>	<b>crisis</b> - <b>crises</b> (кризис(ы))
f – v		a mouse – mice – <i>мышь (и)</i>	
[vz]			
<i>Но: people – люди; peoples – народы; news – новость (и); sheep – овца (ы); deer – олень (и); fish – рыба (ы) и др.</i>			

### ФОРМЫ ЛИЧНЫХ, ПРИТЯЖАТЕЛЬНЫХ, ВОЗВРАТНЫХ И УКАЗАТЕЛЬНЫХ МЕСТОИМЕНИЙ

	Единств. число			Множеств. число		
	1 лицо	2 лицо	3 лицо	1 лицо	2 лицо	3 лицо
ЛИЧНЫЕ	<b>I</b> <b>я</b>	<b>you</b> <b>ты</b>	<b>he, she, it</b> <b>он, она, оно</b>	<b>we</b> <b>мы</b>	<b>you</b> <b>вы</b>	<b>they</b> <b>они</b>
	<b>me</b> <b>меня</b>	<b>you</b> <b>тебя</b>	<b>him, her, it</b> <b>его, ее, его</b>	<b>us</b> <b>нас</b>	<b>you</b> <b>вас</b>	<b>them</b> <b>их</b>
ПРИТЯЖАТЕЛЬНЫЕ	<b>my</b> <b>мой</b>	<b>your</b> <b>твой</b>	<b>his, her, its</b> <b>его, ее, его</b>	<b>our</b> <b>наш</b>	<b>your</b> <b>ваш</b>	<b>their</b> <b>их</b>
	<b>mine</b> <b>мой</b>	<b>yours</b> <b>твой</b>	<b>his, hers, its</b> <b>его, ее, его</b>	<b>ours</b> <b>наш</b>	<b>yours</b> <b>ваш</b>	<b>theirs</b> <b>их</b>
ВОЗВРАТНЫЕ (сам, себя)	<b>myself</b>	<b>yourself</b>	<b>himself, herself, itself</b>	<b>ourselves</b>	<b>yourselves</b>	<b>themselves</b>
УКАЗАТЕЛЬНЫЕ	<b>this</b> –этот, эта, это <b>that</b> – тот, та, то			<b>these</b> – эти <b>those</b> – те		

### НЕОПРЕДЕЛЕННЫЕ МЕСТОИМЕНЕНИЯ

**SOME, ANY, NO** (несколько, некоторый, какой-нибудь, никакой, немного)

Форма	Местоимения и их производные	
утвердительная	<b>SOME</b>	<b>somebody, someone</b> – кто-то, кое-кто, кто-нибудь <b>something</b> – что-то, кое-что, что-нибудь <b>somewhere</b> – где-то, кое-где, где-нибудь
<i>There are <b>some</b> interesting books on the shelf.</i> <i>На полке <b>несколько</b> интересных книг.</i>		
вопросительная	<b>ANY</b>	<b>anybody, anyone</b> – кто-то, кое-кто, кто-нибудь <b>anything</b> – что-то, кое-что, что-нибудь <b>anywhere</b> – где-то, кое-где, где-нибудь
<i>Are there <b>any</b> interesting books on the shelf?</i> <i>На полке есть (<b>какие-нибудь</b>) интересные книги?</i>		
отрицательная	<b>NO \ NOT ANY</b>	<b>nobody, no-one</b> – никто, никого <b>nothing</b> – ничто, ничего <b>nowhere</b> – нигде, никуда

*There are **no** (или **not any**) books on the shelf.- На полке **нет** книг.*

**Запомните!**

Присоединяем - **-body \ one**, когда речь идет о людях; **-thing**, когда речь идет о вещах, предметах;

**-where**, когда речь идет о месте.

**СТЕПЕНИ СРАВНЕНИЯ ПРИЛАГАТЕЛЬНЫХ И НАРЕЧИЙ**

Степень сравнения ( <i>The Degrees of Comparison</i> )	Прилагательное и наречие	
	односложное и двусложное на <b>-le, -y, -er, -ow</b>	двусложное и многосложное
Сравнительная степень Comparative Degree	суффикс <b>-er</b> large- <i>larger</i> , simple - <i>simpler</i> , happy - <i>happier</i> , clever - <i>cleverer</i> , narrow - <i>narrower</i>	<b>more / less</b> более / менее <i>difficult - more difficult</i>
Превосходная степень Superlative Degree	суффикс <b>-est</b> large- <i>the largest</i> , simple - <i>the simplest</i> , happy - <i>the happiest</i> , clever - <i>the cleverest</i> , narrow - <i>the narrowest</i>	<b>the most / the least</b> наиболее / наименее <i>difficult - the most difficult</i>

**Запомните!** Имя существительное, определяемое прилагательным в превосходной степени, **всегда употребляется с определенным артиклем** (даже в том случае, если существительное не выражено, а только подразумевается).

*Например: February is **the** coldest **month** in the year, **the** windiest and **the** frostiest. Февраль - самый холодный месяц в году, самый ветреный и морозный.*

**Нестандартная форма образования степеней сравнения прилагательных и наречий от других корней**

Положительная степень Positive Degree	Сравнительная степень	Превосходная степень Superlative Degree
good\well ( <i>хороший - хорошо</i> )	better ( <i>лучший, лучше</i> )	the best ( <i>самый лучший, наилучшим образом</i> )
bad\badly ( <i>плохой - плохо</i> )	worse ( <i>худший, хуже</i> )	the worst ( <i>самый плохой, наихудшим образом</i> )
many - much ( <i>много</i> )	more ( <i>больше</i> )	the most ( <i>наибольший, больше всего</i> )
little ( <i>малый, мало</i> )	less ( <i>меньше</i> )	the least ( <i>самый малый, меньше всего</i> )

**Прилагательные, имеющие два ряда степеней сравнения**

<b>old</b> (старый)	older- <i>старший (по возрасту)</i> elder - <i>старший (в семье)</i>	the oldest the eldest ( <i>самый старший</i> )
<b>far</b> (далекий)	farther - <i>дальний (по расстоянию)</i> further - <i>дальний (по порядку)</i>	the farthest - <i>самый дальний (по расстоянию)</i> the furthest - <i>самый дальний (по порядку)</i>
<b>near</b> (близкий)	nearer - <i>ближний</i>	the nearest - <i>самый близкий по расстоянию</i> the next - <i>следующий по порядку</i>
<b>later</b> ( <i>поздний</i> )	later - <i>позже (по времени)</i> latter - <i>последний (по счету)</i>	the latest - <i>последний</i> the last <i>самый поздний</i>

**Сравнительные конструкции с прилагательными**

	Переводится	Примеры
<b>as...as</b>	<b>такой же</b> + прил. + <b>как и</b>	This text is as difficult as that one. <i>Этот текст такой же трудный, как и тот.</i>
<b>twice as... as</b>	<b>в два раза</b> + прил. в сравнит. степени + <b>чем</b>	This suit is twice as cheap as that one. <i>Этот костюм в два раза дешевле, чем тот.</i>
<b>as... as possible</b>	<b>как можно</b> + прил. в сравнит. степени	The article must be written as well as possible. <i>Эта статья должна быть написана как можно лучше.</i>

<b>not so... as</b>	<b>не такой</b> + прил. + <b>как</b>	This vase is not so expensive as that one. <i>Эта ваза не такая дорогая, как та.</i>
<b>The more ..., the better ...</b>	<b>чем</b> + прил. в сравнит. степени + прил. в сравнит. степени	The more he grows the stronger he becomes. <i>Чем больше он вырастает (взрослеет), тем сильнее становится.</i>
<b>much... than</b>	<b>гораздо</b> + прил. в сравнит. степени + <b>чем</b>	Nick is much older than my brother is. <i>Коля гораздо взрослее моего брата.</i>
<b>than</b>	прил. в сравнит. степени + <b>чем</b>	He is older than my brother. <i>Он старше моего брата (чем мой брат).</i>
<b>a bit... than</b>	<b>немного (чуть-чуть)</b> + прил. в сравнит. степени + <b>чем</b>	He is a bit older than she. <i>Он немного (чуть-чуть) старше ее (чем она).</i>

### ИМЯ ЧИСЛИТЕЛЬНОЕ

Разряд	Образование	Примеры
Количественные от 13 до 19 десятки	с помощью суффикса <b>-teen</b> суффикса <b>-ty</b>	<i>four (4) – fourteen (14)</i> <i>four (4) – forty (40)</i>
Порядковые	с помощью суффикса <b>-th</b>  <b>Исключения:</b> <b>the first, the second, the third</b>	<i>four (4) – fourth (4th) - the fourteenth (14th)</i> <b>Запомните!!!</b> Порядковые числительные <b>всегда</b> употребляются в определенном артиклем <b>the</b> .
Дробные	<b>числитель</b> – как количественное числительное, <b>знаменатель</b> - как порядковое числительное	<i>1/2 - a (one) half,</i> <i>1/3 - a (one) third,</i> <i>5/6 - five sixths,</i> <i>2 1/3 - two and one third</i>

### ФОРМЫ ГЛАГОЛА **TO BE** (быть, находиться, быть в состоянии, располагаться)

#### В SIMPLE TENSES

Настоящее неопределенное Present Indefinite	Прошедшее неопределенной Past Indefinite	Будущее неопределенное Future Indefinite
<b>I am</b> <b>You are</b> <b>He (she, it) is</b> <b>We (you, they) are</b>	<b>I was</b> <b>You were</b> <b>He (she, it) was</b> <b>We (you, they) were</b>	<b>I (we) shall be</b> <b>You will be</b> <b>He (she, it) will be</b> <b>You (they) will be</b>

### ФОРМЫ ГЛАГОЛА **TO HAVE** (иметь, обладать) В SIMPLE TENSES

Настоящее неопределенное Present Indefinite	Прошедшее неопределенной Past Indefinite	Будущее неопределенное Future Indefinite
<b>I have</b> <b>You have</b> <b>He (she, it) has</b> <b>We (you, they) have</b>	<b>I had</b> <b>You had</b> <b>He (she, it) had</b> <b>We (you, they) had</b>	<b>I (we) shall have</b> <b>You will have</b> <b>He (she, it) will have</b> <b>You, they) will have</b>

**МОДАЛЬНЫЕ ГЛАГОЛЫ**  
**CAN, MAY, MUST, SHOULD, OUGHT TO, NEED, WOULD, SHALL, WILL, DARE**

Глагол	Переводится	Примеры
<b>Can</b>	могу, умею	<i>He can read English. - Он может читать по-английски.</i>
<b>May</b>	могу, имею разрешение	<i>He may take the book. - Он может взять эту книгу.</i>
<b>Must</b>	должен	<i>I must do this work today. - Я должен выполнить эту работу сегодня.</i>
<b>Should</b>	следует, должен	<i>You should write the article. - Вам следует написать эту статью.</i>
<b>Need</b>	нужно, надо	<i>We need your help. - Нам нужна ваша помощь.</i>
<b>Ought to</b>	следовало бы, следует	<i>You ought to do it at once. - Вам следовало бы сделать это сразу же.</i>
<b>Would</b>	хотеть, желать	<i>He said he would take me to the office. - Он сказал, что хочет отвезти меня в офис.</i>
<b>Shall</b>	должен, обязан	<i>When I speak, you shall listen. - Когда я говорю, ты обязан слушать.</i>
<b>Will</b>	желать, намереваться	<i>I will not (won't) go to school today. - Я не желаю сегодня идти в школу.</i>
<b>Dare</b>	смечь, отважиться	<i>How dare you come here! - Как ты смеешь приходить сюда!</i>

**ВСПОМОГАТЕЛЬНЫЕ ГЛАГОЛЫ**  
**to do, to be, to have, shall, will, should, would**

	Употребление	Формы
<b>do</b>	В отрицательных и вопросительных формах сказуемых в простом (неопределенном времени).	<b>do</b> - настоящее простое <i>They speak English. - Do they speak English? - They do not speak English.</i> <b>does</b> - настоящее простое - 3 л. ед.ч. <i>He speaks English. - Does he speak English? - He does not speak English.</i> <b>did</b> - прошедшее простое <i>They (he) spoke English. - Did they (he) speak English? - They (he) did not speak English.</i>
<b>be</b>	Для образования сложных глагольных форм: - длительных времен ( <b>to be + V<sub>ing</sub></b> ) - пассивного залога ( <b>to be + V<sub>3</sub></b> ).	<b>am, is, are</b> - для настоящих времен <i>He is reading a book. The book is read.</i> <b>was, were</b> - для прошедших времен <i>He was reading a book. The book was read.</i> <b>shall be, will be</b> - для будущих <i>The book will be read.</i>
<b>have</b>	Для образования сложных глагольных форм совершенных времен ( <b>to have + V<sub>3</sub></b> )	<b>have, has</b> - для настоящих времен <i>He has read the book.</i> <b>had</b> - для прошедших времен <i>He had read the book, he said.</i> <b>shall have, will have</b> - для будущих <i>He will have read the book by the end of the week.</i>
<b>shall / will</b>	Для образования сложных глагольных форм будущего времени <b>(shall / will + V)</b>	<b>shall</b> - для 1-го лица ед. и мн. ч. <i>I (we) shall read this book.</i> <b>will</b> - для 2-го и 3-го л. ед. и мн.ч. <i>You (he, she, they) will read this book.</i>

**ОСНОВНЫЕ ФОРМЫ  
ПРАВИЛЬНОГО И НЕПРАВИЛЬНОГО ГЛАГОЛА**

	Инфинитив <b>Infinitive</b> (с/делать)	Прошедшее простое <b>Past Indefinite</b> (с/делал)	Причастие II Participle II (делавший, сделав)	Причастие I <b>Participle I</b> (делающий, делаая)
Правильный глагол <b>Regular Verb</b>	to help / to ask	окончание <b>-ed</b> helped / asked	окончание <b>-ed</b> helped / asked	окончание <b>-ing</b> helping / asking
Условные обозначения	<b>V</b>	<b>V<sub>ed</sub></b> или <b>V<sub>2</sub></b>	<b>V<sub>ed</sub></b> или <b>P II</b>	<b>V<sub>ing</sub></b> или <b>P I</b>
Неправильный глагол <b>Irregular Verb</b>	to be to have to do to make	<b>2-я форма</b> табл. <i>Неправ.глагол.</i> was/were had did made	<b>3-я форма</b> табл. <i>Неправ.глагол</i> been had done made	окончание <b>-ing</b> being having doing making
Условные обозначения	<b>V</b>	<b>V<sub>2</sub></b>	<b>V<sub>3</sub></b>	<b>V<sub>ing</sub> \ P I</b>

**ВРЕМЕНА АКТИВНОГО ЗАЛОГА**

**Indefinite (Simple) Tenses - Неопределенное время**

Употребляется для констатации общеизвестных фактов; обычных, регулярно повторяющихся и последовательных действий в настоящем, прошедшем и будущем.		
Present	Past	Future
<p>He <i>writes</i> letters every week.</p> <p align="center"><b>write \ writes</b> <b>do \ does write</b></p> <p>Does he <i>write</i> letters every week? He <i>does not (doesn't)</i> write letters every week.</p> <p><i>today; every day/ week/ year; seldom; usually; sometimes; at 7 o'clock</i></p>	<p>He <i>wrote</i> the letter yesterday.</p> <p align="center"><b>wrote</b> <b>did write</b></p> <p>Did he <i>write</i> the letter yesterday? He <i>did not (didn't)</i> write the letter yesterday.</p> <p><i>yesterday; last week/ month; 2, 3 days ago; a week ago, 2 years ago; in 1998</i></p>	<p>He <i>will write</i> the letter tomorrow.</p> <p align="center"><b>shall \ will write</b></p> <p>Will he <i>write</i> the letter tomorrow? He <i>will not (won't)</i> write the letter tomorrow.</p> <p><i>tomorrow; next week/ year/ month; in 2, 3 days; in future; in an hour; in a moment in 2003</i></p>

### Continuous (Progressive) Tenses - Длительное время

Употребляется, если действие в процессе, в развитии, происходящее в определенный момент времени в настоящем, прошедшем и будущем.		
Present	Past	Future
<p>He <i>is writing</i> the letter now.</p> <p style="text-align: center;"><b>am \ is \ are writing</b></p> <p>Is he <i>writing</i> the letter now? He <i>is not (isn't) writing</i> the letter now.</p> <p><i>...is always doing sth; are constantly doing sth; ...ever now...; ...now; ... nowadays...; is just now...</i></p>	<p>He <i>was writing</i> the letter then.</p> <p style="text-align: center;"><b>was / were writing</b></p> <p>Was he <i>writing</i> the letter then? He <i>was not (wasn't) writing</i> the letter then.</p> <p><i>from 9 to 11; when I came in, was (were) doing sth; was (were) doing sth. constantly; was still doing sth.</i></p>	<p>He <i>will be writing</i> the letter tomorrow.</p> <p style="text-align: center;"><b>shall \ will be writing</b></p> <p>Will he <i>be writing</i> the letter tomorrow after supper? He <i>will not (won't) be writing</i> the letter after supper.</p> <p><i>...in the evening; at 8 tomorrow; at 8 on Friday; at 10 o'clock; will still be doing sth.</i></p>
<b>to be + Participle I (причастие I)</b> <i>в настоящем, прошедшем, будущем времени</i> <b>V<sub>ing</sub></b>		

### Perfect (Perfect Simple) Tenses - Совершенное время

Выражает действие, совершившееся к моменту речи в наст., прош. и буд. времени (имеется результат).		
Present	Past	Future
<p>He <i>has written</i> the letter already.</p> <p style="text-align: center;"><b>have / has written</b></p> <p>Has he already <i>written</i> the letter? He <i>has not (hasn't) written</i> the letter yet.</p> <p><i>just; yet; already; ever; never; by... o'clock; since</i></p>	<p>He <i>had written</i> the letter when the phone rang.</p> <p style="text-align: center;"><b>had written</b></p> <p>Had he <i>written</i> the letter when the phone rang? He <i>had not (hadn't) written</i> the letter when ...</p> <p><i>by ... o'clock; just; yet; already; by the end of the year; by this time</i></p>	<p>He <i>will have written</i> the letter by that time.</p> <p style="text-align: center;"><b>shall \ will have written</b></p> <p>Will he <i>have written</i> the letter by that time? He <i>will not (won't) have written</i> the letter by that time.</p> <p><i>...by the end of the year; ...by tomorrow; before the classes begin</i></p>
<b>to have + Participle II (причастие II)</b> <i>в настоящем, прошедшем, будущем времени</i> <b>(V<sub>ed</sub>, если глагол правильный или V<sub>3</sub> форма, если глагол неправильный)</b>		





## СОГЛАСОВАНИЕ ВРЕМЕН (Sequence of Tenses)

### ПРАВИЛО

*Если в главном предложении употреблено какое-либо прошедшее время, то в придаточном не может быть ни настоящего, ни будущего, а только прошедшее или будущее в прошедшем (should, would...)*

*He asks me where I study. – Он спрашивает, где я учусь. (настоящее время)*

*He asked me where I studied. – Он спросил, где я учусь. (настоящее время)*

### СОГЛАСОВАНИЕ ВРЕМЕН В КОСВЕННОЙ РЕЧИ

Прямая речь	Косвенная речь
You are pretty. You dance so well. You've got [have got] lovely hair. I'll never forget this day.	He said I was pretty. He said I danced so well. He said I had got lovely hair. He said he would never forget that day.
Do you like ballet? Have you ever been to Boston?	He asked me if/whether I liked ballet. He asked me if/whether I had ever been to Boston.
Where do you study? What are you reading? When will we meet again? Why don't you stay longer?	He asked me where I studied. He asked me what I was reading. He asked me when I should meet him again. He asked me why I didn't stay longer.
Give me your telephone number. Ring me up tomorrow.	He asked me to give him my telephone number. He asked me to ring him up the next morning.

### ЗАМЕНА В КОСВЕННОЙ РЕЧИ НАРЕЧИЙ МЕСТА, ВРЕМЕНИ И УКАЗАТЕЛЬНЫХ МЕСТОИМЕНИЙ

Прямая речь	Косвенная речь
now – сейчас here – здесь this, these – это, этот, эти today – сегодня tomorrow – завтра yesterday – вчера next year – на будущий год last year – в прошлом году	then – тогда there – там that, those – то, тот, те that day – в тот день (the) next day, the following day – на следующий день the day before, the previous day – накануне the next year, the following year – в следующем году the year before – за год до

### ЗНАЧЕНИЕ И УПОТРЕБЛЕНИЕ MUCH, MANY, LITTLE, FEW, A LITTLE, A FEW

	МНОГО	мало	немного
much-little-a little <i>употребляется с неисчисляемыми существительными</i>	much coffee Do you drink much coffee?	little money They have little money.	a little They have a little money.
many-few-a few <i>употребляется с исчисляемыми существительными</i>	many friends He has got many friends.	few mistakes She made few mistakes.	a few I've got a few friends.
How much? / How many? <i>Сколько?</i>	How much? с неисчисл. сущ. How much money have you got?	How many? с исчисл. сущ. How many pupils are there here?	

## НЕЛИЧНЫЕ ФОРМЫ ГЛАГОЛА

### ИНФИНИТИВ

ФУНКЦИОНИРОВАНИЕ	ПЕРЕВОД
а) как подлежащее	а) переводится <b>неопределенной формой</b> глагола, иногда <b>отглагольным существительным</b> : <i>To translate English articles is difficult.</i> – <i>Переводить английские статьи сложно.</i> или <i>Перевод английских статей сложен.</i>
б) как именная часть составного сказуемого (в сочетании с глаголом-связкой <i>to be</i> )	б) переводится словами <b>заключается в том, чтобы</b> или <b>состоять в том, чтобы</b> (+ значение <b>инфинитива</b> ), в наст. врем. часто не переводится: <i>You task is to translate this text.</i> – <i>Ваша задача – (заключается, состоит в том, чтобы) перевести этот текст.</i>
в) как часть составного глагольного сказуемого (после модальных глаголов инфинитив без частицы <i>to</i> , после других глаголов инфинитив с частицей <i>to</i> )	в) переводится, как правило, <b>неопределенной формой</b> : <i>I can speak English.</i> – <i>Я могу говорить по-английски.</i> <i>I like to speak English.</i> – <i>Я люблю говорить по-английски.</i>
г) как дополнение	г) переводится <b>неопределенной формой</b> : <i>I told him to speak English.</i> – <i>Я попросил его говорить по-английски.</i>
д) как определение (инфинитив чаще в пассивной форме)	д) переводится <b>неопределенной формой</b> или <b>придаточным определительным</b> : <i>I have no intention to miss English classes.</i> – <i>У меня нет намерений (я не намерен) пропускать занятия по английскому языку.</i> <i>The text to be translated is rather difficult.</i> – <i>Текст, который надо перевести, довольно сложный.</i>
е) как обстоятельство цели, следствия (со словами <i>too</i> - <i>слишком</i> , <i>enough</i> - <i>достаточно</i> ) и т.п.	е) переводится <b>неопределенной формой</b> с союзом <b>чтобы</b> (для того чтобы): <i>To translate an English text, I should know many words.</i> – <i>Чтобы перевести английский текст, я должен знать много слов.</i> <i>The text is too difficult to be translated.</i> – <i>Этот текст слишком сложный, чтобы его перевести.</i>

### ПРИЧАСТИЕ I

ФУНКЦИОНИРОВАНИЕ	ПЕРЕВОД
а) как определение	а) переводится <b>причастиями на -щий, -вший</b> и <b>определительным придаточным</b> : <i>That smiling girl is my sister.</i> – <i>Та улыбающаяся девушка – моя сестра.</i> <i>A student translating an English text should know many words.</i> – <i>Студент, который переводит английский текст, должен знать много слов.</i>
б) как часть составного глагольного сказуемого группы длительных времен (в сочетании с глаголом <i>to be</i> )	б) переводится <b>личной формой глагола</b> : <i>I am (was) translating this text.</i> – <i>Я перевожу (перевела) этот текст.</i>
в) как обстоятельство (после союзов <i>while, when</i> )	в) переводится <b>деепричастием</b> : <i>While (when) translating this text I got to know many English words.</i> – <i>Переводя этот текст, я узнала много английских слов.</i>

## ПРИЧАСТИЕ II

ФУНКЦИОНИРОВАНИЕ	ПЕРЕВОД
<p>а) как определение</p> <p>б) как часть составного глагольного сказуемого группы совершенных времен (в сочетании с глаголом <i>to have</i>) и времен пассивного залога (в сочетании с формами глагола <i>to be</i>)</p> <p>в) как обстоятельство (после союзов <i>while, when, if, though</i>)</p>	<p>а) переводится <b>причастиями на -нный, -тый, -мый; -щийся, -вшийся</b>:  <i>My <u>translated</u> text is on your desk.</i> – Мой <u>переведенный</u> текст на вашем столе.</p> <p>б) переводится <b>личной формой глагола</b>: <i>I <u>have translated</u> this text.</i> – Я <u>перевела</u> этот текст.  <i>Перевод причастия II в составе сказуемого в пассивном залоге см выше.</i></p> <p>в) переводится <b>причастным оборотом</b> или <b>придаточным предложением</b>: <i>If invited I'll go to this conference.</i> – Если меня пригласят, я поеду на эту конференцию.</p>

## ГЕРУНДИЙ

ФУНКЦИОНИРОВАНИЕ	ПЕРЕВОД
<p>а) как подлежащее</p> <p>б) как именная часть составного сказуемого (в сочетании с глаголом-связкой <i>to be</i>)</p> <p>в) как часть составного глагольного сказуемого (после глаголов <i>to begin, to start, to go on, to continue, to stop</i> и др.)</p> <p>г) как дополнение (после глаголов <i>to enjoy, to prefer, to remember, to be fond of</i>)</p> <p>д) как определение (в этой функции герундию, как правило, предшествует существительное с предлогом <i>of</i>)</p> <p>е) как обстоятельство цели, следствия, образа действия и др. (после предлогов <i>of, after, before, in; by; besides, without</i>)</p>	<p>а) переводится <b>отглагольным существительным</b>, иногда <b>неопределенной формой</b> глагола: <i><u>Reading</u> is my hobby.</i> – <u>Чтение</u> (<u>читать</u>) – мое увлечение.</p> <p>б) переводится <b>существительным</b>:  <i>Her greatest pleasure is <u>reading</u>.</i> – Ее самое большое удовольствие – <u>чтение</u>.</p> <p>в) переводится <b>инфинитивом, существительным</b>:  <i>I started <u>translating</u> my English book.</i> – Я начала <u>переводить</u> (<u>перевод</u>) английской книги.</p> <p>г) переводится <b>личной формой глагола в придаточном предложении, существительным</b>: <i>I remember <u>reading</u> this book.</i> – Я помню, что <u>читал</u> эту книгу.  <i>I am fond of <u>reading</u>.</i> – Я люблю <u>чтение</u>.</p> <p>д) переводится <b>существительным</b>: <i>There are three ways of <u>translating</u> the passive voice.</i> – Существует три способа <u>перевода</u> пассивного залога.</p> <p>е) переводится <b>деепричастием</b>, иногда <b>существительным с предлогом</b>:  <i>I translate this book without using a dictionary.</i> – Я перевожу эту книгу, не используя словарь (без использования словаря).</p>

## КОНСТРУКЦИИ И ОБОРОТЫ С НЕЛИЧНЫМИ ФОРМАМИ ГЛАГОЛА

### «Сложное дополнение»

**Подлежащее – сказуемое – оборот (сложное дополнение) – второстеп. члены предложения**

*I want him (your son) to help me.  
Я хочу, чтобы он (ваш сын) помог мне.*

**Переводится** придаточным дополнительным предложением с союзами «что», «чтобы», «как», подлежащее которого соответствует существительному в общем падеже (или местоимению в объектном падеже), а сказуемое соответствует инфинитиву этого оборота.

**Употребляется после глаголов:**

1) выражающих желание (*to want, to desire, to wish, should like*), а также после глаголов *to like, to hate*:

*He wanted me to come.* – Он хотел, чтоб я пришел.

2) выражающих восприятие посредством органов чувств (*to see, to watch, to observe, to notice, to hear, to feel*). Здесь инфинитив употребляется без частицы **to**:

*I saw him enter the room.* – Я видел, как он вошел в комнату.

3) выражающих предположение (*to expect, to think, to believe, to find*), а также после глаголов *to know, to declare* и др.

*I consider him to be right.* – Я считаю, что он прав.

4) выражающих приказание, просьбу, разрешение (*to order, to command, to ask for, to allow*). Здесь инфинитив в форме страдательного залога:

*The captain ordered the goods to be loaded at once.* – Капитан приказал погрузить товары немедленно.

5) требующих предложного дополнения - *to wait (for), to rely (on)*.

*I rely on you to do it in time.* – Я рассчитываю на то, что вы сделаете это вовремя.

### «Сложное подлежащее»

**Подлежащее – сказуемое – инфинитив – второстепенные члены предложения**

*The girl was seen to leave the house.  
Видели, что девочка ушла из дома.*

**Переводится** придаточным дополнительным предложением с союзами «что», «чтобы». При этом подлежащее английского предложения («девочка») становится подлежащим русского придаточного предложения, а его сказуемое соответствует инфинитиву этого оборота. Сказуемое английского варианта переводится неопределенно-личным предложением.

**Употребляется после глаголов**

1) *to say, to state, to report, to announce, to believe, to expect, to know* в пассивном залоге:

*He is said to live in Moscow.* – Говорят, что он живет в Москве.

2) *to seem, to appear, to prove, to happen, to chance* в активном залоге:

*He seems to know English.* – Он, кажется, знает английский язык.

3) *to be likely, to be unlikely, to be certain, to be sure*:

*They are likely to come soon.* – Они, вероятно, скоро придут.

### Независимый причастный оборот (сущ. \ мест. + причастие ...)

представляет собой часть сложноподчиненного предложения (выделяется запятой), в котором на месте сказуемого стоит причастие.

**Независимый причастный оборот, подлежащее – сказуемое – второстеп. члены предл-я.**

*The weather being fine, we shall go for a walk.  
Если погода будет хорошей, мы пойдем гулять.*

<p><b>Подлежащее – сказуемое – второстеп. члены предл-я , независимый причастные оборот.</b>  <i>You can set your mind at ease, all being well.</i>  <i>Можете успокоиться, так как все хорошо.</i></p> <p><b>Переводится</b> обстоятельственными придаточными предложениями с союзами «когда», «если», «так как», «после того как».</p>
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<p align="center"><b>«FOR + существительное / местоимение + инфинитив»</b></p> <p><b>Подлежащее – сказуемое – «for + сущ. / мест. + инфинитив».</b>  <i>It is necessary for us to start immediately.</i>  <i>Необходимо, чтобы мы начали немедленно.</i></p> <p><b>«For + сущ. / мест. + инфинитив» - подлежащее – сказуемое – второстеп. члены предл-я.</b>  <i>For us to start immediately, it is necessary.</i></p> <p><b>Переводится</b> придаточным дополнительным предложением с союзами «что», «чтобы». При этом подлежащее английского предложения («девочка») становится подлежащим русского придаточного предложения, а его сказуемое соответствует инфинитиву этого оборота. Сказуемое английского варианта переводится неопределенно-личным предложением.</p>
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## ТИПЫ ВОПРОСОВ

<p><b><u>ОБЩИЙ ВОПРОС</u></b></p> <p align="center"><i>обратный порядок:</i></p> <p><b>Вспомогат. глагол - подлежащее – смысловая часть сказуемого – второстеп. члены предложения?</b></p> <p align="center"><i>Had Tom been learning French before?</i>  <i>Том уже изучал французский язык?</i></p>											
<p><b><u>СПЕЦИАЛЬНЫЙ ВОПРОС</u></b></p> <p align="center"><i>обратный порядок:</i></p> <p><b>Вопросит. слово – вспомогат. глагол – подлежащее – смысл. часть сказ. – второстеп. члены предл-я?</b></p> <p align="center"><i>How long had Tom been learning French before he first went to France?</i>  <i>Как долго Том изучал французский до того, как он поехал во Францию?</i></p> <p><b>Запомните!!!</b>          В специальном вопросе к подлежащему - <i>прямой порядок слов.</i>  <i>Who had been learning French? - Кто изучал французский язык?</i></p> <p><b>Вопросительные слова:</b></p> <table border="0"> <tr> <td>Чей? - Whose?</td> </tr> <tr> <td>Кто? - Who?</td> </tr> <tr> <td>Как далеко? - How far?</td> </tr> <tr> <td>Что? - What?</td> </tr> <tr> <td>Как? - How?</td> </tr> <tr> <td>Почему? - Why?</td> </tr> <tr> <td>Как долго? - How long?</td> </tr> <tr> <td>Когда? - When?</td> </tr> <tr> <td>Сколько? (исчисл.) - How many?</td> </tr> <tr> <td>Где? Куда? - Where?</td> </tr> <tr> <td>Сколько? (неисчисл.) - How much?</td> </tr> </table>	Чей? - Whose?	Кто? - Who?	Как далеко? - How far?	Что? - What?	Как? - How?	Почему? - Why?	Как долго? - How long?	Когда? - When?	Сколько? (исчисл.) - How many?	Где? Куда? - Where?	Сколько? (неисчисл.) - How much?
Чей? - Whose?											
Кто? - Who?											
Как далеко? - How far?											
Что? - What?											
Как? - How?											
Почему? - Why?											
Как долго? - How long?											
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Где? Куда? - Where?											
Сколько? (неисчисл.) - How much?											
<p><b><u>АЛЬТЕРНАТИВНЫЙ ВОПРОС</u></b></p> <p align="center"><i>обратный порядок:</i></p> <p><b>Вспомогат. глагол - подлежащее – смысл. часть сказуемого – второстепенные члены предложения?</b></p> <p align="center"><b>(к одному из членов ставится альтернатива or)</b>  <i>Had Tom been learning French or Russian?</i>  <i>Том изучал французский или русский язык?</i></p>											
<p><b><u>РАЗДЕЛИТЕЛЬНЫЙ ВОПРОС</u></b></p> <p align="center"><i>прямой порядок + краткий вопрос:</i></p> <p><b>Утвердительное предложение, (запятая) соответствующий вспомогательный или модальный глагол в отрицательной форме + местоимение, соответствующее подлежащему первой части?</b></p>											

Tom had been learning French before he first went to France, hadn't he?  
 Ведь Том изучал французский язык до того, как он впервые поехал во Францию?

**Отрицательное предложение, (запятая) соответствующий вспомогательный или модальный глагол без отрицания + местоимение, соответствующее подлежащему первой части.**

Tom had not been learning French before he first went to France, had he?  
 Ведь Том не изучал французский язык до того, как он впервые поехал во Францию?

## ПОРЯДОК СЛОВ В ПРЕДЛОЖЕНИИ

Утвердительное предложение			
подлежащее	сказуемое	дополнение	обстоятельство
I У меня	have есть	beautiful photos of the city. красивые фото города.	
I Я	have been была		to Moscow. в Москве.
Отрицательное предложение			
подлежащее	сказуемое с отрицательной частицей <i>not</i>	второстепенные члены предложения	
I Я	have <b>not</b> been не была	to Moscow. в Москве.	
I У меня	have <b>not</b> нет \ я не имею	beautiful photos of the city. красивых фото города.	
Вопросительное предложение			
вспомогательный глагол	подлежащее	смысловая часть сказуемого	второстепенные члены предложения
Have	you Вы	been были	to Moscow? в Москве?
Do	you У Вас	have есть	photos of the city? фотографии города?

## СПИСОК НЕПРАВИЛЬНЫХ ГЛАГОЛОВ

<b>arise</b>	arose	arisen	возникать, происходить, подниматься
<b>abide</b>	abode (abided)	abode (abided)	пребывать, жить, придерживаться чего-либо
<b>awake</b>	awoke (awaked)	awaked (awoken)	будить, просыпаться, быть разбуженным
<b>be</b>	was (were)	been	быть
<b>bear</b>	bore	born (borne)	носить, рождать, (вы)носить, выдерживать
<b>beat</b>	beat	beaten	бить, вы-, от-, из-
<b>become</b>	became	become	становиться, делаться
<b>befall</b>	befell	befallen	случаться
<b>begin</b>	began	begun	начинать(ся)
<b>behold</b>	beheld	beheld	вглядываться, замечать
<b>bend</b>	bent	bent	гнуть(ся), сгибать(ся)
<b>beseech</b>	besought	besought	умолять, упрашивать
<b>beset</b>	beset	beset	окружать, осаждать
<b>bet</b>	bet, betted	bet, betted	держаться пари
<b>bid</b>	bid, bade	bid, bidden	предлагать цену, велеть, просить
<b>bind</b>	bound	bound	связывать, при-, за-
<b>bite</b>	bit	bitten (bit)	кусать(ся)
<b>bleed</b>	bled	bled	кровоточить, опорожнять
<b>blow</b>	blew	blown	дуть
<b>break</b>	broke	broken	ломать, прерывать, разбивать
<b>breed</b>	bred	bred	порождать, разводиться, выводить
<b>bring</b>	brought	brought	приносить, приводить
<b>broadcast</b>	broadcast	broadcast	вещать, распространять
<b>build</b>	built	built	строить, встраивать
<b>burn</b>	burnt, burned	burnt, burned	гореть, сжигать
<b>burst</b>	burst	burst	взрывать(ся), раз-
<b>buy</b>	bought	bought	покупать, под-, вы-, ис-
<b>can</b>	could	-	мочь физически
<b>cast</b>	cast	cast	бросать, лить (металл)
<b>catch</b>	caught	caught	ловить, схватывать
<b>choose</b>	chose	chosen	выбирать
<b>cling</b>	clung	clung	прилипать, цеплять, льнуть
<b>cleave</b>	clove (cleft)	cloven (cleft)	рассечь, расколоть
<b>cloth</b>	clothed	clothed	оде(ва)ть
<b>come</b>	came	come	приходить
<b>cost</b>	cost	cost	оценивать, стоить
<b>creep</b>	crept	crept	ползать
<b>cut</b>	cut	cut	резать, обрезать
<b>dare</b>	durst	dared	смечь
<b>deal</b>	dealt	dealt	(раз)давать, иметь дело, торговать, рассматривать вопрос
<b>dig</b>	dug	dug	копать
<b>do, does</b>	did	done	делать
<b>draw</b>	drew	drawn	тащить, чертить
<b>dream</b>	dreamed, dreamt	dreamed, dreamt	видеть сны, мечтать
<b>drink</b>	drank	drunk	пить, выпивать
<b>drive</b>	drove	driven	ехать, везти, двигать, гнать
<b> dwell</b>	dwelt	dwelt	жить, обитать, пребывать; задерживаться на чем-либо
<b>eat</b>	ate	eaten	есть, принимать пищу
<b>fall</b>	fell	fallen	падать, о-, вы-, нис-, в-



<b>feed</b>	fed	fed	кормить(ся)
<b>feel</b>	felt	felt	чувствовать
<b>fight</b>	fought	fought	бороться, сражаться
<b>find</b>	found	found	находить
<b>fit</b>	fit	fit	подходить, годиться
<b>flee</b>	fled	fled	бежать, спастись бегством
<b>fling</b>	flung	flung	кидать, бросать
<b>fly</b>	flew	flown	летать, про-, раз-~-ся
<b>forbid</b>	forbade	forbidden	запрещать
<b>forecast</b>	forecast	forecast	предвидеть, -сказывать
<b>forget</b>	forgot	forgotten	забывать
<b>for(e)go,</b>	for(e)went	for(e)gone	отказываться, воздерживаться
<b>foretell</b>	foretold	foretold	предсказывать, прогнозировать
<b>forgive</b>	forgave	forgiven	прощать,
<b>forsake</b>	forsook	forsaken	бросать, отказываться
<b>freeze</b>	froze	frozen	замерзать, замораживать
<b>get</b>	got	got	получать, становиться
<b>gild</b>	gilt (gilded)	gilt (gilded)	золотить, по-
<b>give</b>	gave	given	давать
<b>go, goes</b>	went	gone	идти, ехать
<b>grind</b>	ground	ground	точить, молоть
<b>grow</b>	grew	grown	расти, выращивать
<b>hang</b>	hung, hanged	hung, hanged	висеть, вешать
<b>have</b>	had	had	иметь, обладать
<b>hew</b>	hewed	hewn (hewed)	рубить, тесать
<b>hear</b>	heard	heard	слышать
<b>hide</b>	hid	hidden	прятать, прятаться
<b>hit</b>	hit	hit	ударять, поражать
<b>hold</b>	held	held	держать, поддерживать (владеть)
<b>hurt</b>	hurt	hurt	повредить, ушибить, ранить
<b>keep</b>	kept	kept	держать, хранить
<b>kneel</b>	knelt, kneeled	knelt, kneeled	становиться на колени
<b>knit</b>	knitted, (knit)	knitted, (knit)	вязать
<b>know</b>	knew	known	знать
<b>lay</b>	laid	laid	класть
<b>lead</b>	led	led	вести, сопровождать
<b>lean</b>	leant, leaned	leaned, leant	опираться, прислоняться
<b>leap</b>	leaped, leapt	leaped, leapt	прыгать
<b>learn</b>	learnt, learned	learnt, learned	учиться, на-, узнавать
<b>leave</b>	left	left	оставлять, уезжать
<b>lend</b>	lent	lent	одалживать, давать займы
<b>let</b>	let	let	позволять, сдавать в наём
<b>lie</b>	lay	lain	лежать
<b>light</b>	lit, lighted	lit, lighted	зажигать, освещать
<b>lose</b>	lost	lost	терять
<b>make</b>	made	made	делать, заставлять
<b>may</b>	might	-	мочь, иметь право
<b>mean</b>	meant	meant	значить, подразумевать
<b>meet</b>	met	met	встречать, знакомиться
<b>mishear</b>	misheard	misheard	ослышаться
<b>mislay</b>	mislaid	mislaid	затерять, (по)девать

<b>mistake</b>	mistook	mistaken	ошибаться, заблуждаться
<b>mow</b>	mowed	mown, mowed	косить
<b>overtake</b>	overtook	overtaken	догнать, на-, обо-, обруш.
<b>pay</b>	paid	paid	платить
<b>prove</b>	proved	proved (proven)	доказывать, удостоверить
<b>put</b>	put	put	класть
<b>quit</b>	quit, quitted	quit, quitted	оставлять, покидать
<b>read</b>	read	read	читать
<b>rebuild</b>	rebuilt	rebuilt	перестраивать, восстанавливать
<b>rid</b>	rid (ridded)	rid (ridded)	освобождать, избавлять
<b>ride</b>	rode	ridden	ехать верхом
<b>ring</b>	rang	rung	звонить, звенеть
<b>rise</b>	rose	risen	подниматься, восходить
<b>run</b>	ran	run	бежать, течь
<b>saw</b>	sawed	sawn (sawed)	пилить
<b>say</b>	said	said	говорить, сказать
<b>see</b>	saw	seen	видеть
<b>seek</b>	sought	sought	искать
<b>sell</b>	sold	sold	продавать
<b>send</b>	sent	sent	посылать, отправлять
<b>set</b>	set	set	помещать, ставить
<b>sew</b>	sewed	sewn (sewed)	шить
<b>shake</b>	shook	shaken	трясти
<b>shall</b>	should	-	быть должным
<b>shave</b>	shaved	shaved (shaven)	брить(ся)
<b>shear</b>	sheared	shorn, sheared	стричь, резать; лишать
<b>shed</b>	shed	shed	сбрасывать, проливать
<b>shine</b>	shone	shone	сиять, светить
<b>shoe</b>	shod	shod	обувать, подковывать
<b>shoot</b>	shot	shot	стрелять
<b>show</b>	showed	shown (showed)	показывать
<b>shrink</b>	shrank (shrunk)	shrunk (shrunken)	сокращаться, сжиматься, отскочить, отпрянуть
<b>shut</b>	shut	shut	закрывать
<b>sing</b>	sang	sung	петь
<b>sink</b>	sank (sunk)	sunk	опускаться, погружаться, тонуть
<b>sit</b>	sat	sat	сидеть
<b>slay</b>	slew	slain	убивать, уничтожать
<b>sleep</b>	slept	slept	спать
<b>slide</b>	slid	slid	скользить
<b>sling</b>	slung	slung	швырять, швырнуть, вешать через плечо, подвешивать
<b>slit</b>	slit	slit	резать в длину, вдоль
<b>smell</b>	smelt, smelled	smelt, smelled	пахнуть, нюхать
<b>sow</b>	sowed	sown, sowed	сеять
<b>speak</b>	spoke	spoken	говорить
<b>speed</b>	ped, speeded	ped, speeded	спешить, ускорять
<b>spell</b>	spelt, spelled	spelt, spelled	писать, произносить слово по буквам
<b>spend</b>	spent	spent	тратить, истощать
<b>spill</b>	spilt, spilled	spilt, spilled	проливать
<b>spin</b>	spun	spun	прясть
<b>spit</b>	spat (spit)	spat (spit)	плевать, насаживать, натывать, про-
<b>split</b>	split	split	раскалывать, расщеплять

<b>spoil</b>	spoiled, spoilt	spoiled, spoilt	портить, баловать
<b>spread</b>	spread	spread	распространяться
<b>spring</b>	sprang (sprung)	sprung	прыгать, вскочить
<b>stand</b>	stood	stood	стоять
<b>steal</b>	stole	stolen	воровать, красть
<b>stick</b>	stuck	stuck	втыкать, приклеивать(ся), липнуть
<b>sting</b>	stung	stung	жалить
<b>stink</b>	stank (stunk)	stunk	вонять, отталкивать
<b>strew</b>	strewed	strewn	усеять, разбрасывать, расстилать
<b>stride</b>	strode	stridden	шагать
<b>strike</b>	struck	struck, stricken	ударять, поражать, бастовать
<b>string</b>	strung	strung	связывать, за-, натягивать, нанизывать
<b>strive</b>	strove	striven	стремиться, стараться
<b>swear</b>	swore	sworn	клясться, присягать, браниться
<b>sweep</b>	swept	swept	мести
<b>swell</b>	swelled	swollen, swelled	пахнуть, раздуться, вз-
<b>swim</b>	swam	swum	плавать
<b>swing</b>	swung	swung	качать(ся), размахивать
<b>take</b>	took	taken	брать
<b>teach</b>	taught	taught	обучать, учить
<b>tear</b>	tore	torn	рвать, раз-, с-, от-
<b>tell</b>	told	told	рассказывать, сообщать
<b>think</b>	thought	thought	думать
<b>throw</b>	threw	thrown	кидать, бросать
<b>thrust</b>	thrust	thrust	толкать, колоть, выгонять, сунуть
<b>tread</b>	trod	trodden	ступать
<b>unbend</b>	unbent	unbent	разгибаться
<b>undergo</b>	underwent	undergone	испытывать, переносить
<b>understand</b>	understood	understood	понимать
<b>undertake</b>	undertook	undertaken	предпринимать, гарантировать
<b>upset</b>	upset	upset	опрокидывать, обжимать
<b>wake</b>	woke, waked	woken, waked	будить, просыпаться
<b>wear</b>	wore	worn	носить (одежду)
<b>weave</b>	wove, weaved	woven, weaved	ткать
<b>wed</b>	wedded, wed	wedded, wed	венчать(ся)
<b>weep</b>	wept	wept	плакать
<b>will</b>	would	-	хотеть быть
<b>wet</b>	wet, wetted	wet, wetted	мочить, вы-, про-
<b>win</b>	won	won	выигрывать, получать
<b>wind</b>	wound	wound	заводить (механизм), виться
<b>withdraw</b>	withdrew	withdrawn	брать назад, отнимать
<b>wring</b>	wrung	wrung	жать, выжимать, скручивать
<b>write</b>	wrote	written	писать

Учебное издание

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## **ECONOMICS**

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