

МОСКОВСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ
имени М. В. ЛОМОНОСОВА

ЭКОНОМИЧЕСКИЙ ФАКУЛЬТЕТ

ПОДЧАСОВ А.С., НИКОЛАЕВА Н.Е.

**Пособие по переводу английской
экономической литературы**

(лексические трудности)

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Данное пособие является второй частью блока, посвященного трудностям перевода (см. Подчасов А.С., Николаева Н.Е. Пособие по переводу английской экономической литературы /грамматические трудности/, 2010). В настоящей части рассматриваются некоторые наиболее типичные лексические трудности перевода экономических текстов с английского языка на русский. Анализируется специфика употребления общенаучных слов и словосочетаний в экономическом дискурсе и описываются возможные варианты их перевода.

Пособие строится по принципу от модели - к иллюстративным примерам из аутентичных английских научных текстов экономической тематики. Студентам предлагается английское предложение, содержащее лексическую единицу, которая использована в сложном для понимания значении, а также вариант перевода этого предложения на русский язык. Далее приводится ряд предложений, содержащих данную лексическую единицу, для самостоятельной тренировки и закрепления.

Таким образом, цель пособия – выработать устойчивый навык усвоения изучаемых лексических единиц и подбора их эквивалентов на родном языке. Авторы надеются, что преодоление студентами лексических, а также и грамматических трудностей перевода с английского языка на русский создаст необходимые предпосылки для понимания сложных оригинальных экономических текстов.

В приложении к пособию рассматриваются:

1. Лексические закономерности перевода научного текста с английского языка на русский;
2. Способы передачи актуального членения предложения при переводе;
3. «Ложные друзья переводчика»;
4. Крылатые выражения;
5. Слова и изречения на иностранных языках;
6. «Модные» слова и выражения в экономике и бизнесе.

Пособие предназначено для аудиторной работы на старших курсах экономических факультетов, а также может использоваться в качестве материала для самостоятельной работы.

СОДЕРЖАНИЕ

| | | | | | |
|-----|----------------------|----|-----|----------------------|----|
| 1. | ACCOUNTABILITY | 7 | 29. | FRAMEWORK..... | 35 |
| 2. | ACCURATE | 8 | 30. | GOVERNANCE | 36 |
| 3. | ACTUAL | 9 | 31. | INDUSTRY..... | 37 |
| 4. | ADDRESS | 10 | 32. | INVOLVEMENT..... | 38 |
| 5. | ADJUSTMENT | 11 | 33. | LAISSEZ-FAIRE | 39 |
| 6. | ADVOCATE | 12 | 34. | MESSAGE | 40 |
| 7. | AMBITIOUS..... | 13 | 35. | MOMENTOUS..... | 41 |
| 8. | ARGUMENT..... | 14 | 36. | MOMENTUM..... | 42 |
| 9. | BEFORE LONG | 15 | 37. | PACE..... | 43 |
| 10. | BID | 16 | 38. | POLICY | 44 |
| 11. | CHALLENGE n. | 17 | 39. | PRIVATE ENTERPRISE.. | 45 |
| 12. | CHALLENGE v. | 18 | 40. | PROSPECTS | 46 |
| 13. | CHALLENGEDa..... | 19 | 41. | PUBLIC | 47 |
| 14. | CHARGE..... | 20 | 42. | RAISE | 48 |
| 15. | COMMITMENT..... | 21 | 43. | RELEVANT | 49 |
| 16. | BE COMMITTED TO .. | 22 | 44. | RUN A BUSINESS | 50 |
| 17. | COMPENSATION | 23 | 45. | SOPHISTICATED | 51 |
| 18. | CONCEPT..... | 24 | 46. | SOUND | 52 |
| 19. | CRITICAL | 25 | 47. | SPECIFIC | 53 |
| 20. | CURRENT..... | 26 | 48. | BE SUBJECT TO | 54 |
| 21. | DELIVER..... | 27 | 49. | TECHNIQUE..... | 55 |
| 22. | DEVELOPMENTS..... | 28 | 50. | TECHNOLOGY | 56 |
| 23. | DRAMATICALLY..... | 29 | 51. | TENDENCY | 57 |
| 24. | EFFECTIVE | 30 | 52. | TRADE..... | 58 |
| 25. | EFFICIENT..... | 31 | 53. | TREND | 59 |
| 26. | EVOLVE | 32 | 54. | ULTIMATE..... | 60 |
| 27. | EXECUTIVE | 33 | 55. | VIRTUALLY..... | 61 |
| 28. | EXPOSURE | 34 | | | |

ПРИЛОЖЕНИЕ 1. Лексические закономерности перевода научного текста с английского языка на русский.....62

ПРИЛОЖЕНИЕ 2. Способы передачи актуального членения предложения при переводе.....66

ПРИЛОЖЕНИЕ 3.
«Ложные друзья переводчика”68

ПРИЛОЖЕНИЕ 4.
Крылатые выражения (Catch Phrases).....71

ПРИЛОЖЕНИЕ 5.
Слова и изречения на иностранных языках.....73

ПРИЛОЖЕНИЕ 6.
«Модные» слова и выражения в экономике и бизнесе (Buzz/Vogue Words and Phrases in Economics and Business) ...75

БИБЛИОГРАФИЯ80

1. ACCOUNTABILITY

ACCOUNTABILITY – п. отчетность, подотчетность; учет и контроль; ответственность

A number of countries operated their economies under the protection of high tariffs and state intervention with minimum of transparency and **accountability**. → В ряде стран экономика регулировалась с помощью высоких тарифов и государственного вмешательства, при этом прозрачность и **отчетность** были сведены к минимуму.

1. Corrupt practices remove government decisions from the public realm to the private, diminishing openness and **accountability**.
2. If you want to be as successful as possible in your business you're going to need to have some sort of **accountability**.
3. In Mainland China the reforms have increased the economic **accountability** of local leaders.
4. We examine the mediating effects of political context on economic **accountability** in a hostile environment – the developing democracies of Central America.
5. Stimulated in large part by the desire to prevent the occurrence of global financial crises, such as those of Mexico, East Asia, and Russia in the middle and late 1990s, the international financial institutions took a number of initiatives to promote greater transparency and **accountability** in member countries.
6. In the long run, a more competitive and less regulated economy offers less scope for corruption as official rent-seekers have reduced opportunities, and the balance of power between private and public sectors is shifted, usually with the effect of increased official **accountability**.

2. ACCURATE

ACCURATE - а. точный, правильный; тщательный

To an econometrician or policymaker, **accurate** data are essential. → Специалисту по эконометрике и человеку, разрабатывающему стратегию, совершенно необходимо иметь **точные (проверенные)** данные.

1. Is industrial production an **accurate** economic indicator in the Information Age?
2. I propose an **accurate** prediction in a wide range of fields, including financial and economic, on the basis of biophysical methods for obtaining information.
3. The consequences of not having **accurate** monthly financial statements can be devastating.
4. The product has been tailored to address the needs of the financial services industry where reliable, **accurate** analysis tools are critical for sustained profitability.
5. We offer a wide range of standard and tailored financial reporting services with the aim of providing fast, **accurate** information that will allow you to make sound business decisions.
6. The **accurate** characterization of the business cycles in the nonlinear dynamic financial and economic systems in the time of globalization represents a formidable research problem.
7. All that was required for the insurance scheme to work was an **accurate** projection of how many widows and orphans there would likely be in the future, a calculation which Wallace and Webster made with extraordinary precision.

3. ACTUAL

ACTUAL – а. конкретный, действительный, реальный, фактический; подлинный, истинный

I'd like to see some **actual** evidence that ExxonMobil had anything to do with it. → Мне бы хотелось получить **конкретные** доказательства того, что компания ExxonMobil была причастна к этому.

1. The world has spent \$50 billion on global warming since 1990, and we have not found any **actual** evidence that carbon emissions cause global warming.
2. Economic growth can still occur. **Actual** economic growth is an increase in GDP from using formerly unemployed resources.
3. Computable general equilibrium (CGE) models are a class of economic models that use **actual** economic data to estimate how an economy might react to changes in policy, technology or other external factors.
4. If Ledbetter wants to engage in a debate on the economics of abundance and scarcity, that would be great -- but so far the **actual** economic arguments in his commentary are, well, scarce.
5. The effect of governance on economic growth works through the **actual** economic policies that governments implement.
6. Enron's executives made **actual** losses look like bumper profits.
7. Deep-seated prejudice against commercial and financial activity lead to the wrong interpretation of the painting "The Money Changer and His Wife" by the Dutch artist Reymerswaele, which, in **actual** fact, shows this economic activity as a normal and respectable occupation.

4. ADDRESS

ADDRESS – *v.* рассматривать; поставить (задачу, цель), ставить (вопрос); решать (проблему), обратиться (к проблеме)

The governors will **address** the economic challenges and the tools available to address them. → Губернаторы **рассмотрят** неотложные экономические задачи и возможные способы их решения.

1. New bank bailout fails to **address** core economic problems.
2. World Economic Forum (WEF) opened in Davos Wednesday with an aim to **address** the current economic downturn and other global challenges.
3. Vietnam will be spared the worst of the impact of the world crisis, but the country still needs to **address** its own weakness in its growth model.
4. The Centre is to **address** socio-economic development through cutting-edge research and innovation.
5. The government's plan to sell stakes in state-owned enterprises will strengthen its financial position and help **address** the Country's many economic woes.
6. True sustainability involves contemplation of our role in **addressing** global challenges that are far bigger than anyone company challenges, such as climate change, economic disparity and more.
7. The health, education, job security, retirement, and other needs of the working class must be **addressed** – success in the global economy requires the best, most productive workforce in the world.

5. ADJUSTMENT

ADJUSTMENT – *n.* поправка, уточнение, корректировка; (у)регулирование, согласование; приспособление, адаптация

Government economic growth pattern **adjustment** saved China from the worst global financial crisis since the Great Depression. → **Корректировка** правительством модели экономического роста спасла Китай от самого тяжелого финансового кризиса после Великой депрессии.

1. When a person or business cannot pay the loan that is owed, lenders will then make a financial **adjustment** to write off the bad debt.
2. This article makes suggestions for policy **adjustment** to improve effectiveness and efficiency.
3. Developing countries may need to make **adjustments** because of the risks posed by ballooning global imbalances – particularly the United States current account deficit.
4. The Governing Council of the European Central Bank (ECB) welcomes the economic and financial **adjustment** program, which was approved today by the Greek government following the successful conclusion of the negotiations with the European Commission.
5. Employees who are being permanently relocated are less likely to receive such allowances, but may receive a base salary **adjustment**.
6. «Structural **adjustment**» is the name given to a set of «free market» economic policy reforms imposed on developing countries by the Bretton Woods institutions (the World Bank and International Monetary Fund) as a condition for receipt of loans.

7. The introduction of the economic **adjustment** programme, which involves the downsizing and restructuring of the banking sector, will have an effect on day-to-day business transactions and could threaten the viability of many firms and further reduce confidence.

6. ADVOCATE

ADVOCATE – n. сторонник; защитник; адвокат

He claims to be an **advocate** of economic freedom, a disciple of Adam Smith. → Он заявляет, что является **сторонником** экономической свободы, последователем Адама Смита.

ADVOCATE - v. защищать, отстаивать, поддерживать (позицию, взгляды); советовать, рекомендовать

The book **advocated** an active economic policy by government to stimulate demand in times of high unemployment. → Данная книга **отстаивала** активную экономическую политику правительства по стимулированию спроса в периоды высокого уровня безработицы.

1. Not surprisingly, given his background, Hirsch was also a strong **advocate** of economic statistics.
2. President Barack Obama said he and his Administration have pursued a “fundamentally business-friendly” agenda and are “fierce **advocates**” for the free market, rejecting corporate criticism of his policies.
3. The global financial and economic crisis has made it harder for the US to **advocate** its economic worldview.

4. For this reason, the economic think tanks do not **advocate** additional economic stimulus programmes, particularly given the currently strained situation of public budgets.
5. Adam Smith **advocated** maximum economic freedom in the microeconomic behavior of individuals and the firm, and minimal macroeconomic intervention by the state.
6. Alexander Hamilton, one of the nation's Founding Fathers and its first Secretary of the Treasury, **advocated** an economic development strategy in which the federal government would nurture infant industries by providing subsidies and imposing protective tariffs on imports.

7. AMBITIOUS

AMBITIOUS – а. перспективный, многообещающий; смелый; честолюбивый, амбициозный

Financial analysts tend to agree that these objectives, while **ambitious**, are not unattainable. → Финансовые аналитики склонны согласиться с тем, что эти цели **масштабны (смелы, грандиозны)**, но все же достижимы.

1. It was supposed to be the most **ambitious** and lucrative project, ever conceived in Las Vegas.
2. The President is putting the finishing touches on an ambitious first budget that seeks to cut the federal deficit in half over the next four years.
3. The Japanese government on Wednesday unveiled an ambitious economic growth plan, pledging to create millions of new jobs and achieve average growth of 2 per cent over the next decade.
4. Commission tables **ambitious** proposals to fight climate change and promote renewable energy in line with EU commitments.

5. On the one hand, more **ambitious** fiscal targets, even when they were missed, led to better growth performance. On the other hand, more **ambitious** monetary targets tended to be associated with lower growth performance.
6. China's top leaders have asked policy think-tanks to draw up their most **ambitious** economic reform proposals in decades that could curb the power of state firms and give more freedom to the setting of interest rates and the yuan currency.
7. Without control over the cotton trade, the South's cause was doomed, because cotton had become the essential ingredient in an **ambitious** scheme to bring the bond market into the war.

8. ARGUMENT

ARGUMENT – *n.* довод, аргумент, утверждение, аргументация; тема, основная идея; дискуссия, спор

This essay's **argument** that economic growth increases faster in an autocracy than in a democracy is built up on three key aspects. → **Основная идея (тезис)** данного эссе о том, что экономический рост происходит быстрее при авторитарическом, нежели чем при демократическом устройстве общества, основывается на трех ключевых положениях.

1. The **argument** is that the benefits of the higher output today exceed the costs of debt service tomorrow.
2. These became popular **arguments**, particularly in the 1990s, when anti-globalization protests became regular features of international gatherings.
3. Convinced by Pinera's **argument**, 80% of workers in Chile made the switch to a private pension plan.

4. In the long-standing **argument** I have had with my wife about the wisdom of a large-scale leveraged play on the UK property market, she emerges as the winner.
5. The soundest **argument** for protection is known as the infant-industry **argument**, which means simply that a society is justified in burdening itself to protect new industries temporarily against the competition of similar foreign industries, already full-grown and strong.
6. One counter-**argument** to this theory is that by protecting infant industries, countries are not allocating resources in the short-run on the basis of comparative advantage.

9. BEFORE LONG

BEFORE LONG – *adv.* **вскоре, скоро**

China's leading state banks will go public **before long**. →
В скором времени ведущие государственные банки
 Китая станут открытыми акционерными банками.

1. I think it's inevitable that taxes will be raised on the wealthy **before long**.
2. Then the bank decided to create a strong brand identity. **Before long**, its assets quadrupled.
3. With lending so profitably, banks and building societies are bound to come back into the market **before long**.
4. Venture capitalists will protect themselves first amid the crisis. But, better prepared this time, they'll seek opportunities **before long**.
5. **Before long**, European efforts to contain the growing crisis degenerated into an embarrassing spectacle of every country for itself.

6. If substantial action is not taken soon to improve and increase the nation's energy resources, the U.S. will **before long** confront energy shortages that will make its current economic malaise look mild by comparison.

10. BID

BID – *n.* предложение цены, предложенная покупателем цена; претензия, домогательство, попытка; торги.

BID – *v.* предлагать цену; участвовать в торгах; участвовать в аукционе, тендере; стремиться (к ч-л) , бороться (за ч-л).

In a desperate **bid** to avert meltdown, Law called on the Duke of Orleans to cut the official share price. → В отчаянной **попытке** избежать банкротства, Ло призвал герцога Орлеанского снизить официальную цену акций.

Several companies **bid on the contract** to conduct the Festival. → **В тендере** на проведение фестиваля **участвует** несколько компаний.

1. Naturally, there are an infinite number of reasons why bidders **bid** as they do.
2. Savings and Loan Associations began to sell their mortgages in a vain **bid** to stay solvent.
3. Amgen Inc. is expected to sweeten its offer to acquire Onyx Pharmaceuticals Inc. to \$130 per share after its previous **bid** was rejected.
4. Korea **is bidding** to host the next Olympics.

5. Quite apart from the nearly 3mln lives lost in Japan's doomed **bid** for empire, by 1945 the value of Japan's entire capital stock seemed to have been reduced to zero by American bombers.
6. In August 1848, to the Duke of Buckingham's horror, his son had the entire contents of Stowe House auctioned off. Now his ancestral stately home was thrown open for bargain hunters to **bid** for the silver, the wine, the china, the works of art, and the rare books.
7. Currency crises, defaults, arguments about reparations and war debts and then the Depression led more and more countries to impose exchange and capital controls as well as protectionist tariffs and other trade restrictions in a vain **bid** to preserve national wealth.

11. CHALLENGE – n.

CHALLENGE – n. трудность, сложность, вызов; (новая, главная, первоочередная, сложная) задача, проблема

As he begins a second term, the President faces global economic **challenges**. → В начале второго срока, перед президентом встают **сложные** экономические **задачи** глобального масштаба.

1. This article discusses some **challenges** posed by this environment for financial stability policy-makers.
2. These changes have posed serious **challenges** to the analysis of economic development and to its policies proposals.
3. Assessing government compliance with economic and social rights obligations presents a number of complex **challenges**.
4. Financial services organizations face multiple **challenges** in their business, of which some of the most pressing are industry

consolidation, meeting regulatory demands, managing risks and controlling costs.

5. Washington is still trying to address twenty-first century economic **challenges** with a budget process written in the 1970s.
6. Whether the problem is saving, debt, or investing, we all have financial **challenges** to face in reaching our financial goals.
7. The **challenge** Merton and Scholes faced was how to price an option to buy a particular stock on a particular date in the future, taking into account the unpredictable movement of the price of the stock in the intervening period.

12. CHALLENGE – v.

CHALLENGE – v.; оспаривать, подвергать сомнению, критике; требовать усилий; бросать вызов; ставить или решать задачу

Later studies have **challenged** this claim, indicating that the country's poor economic performance is unrelated to the reforms. → Последующие исследования **поставили** это утверждение **под сомнение**, указав на то, что слабые экономические показатели страны не связаны с реформами.

They **challenged** themselves, and most importantly, they delivered. → Они **поставили перед собой сложные задачи**, и, что самое главное, они с ними справились.

1. Who **challenged** the assumption that ethical behavior comes at the expense of economic efficiency?
2. Google Inc. and Microsoft Corp. will **challenge** the supremacy of Apple's iPad as new tablet models are announced in Taipei Computex trade show this week.

3. They **challenged** the Eurocentric notion that development was a “catch-up game” in which a “backward” Third World could only become developed with the help of Western capitalism.
4. Innovation leaders must inspire curiosity, constantly **challenge** the status quo, create the freedom to explore and experiment, and finally help drive the execution of the most promising new ideas.
5. The former first lady has **challenged** government to adopt a revolutionary approach to address the nation’s economic **challenges** and create alternative industries to avoid overdependence on the mining sector.
6. You want students to **challenge** themselves and take the most rigorous program they can.
7. The Great Depression, of course, **challenged** economists to explain how it could be possible for a country like the United States to have sustained unemployment for almost a decade, reaching as high as a quarter of the working population.

13. CHALLENGED – а.

CHALLENGED – а. неблагополучный; неполноценный

I come from an economically **challenged** family. → Я вырос в материально **неблагополучной** семье.

1. I’m not broke. I’m just financially **challenged**.
2. Dr. Guillermo Valenzuela, M.D. focuses his programs on low-income, academically **challenged** students to provide them with stipends, tutoring and other support.
3. This is a clear indication that your company is ethically **challenged** and robbing people of their hard earned money.

4. Attempts to integrate relevant global business information into the curriculum are often not enough to meet expectations of today's time-**challenged** business students.
5. Today's capital-**challenged** business environment prohibits many companies from affording the IT infrastructure.
6. Advertising to the financially **challenged** (a strategy which effectively targets and then engages people without a lot of extra income) is counter intuitive to traditional marketing strategies which logically suggest that you target your marketing to people with a lot of expendable income.

14. CHARGE

CHARGE – *в. назначать, взимать (цену)*

A vast proportion of derivatives are often sold by banks, which **charge** attractive commissions for their services.
 → Значительную часть деривативов часто продают банки, которые **взимают** за свои услуги хорошие коммиссионные.

1. Gerard Law was for twenty years the number one loan shark in Shettlestone, a deprived area of Glasgow. The standard rate of interest Law **charged** his clients was a staggering 25 % a week.
2. Rather than looking to taxpayers to cover losses in big disasters, insurers would **charge** differential premiums (higher for those closest to hurricane zones).
3. Shifting such vast amounts of gold in the middle of a war was hugely risky, of course. Yet from the Rothschilds' point of view, the hefty commissions they were able to **charge** more than justified the risks.

4. Hedge funds typically ask for a minimum six- or seven-figure investment and **charge** a management fee of at least 2% of your money (Citadel **charges** four times that) and 20% of the profits.
5. As a full service airline we include most things you will need for your journey as part of your ticket price, but there are a few extra things that we **charge** for.
6. Both car and homeowners insurance companies usually look at your credit history as part of determining what premium to **charge** you.

15. COMMITMENT

COMMITMENT – n. приверженность; обязанность; обязательство; заинтересованность

G8 nations reaffirmed their **commitment** to coordinate efforts to overcome the current crisis and avoid a repeat. → Страны-члены Большой восьмерки подтвердили свою **готовность (заинтересованность, решимость)** координировать усилия по преодолению текущего кризиса и по предотвращению его повторения в будущем.

1. The aim of the study was to examine the **commitment** to business ethics of the top 500 companies.
2. This state has made a firm **commitment** to a vibrant economy, one in which jobs can flourish.
3. Critics called it backsliding and questioned the nation's **commitment to economic** reform.
4. When a business first begins operations, the owners of the business enter into a financial **commitment** with one another and with the business.

5. The leaders of the world's most powerful economies ended their first day of discussions at the G8 summit in Italy with a reaffirmation of their **commitment** to working together on the world economic crisis, climate change and development aid to the world's poorest regions, in particular Africa.
6. But the trouble with war, and even more so, with revolution, was that it increased the risk that a debtor state might fail to meet its **commitments**.
7. The larger the debts of the Italian cities became, the more bonds they had to issue; and the more bonds they issued, the greater the risk that they might default on their **commitments**.

16. BE COMMITTED TO

BE COMMITTED TO – v. passive быть преданным, посвятить себя (ч-л), считать своим долгом; брать на себя обязательство

We **are committed to** sharing this information with our Russian colleagues. → Мы **считаем своей обязанностью** поделиться этой информацией с нашими российскими коллегами.

1. The president said he was “very **committed**” to making it a reality.
2. The City of Chicago is **committed** to promoting transparency, openness and accountability in government.
3. He assured them that his government “is **committed** to taking forward the program of reforms and liberalization we initiated over a decade ago”.
4. The Bank is **committed** to carrying out this major project with effective governance and sound financial management.
5. We are **committed** to delivering innovative safety products and programs with unmatched quality, superior technology,

and cost-effective solutions, while maintaining environmental responsibility.

6. Government is strongly **committed** to strengthening businesses with appropriate supporting policies and financial assistance.
7. The very same governments that professed their faith in the property-owning democracy were also **committed** to fighting inflation.

17. COMPENSATION

COMPENSATION – *n.* вознаграждение; амер. жалование, зарплата; возмещение, компенсация

Compensation should reward leaders according to their ability to develop more leaders. → **Вознаграждение** должно быть инструментом поощрения руководителей за их способность воспитывать новых руководителей.

1. An executive **compensation** strategy always carries risk, which should be meticulously identified and addressed.
2. The public thinks teachers are underpaid but that increased **compensation** should be tied to improved teaching and learning.
3. To strengthen accountability, all aspects of CEO **compensation** should be voted on by shareholders on an annual basis.
4. **Compensation** should be tied to performance in order to link the incentives of executives and other employees with long-term value creation.
5. When a business wants to acquire a leader it offers a **compensation** package higher than what its competitor is paying to lure the person away.
6. Depositors who put their money in the Medici Bank were given

a **compensation** for risking their money. In other words, it was credit, but with the interest payment discretely concealed.

18. CONCEPT

CONCEPT – н. понятие, идея, концепция; принцип

In this article, we shall try to understand the basic **concept** of fiscal policy, fiscal policy tools and objectives in detail. → В этой статье мы попытаемся разобраться с ключевым **понятием** «фискальная политика», инструментами фискальной политики и ее целями.

1. The “margin of production” is a key **concept** in economics, yet you won’t find it in “principles of economics” textbooks.
2. Exchange is a pervasive **concept** in everyday life, affecting phenomena as diverse as interpersonal relationships and market transactions.
3. Scarcity is the **concept** of finite resources in a world of infinite needs and wants.
4. When the **concept** of economic income is applied to the household budget, the term usually refers to the amount of income that remains after all essentials have been purchased for the period.
5. 500 years ago, the most powerful society in South America — the Inca Empire — had no real **concept** of money.
6. As financial reporting involves significant professional judgments by accountants, these **concepts** and principles ensure that the users of financial information are not misled by the adoption of accounting policies and practices that go against the spirit of the accountancy profession.

19. CRITICAL

CRITICAL – а. решающий, определяющий, важнейший; основной, главный; существенный, значительный; имеющий большое (принципиальное) значение;

The **critical** question is, of course, whether De Soto's theory works in practice. → **Важнейшим** вопросом, безусловно, является вопрос о том, работает ли теория Де Сото на практике.

1. The poverty rate in Chile has gone down from around 50% to 13% now. So this has been really a huge success and the pension reform has been a **critical** element in this.
2. The failure of merger talks that might have saved the Bank of the United States was a **critical** moment in the history of the Depression.
3. Pascal and his friend Pierre de Fermât had been toying with problems of probability for many years, but for the evolution of insurance, this was to be a **critical** point.
4. It was his fellow member of the Royal Society, Edmund Halley, who made the **critical** break-through using data supplied to the Society.
5. Though it is far from clear that Keynes was correct in his interpretation of investors' behavior, he was certainly thinking along the right lines, for there is no question that the biases of individuals play a **critical** role in generating volatility in financial markets.
6. Companies in non-financial industries are seen as less systemically important to the economy as a whole and less **critical** to the livelihood of the consumer.

20. CURRENT

CURRENT – а. нынешний, текущий, современный, действующий, существующий

The **current** price of a bond is the amount investors are prepared to pay for it, which in practice will be somewhere between the bid price and the asking price. → **Текущая** цена облигации - это сумма, которую готовы заплатить инвесторы и которая на практике будет средней между ценой покупателя и ценой продавца.

1. In the **current** economic situation we have low inflation, low pound, very low interest rates, declining output and rising unemployment.
2. Scotland is constantly monitoring the situation and refocusing its tactical marketing as appropriate to help combat the **current** economic environment.
3. Fiscal and monetary responses in other countries affected by the **current** downturn should also help to support export demand as we move through next year.
4. The **current** investment climate appears favorable and the labor market as a whole is healthy and poised for further gains.
5. The aim of the **current** dissertation is to obtain more insights on ethics in economic decision-making.
6. Treasuries, planning to spend billions to bailout banks that have gone bust in the **current** credit crunch, have to tread warily if they expect to raise the money by selling yet more bonds.

21. DELIVER

DELIVER – v. доставлять; предоставлять, производить, выполнять (обещание), добиваться обещанного результата

UK and France have **delivered** on their promise to support education in Africa. → Великобритания и Франция **выполнили** свое обещание поддержать систему образования в Африке.

1. Americans believe Obama will **deliver** despite down times.
2. Now it is time to **deliver**. Promises must be kept, and people must feel empowered to act.
3. Through the years, our company has built its reputation on its ability to **deliver** innovative packaging and high-quality service to customers worldwide.
4. The managers have once again dropped the ball (=failed). They make a lot of promises that they cannot **deliver**.
5. Leaders of the developing countries urged the industrial nations to **deliver** on the commitments they had made on financial and credit flows and on avoiding protectionism.
6. Trickle-down economics (=экономика просачивания благ сверху вниз), a centerpiece of conservative economic thinking for many decades, failed to **deliver** its promise of distributing wealth across the economy.
7. As software becomes an increasingly important element of a company's ability to create and **deliver** economic value, C-level executives are demanding more from their development organization.

22. DEVELOPMENTS

DEVELOPMENTS – *n. pl.* события, развитие событий, явления; меры; политика

Within the last few years, a number of new **developments** have emerged in market segmentation. → За последние несколько лет в рыночной сегментации возникли новые **явления**.

1. Because of **developments** in technology, minicomputers can now do what mainframes did in the past.
2. Further **developments** concerning the affairs of Thomas D. Conyngham show that his forgeries amount to nearly a quarter of a million dollars.
3. There were some positive **developments** in reaction to policy measures to stimulate the economy and to stabilize the financial system.
4. A fresh wave of buying was observed on the stock market on Friday as a result of positive **developments** on political and foreign relations front.
5. The likelihood of continued future mining at Campo Morado is subject to a large number of risks, including the possibility of adverse **developments** in the financial markets generally, fluctuations in the prices of zinc, gold, silver, copper and lead.
8. Our challenge is to proactively translate key market **developments** into customer-specific solutions in strategically-positioned seaports across the world.

23. DRAMATICALLY

DRAMATICALLY – *adv.* значительно, существенно; сильно, резко; явно; убедительно

In recent years, investors' appetite has grown **dramatically** for mortgage-backed and other asset-backed securities. → В последние годы **существенно** возросло стремление инвесторов приобретать ценные бумаги, обеспеченные залоговыми и другими активами.

1. Spanish conquistadors dug up so much silver to pay for their wars of conquest that the metal itself **dramatically** declined in value.
2. The poverty rate has declined **dramatically** to just 15 per cent, compared with 40 per cent in the rest of Latin America.
3. Communication lags had been **dramatically** reduced thanks to the laying of an international undersea cable network.
4. Communications with foreign markets **dramatically** improved: by 1911 a telegraphic message took just thirty seconds to travel from New York to London.
5. The benefits of continued shale gas development are enormous and **dramatically** outweigh even worst-case scenario costs of pollution.
6. The balance of economic power is expected to shift **dramatically** over the next half century, with fast-growing emerging-market economies accounting for an ever-increasing share of global output.

24. EFFECTIVE

EFFECTIVE – *а. действующий, вступающий в силу, имеющий силу; фактический, настоящий, реальный; успешный, результативный, достигающий цели, действенный*

I've got a couple of questions lately about when a Will becomes **effective**. → В последнее время у меня возник ряд вопросов по поводу того, когда **вступает в силу** завещание.

1. Banks will quote you the **effective** rate of interest.
2. The United States was especially energetic and **effective** in protecting bondholders' interests in Central America.
3. This same period saw the foundation (in 1609) of the Amsterdam Exchange Bank, since a stock market cannot readily function without an **effective** monetary system.
4. The Federal Reserve Bank of New York has the job of making this rate **effective** through open market operations (buying or selling bonds in the New York market).
5. Corruption has been around for a very long time and will be around in the future unless governments figure out **effective** ways to combat it.

25. EFFICIENT

EFFICIENT – а. (экономически) эффективный, достигающий цели с наименьшими затратами; квалифицированный; целесообразный

ENERGY-EFFICIENT – а. энергосберегающий

These are five effective ways to become more *efficient*.
→ Существует пять реальных способов стать более *эффективным*.

The *energy-efficient* economy of today is much better able to absorb higher energy prices than in the past. → Современная *энергосберегающая* экономика способна гораздо лучше справляться с более высокими ценами на энергоносители, чем раньше.

1. The *efficient* markets theory (EMT) of financial economics states that the price of an asset reflects all relevant information that is available about the intrinsic value of the asset.
2. A smarter and more *efficient* approach to economic development would emphasize a high-quality environment for all businesses and abandon targeted credits, loans, grants, and other schemes that subsidize some businesses at the expense of others.
3. According to Soros's theory of reflexivity, financial markets cannot possibly be perfectly *efficient* and, much less, rational for the simple reason that prices are just the reflection of the ignorance and biases, mostly completely irrational, of millions of investors.
4. "The transition to an eco-*efficient* economy means a chance for Europe to meet the current climate and financial crisis together, while creating competitiveness and confidence in the future through new innovations.
5. Ghana Commercial Bank is to adopt cost-*efficient* measures as part of its corporate plan to enhance shareholder value and general performance.

6. The organization collects, evaluates, and disseminates information to encourage the implementation of energy-**efficient** technologies and practices.
7. The U.S. economy has never been more energy-**efficient** than it is today, and it just keeps getting more and more **efficient** every year as we find ways to produce more and more output with less and less energy.
8. Only when borrowers have access to **efficient** credit networks can they escape from the clutches of loan sharks, and only when savers can deposit their money in reliable banks can it be channeled from the idle rich to the industrious poor.

26. EVOLVE

EVOLVE – v. развивать(ся), эволюционировать, превращаться

Vietnam **evolved** from an importer of rice to the world's third-largest rice exporter. → Из импортера риса Вьетнам **превратился в** 3-го по величине экспортера риса.

1. This paper investigates when and how the US dollar shortage problem **evolved** into the full crisis.
2. The crisis **evolved** into what is called the financial tsunami, which prompted the international community to realize that the crisis is not a problem for a single country, and it is a global issue, which requires a global solution.
3. The first G8 Summit took place in 1998. Since then, it has **evolved** from a forum dealing essentially with macro-economic issues to an annual meeting that addresses a wide range of international economic, political, and social issues.

4. Banks, which were first created in primitive form by goldsmiths hundreds of years ago, have **evolved** into central economic institutions that manage the allocation of resources, channel information about productive activities, and offer convenient investment vehicles to the public.
5. Since this global problem has **evolved** from a financial sector crisis **to** a real economy crisis, it is important to focus on ensuring that fiscal stimulus efforts are ambitious and fast-acting enough to spur growth.
6. By the middle of the nineteenth century, the Rothschilds had **evolved** from traders into fund managers, carefully tending to their own vast portfolio of government bonds.

27. EXECUTIVE

EXECUTIVE – *n.* руководитель, администратор; исполнительная власть; сотрудник, специалист

CHIEF EXECUTIVE OFFICER (CEO) – *n.* исполнительный, генеральный директор корпорации (обычно президент); высшее должностное лицо; руководитель предприятия

This page contains links to biographies and photos of Microsoft **executives**. → Эта страница содержит ссылки на биографии и фотографии *руководящих сотрудников* Майкрософт.

1. ATME - a professional, non-profit association of **executives** with vital responsibilities in the marketing of tourism and travel worldwide.
2. In the final year of its existence, Enron paid its top 140 **executives** an average of \$5.3 mln each.

3. A group of Yale economics graduates, many of them energy industry **executives** were curious about whether they could quantify the economic benefit that shale gas has on America.
4. Two weeks ago, the chief **executive** of JPMorgan Chase declared that economic growth in 2013 would be so strong the Fed would have to raise interest rates.
5. As we have seen repeatedly, the really big crises come just seldom enough to be beyond the living memory of today's bank **executives**, fund managers and traders.

28. EXPOSURE

EXPOSURE – n. подверженность внешнему воздействию, незащищенность, зависимость

By focusing on currency trading rather than just lending, the Medici reduced their **exposure** to defaults by borrowers. → Начав специализироваться на валютных операциях, а не только на предоставлении кредитов, семья Медичи ослабила свою **зависимость** от неуплаты долга заемщиками.

1. In modern Europe, as in Renaissance Italy, equilibrium has been struck between political power and financial **exposure**. Today as much as ever, it seems it's the bond market that really rules the world.
2. The rise of savings banks (which were often mandated to hold government bonds as their principal assets) gave new segments of society indirect **exposure** to, and therefore stakes in, the bond market.
3. Mortality among the miners was horrendous, not least because of constant **exposure** to the mercury fumes generated by the process of silver ore refinement.

4. Many small investors relied on leverage to increase their stock market **exposure**, using brokers' loans to buy stocks on margin, thus paying only a fraction of the purchase price with their own money.
5. The main problem lay with CDOs, over half a trillion dollars of which had been sold in 2006, of which around half contained subprime **exposure**.
6. In February 2007 two hedge funds owned by Bear Stearns were asked to post additional collateral by Merrill Lynch, another investment bank that had lent them money but was now concerned about their excessive **exposure** to subprime-backed assets.

29. FRAMEWORK

FRAMEWORK – *n.* структура, строение, система; основа, основные положения, принципы; схема (деятельности); нормы, стандарты

Moreover, the World Bank has recently adopted a **framework** for addressing corruption as a development issue. → Более того, недавно Мировой Банк принял **положение** о борьбе с коррупцией как основной задаче (экономического) развития.

1. This report proposes a general economic **framework** to help stakeholders in the public sector to develop effective adaptation strategies.
2. Owned mutually by their depositors, Britain's building societies were simultaneously protected and constrained by a **framework** of government regulation.
3. While some governments, notably in Eastern Europe, quickly found their ways and developed the institutional and policy

frameworks needed for the operation of markets, others (mainly former Soviet republics) took much longer.

4. There is another big difference between nature and finance. Whereas evolution in biology takes place in the natural environment, where change is essentially random, evolution in financial services occurs within a regulatory **framework** where - to borrow a phrase from anti-Darwinian creationists - 'intelligent design' plays a part.
5. The **framework** has the following components: (1) preventing corruption in Bank-financed projects; (2) helping countries in their efforts to eliminate corruption; (3) taking corruption more openly into account in the formulation of country assistance strategies; and (4) adding voice and support to the international efforts to reduce corruption.

30. GOVERNANCE

GOVERNANCE – n. (у)правление, руководство; власть; методы руководства

CORPORATE GOVERNANCE – корпоративное управление

Corruption also decomposes democracy, undermining the most fundamental principles of democratic **governance**. → Кроме того, коррупция разрушает демократию, подрывая основополагающие принципы демократического **правления**.

1. Interest in research on corruption and **governance** in international financial institutions was also stimulated by concern that public spending and aid were not having the desired impact on poverty and social outcomes.
2. Other players of the international arena also became interested in more transparent and accountable **governance** and economic management.

3. Absence of the rule of law and accountability of **governance** led to corruption and absolute robbery.
4. The International Monetary Fund (IMF) states, “Many of the causes of corruption are economic in nature, and so are its consequences—poor **governance** clearly is detrimental to economic activity and welfare.”
5. Our business is run on the principles of strong **corporate governance**, a clear system of delegating accountability and a set of values and policies.
6. The campaign for a reform of what would now be called the Dutch East-India Company’s **corporate governance** duly bore fruit.

31. INDUSTRY

INDUSTRY – *n.* отрасль промышленности; индустрия, промышленность

In Detroit the rise of subprime mortgages had in fact coincided with a new slump in the declining automobile **industry** that cost the city 20,000 jobs. → Увеличение субстандартного ипотечного кредитования в Детройте фактически совпало с новым спадом на сокращающихся автомобильных **предприятиях** города, что привело к потере 20 тысяч рабочих мест.

1. Lay’s plan was to revolutionize the global energy business. For years the **industry** had been dominated by huge utility companies that both physically provided the energy — pumped the gas and generated the electricity — and sold it on to consumers.
2. Himself a long-time ally of the Texan energy **industry**, President George H. W. Bush supported legislation in 1992 that deregulated the **industry** and removed government price controls.

3. What no one anticipated back in 1744 was that the careful calculations of two Scottish ministers would grow into today's huge insurance **industry**.
4. Nowhere were the effects of the Depression more painful than in Detroit. Soon, the automobile **industry** here employed only half the number of workers it had in 1929, and at half the wages. By 1932, the dispossessed of Detroit had had enough.
5. In the 1970s, the Savings and Loan **industry** was hit first by double-digit inflation and then by higher interest rates.

32. INVOLVEMENT

INVOLVEMENT – *n.* участие, вовлеченность

Direct state **involvement** in marketing has seldom brought improvements and proved costly. → Прямое **участие/вмешательство** государства в торговлю редко приносило хорошие результаты и оказывалось дорогостоящим.

1. Each corporation determines its maximum financial **involvement** in a project by evaluating a project's risk characteristics.
2. We found an inverse relationship between the two key variables – the lower the government **involvement** the greater the financial service intensity, and vice versa.
3. The following table outlines our country's economic **involvement** in this region last year. One can see the decline in our economic **involvement** as the democratic movement grew inside the region and campaigns for sanctions and divestment grew outside it.
4. The objective of employee financial **involvement** schemes is to improve business performance and the rewards available to employees.

5. While some combinations of financial participation and direct **involvement** appeared advantageous in many circumstances, no simple link could be established between any particular schemes and favorable economic outcomes.

33. LAISSEZ-FAIRE

LAISSEZ-FAIRE – н. свободная конкуренция; невмешательство государства в экономику; либерализм, либеральная экономика, либеральный стиль руководства;

LAISSEZ-FAIRE – а. либеральный

Laissez-faire leaders don't interfere; they allow the team to make many decisions. → **Либеральные** руководители не ограничивают инициативу подчиненных; они предоставляют возможность своей команде принимать многие решения.

1. Adam Smith's *The Wealth of Nations* (1776) described **laissez-faire** economics in terms of an "invisible hand" that would provide for the maximum good for all, if businessmen were free to pursue profitable opportunities as they saw them.
2. The **laissez-faire** period ended by the beginning of the 20th century, when large monopolies were broken up and government regulation of business became the norm.
3. The **laissez-faire** leadership style is also known as the "hands-off" style.
4. In the economic sphere, individualism or **laissez-faire** economics holds each person responsible for his or her own economic fate.
5. A fully free economy, true **laissez-faire**, never has existed, but governmental authority over economic activity has sharply increased since the eighteenth century.

34. MESSAGE

MESSAGE – *n.* идея, взгляды, учение; послание; поручение, миссия

The Senator from Illinois claims his "**message** of change" is catching on with members of his party, plus Republicans and independents. → Сенатор из штата Иллинойс заявляет, что его «*идея* перемен» становится популярной среди членов его партии, а также среди республиканцев и независимых кандидатов.

1. The president plans to take his economic recovery **message** to a different forum this week.
2. When billionaire investor Warren Buffett says the President's economic **message** is undermining public confidence, it's worth listening.
3. What kind of advertising **message** can local businesses use to attract the most customers for the least amount of outlay?
4. They were drawn to his **message** because he taught that the poor and wealthy were equal, and that the wealthy should share their means with those who did not have enough.
5. The **message** is clear and effective which is required in these times where we should not discriminate against anyone but promote national unity in the Kingdom.
6. While addressed in the first place to the governments represented by the new ambassadors, his **message** was clearly targeted at the world's financial and political leaders.

35. MOMENTOUS

MOMENTOUS – а. важный, значительный

President Roosevelt faced a similarly **momentous** economic challenge and enacted the New Deal to create jobs for many Americans. → Президент Рузвельт столкнулся с не менее **важной (значительной)** экономической проблемой и провозгласил «Новый курс», чтобы создать рабочие места для многих американцев.

1. Britain passed **momentous** reforms (unemployment insurance, old-age pensions) from 1908 to 1911, a period of weak growth.
2. It comes after years of **momentous** economic growth, averaging 7% since the beginning of the decade.
3. The book's main premise is that a **momentous** economic transition is underway.
4. Within this broad context the Gold Rush helped to trigger **momentous** economic changes.
5. For the smaller Caribbean countries, this choice between a floating rate and dollarization involves **momentous** economic and political consequences.
6. Soros's biggest coups came from being right about losers, not winners. And the greatest of these was among the most **momentous** speculative hits in financial history.

36. MOMENTUM

MOMENTUM – n. темп, скорость движения; импульс; инерция движения

China's economy has passed the worst and recovery will pick up **momentum** next year. → Китайская экономика пережила серьезный кризис, и восстановление наберет **темп** уже в следующем году.

1. We need to sustain the current **momentum** and translate it into strong, durable job growth in the coming months.
2. In finance, **momentum** is the empirically observed tendency for rising asset prices to rise further, and falling prices to keep falling.
3. US stocks lost **momentum** Monday, in spite of a number of strong corporate earnings announcements and a burst of merger and acquisition activity.
4. One explanation for stock price **momentum** is that investors react slowly to changing circumstances.
5. The business ethics movement in this country lacks the vitality that it should have and sadly appears to have actually lost **momentum**.
6. The World Bank's annual report says much of the **momentum** came from more rapid growth in the United States and China, along with a pickup in Latin America and Japan and a modest recovery in the European Union.

37. PACE

PACE – п. темп; скорость; ход

Asia will **set the pace** for change and innovation. → **Тон (темп)** переменам и инновациям будет **задавать** Азия.

While the overall reform of the Russian military is ambitious, it is essential that military production **keeps pace**. → Важно, чтобы военное производство **не отставало (шло в ногу с)** от амбициозного плана реформирования Российской армии.

1. The **pace** of economic reforms is slowed down by corruption.
2. However, even where banking reforms have advanced, the real expansion of bank loans has failed to **keep pace** with output growth.
3. This indicates that oil consumption has not **kept pace** with economic activity over the last three decades resulting in a decrease in the energy intensity per economic activity.
4. The local research base remains thin and public funding of R&D, although having grown quickly, has barely **kept pace** with economic output.
5. The failure of regulation to **keep pace** with innovation left us with no replacement for the discipline provided by the lender-borrower relationship that securitization dissolves.
6. Despite much talk about American decline and the recent Wall Street crisis, the U.S. economy continues to **set the pace** for the world.
7. The Chinese finance minister said China is moving towards a more flexible currency, but added that Beijing would **set the pace** of reform.

8. An ongoing debate about search engine quality is ***gathering pace*** in both academic journals and public forums. The debate is not by any means unified and often seems contradictory.

38. POLICY

POLICY – n. страхового полис

Shortly after his diagnosis, however, his insurance company revoked his ***policy***. → Однако, вскоре после того, как был поставлен диагноз, страховая компания аннулировала его ***страховой полис***.

1. The cost of Medigap ***policies*** can vary widely. There can be big differences in premiums that insurance companies charge for exactly the same coverage.
2. If you want treatment before you retire, you need a private insurance ***policy*** - something an estimated 47 million Americans do not have, since such ***policies*** tend to be available only to those in regular employment.
3. Walter Scott took out a ***policy*** in 1826 to reassure his creditors that they'd be paid in the event of his death.
4. We, lesser mortals, still have to rely on the relatively ineffective and often expensive instrument of insurance ***policies*** to protect us against life's nasty surprises, or hope for the welfare state to ride to the rescue.
5. When billionaire investor Warren Buffet described derivatives as financial weapons of mass destruction, he all but prophesied the downfall of American insurance giant AIG ruined not by selling insurance ***policies***, but by selling derivatives.
6. In addition to how long the ***policy***holders are likely to live, insurers also need to know what the investment of their funds

will bring in and what they should buy with the premiums their *policy*holders pay.

39. PRIVATE ENTERPRISE



Some regard private enterprise as if it were a predatory tiger to be shot.

Others look upon it as a cow that they can milk.

Only a handful see it for what it really is - the strong horse that pulls the whole cart.

Winston Churchill

PRIVATE ENTERPRISE – n. частное, свободное предпринимательство; частная инициатива; частное предприятие

The authors in this book propose measures for improving *private enterprise* development. → В этой книге авторы предлагают меры, необходимые для развития *частного предпринимательства*.

1. Will *private enterprise* ever become important in space travel and exploration?
2. This Government is determined to use the dynamism and energy of *private enterprise*.
3. Our principle aim in this chapter is to use our new welfare theory to examine the effects of *private enterprise* on the production process.

4. Government entities provide a wide variety of services to their constituencies. From time to time, some of those functions may adversely affect **private enterprise**.
5. The re-emergence of **private enterprises** is one of the most important factors in China's recent economic development.
6. It is important to consider how **private enterprises** can help Russia mitigate its macroeconomic problems, such as unemployment, income inequality and cyclical boom and bust.
7. Businesses, entrepreneurs and investors will take a more prominent role in the UK's development work in African countries, as part of a new approach aimed at utilizing the potential of **private enterprise** in fighting world poverty, Andrew Mitchell announced today.

40. PROSPECTS

PROSPECTS – n. перспективы, виды, планы на будущее

The company sees good **prospects** for future market growth. → Компания видит хорошие **перспективы** для будущего расширения рынка.

1. The future may be in space but the realities remain grounded in economic **prospects**, not dreams.
2. If economic **prospects** are to improve in the Mediterranean area the Barcelona Process must provide a stable political and security environment.
3. Investors were hardly likely to buy bonds with the **prospect** that their real value would be wiped out by inflation in just a matter of days.
4. In effect, stock markets hold hourly referendums on the companies whose shares are traded there: on the quality of their

management, on the appeal of their products, on the **prospects** of their principal markets.

5. The **prospect** of easy capital gains attracts first-time investors and swindlers eager to mulct them of their money.
6. The future economic **prospects** of Pakistan look promising, but their actual realization would depend upon a number of critical factors such as successful integration of Pakistan into the global economy, sound macroeconomic policies, strong institutional and governance framework, investment in infrastructure and human development and political stability.

41. PUBLIC

PUBLIC - а. общественный, государственный; публичный, открытый; бюджетный

The World Bank froze lending to Argentina, saying that the government had failed to tackle its **public** sector deficit. → Мировой Банк заблокировал предоставление займов Аргентине, так как правительству не удалось справиться с дефицитом **государственного** сектора экономики.

1. No sooner had the first publicly owned corporation come into existence with the first ever initial **public** offering of shares, than a secondary market sprang up to allow these shares to be bought and sold.
2. Once a company goes **public**, it has to answer to its shareholders. For example, certain corporate structure changes and amendments must be brought up for shareholder vote.
3. Politicians, central bankers and businessmen regularly lament the extent of **public** ignorance about money, and with good reason.

4. **Public** expenditure continued to exceed tax revenue; arguments for a premature end to wage and price controls prevailed.
5. John Law's ambition was to revive economic confidence in France by establishing a **public** bank on the Dutch model, but with the difference that this bank would issue paper money.
6. In the 1980s, Margaret Thatcher turned 1.5 million residents of **public** housing projects in Britain into homeowners. It was certainly the most liberal thing she did.
7. Economists refer to **public** goods as "non-excludable". National defense, public parks and basic television and radio broadcasts could all be considered public goods.

42. RAISE

RAISE – v. изыскивать, добывать; собирать; получать; повышать

The document provides a 10-step process to **raise** sustainable funds for humanitarian activities. → В документе предлагается состоящий из десяти этапов процесс **привлечения** постоянных фондов (**мобилизации** средств) на гуманитарные цели.

1. A company may **raise** funds for different purposes depending on the time periods ranging from very short to fairly long duration.
2. Many publicly listed companies needing to **raise** funds for investment choose not to offer shares or issue bonds on the open markets, but instead look for capital on the private equity markets.
3. When the borrower of funds approaches the financial market to **raise** funds, mere issue of securities will not suffice.

4. The combination of the global economic slowdown and challenges in **raising** funds in the capital markets has meant that companies are cutting costs, capital investments, and jobs.
5. Like the Italian city-states 500 years before, the Confederate Treasury had initially **raised** money for the war by selling bonds to its own citizens.
6. Governments always spend more, than they **raise** in taxation, sometimes shed-loads more.
7. While taxes are inevitable, you don't see candidates proposing to **raise** taxes during presidential candidate's campaign - usually it's quite the opposite.

43. RELEVANT

RELEVANT – а. важный, значимый, существенный; относящийся к делу; релевантный; актуальный

The study includes all the **relevant** variables that past research suggests. → Данная научная работа включает все **относящиеся к делу** переменные, предложенные в проведенном ранее исследовании.

1. New economic thinking means reading old books. And it should: those old books remain deeply **relevant**.
2. Financial markets will follow a 'random walk', meaning that each day's prices will be quite unrelated to the previous day's but will reflect all the **relevant** information available.
3. Best Buy giant retail stores are becoming less **relevant** in an intensely competitive industry. However, Best Buy is generating impressively high cash flows and is likely to figure out how to stick around for many years to come.

4. The concept of **relevant** costs eliminates unnecessary data that could complicate the decision-making process.
5. The fact that a particular firm successfully devours smaller firms is more or less **irrelevant**. In the evolutionary process, animals eat one another, but that is not the driving force behind evolutionary mutation and the emergence of new species and sub-species.

44. RUN A BUSINESS

RUN A BUSINESS – в. управлять, руководить предприятием, компанией, бизнесом

You can easily **run** this **business** from home, office or shop. → Вы можете легко **управлять** этим **бизнесом** из дома, офиса, или магазина.

1. If you are **running** a **business**, then you will require certain skills to ensure the success of the business venture.
2. Can a husband and wife **run** a **business** as a sole proprietor or do they need to be a partnership?
3. Using a simulation game to **run** a **business** can help you learn new skills and concepts regarding entrepreneurship.
4. Liberated from the old constraints, the people **running Savings & Loans** suddenly saw a chance to make some serious money from the once boring business of mortgage lending.
5. She **runs a small coffee shop** in El Alto, a poor suburb of the Bolivian capital, La Paz.
6. The really big crises come just seldom enough to be beyond the living memory of the people, who **run** today's **companies, banks, and funds**. Just because all the swans you've ever seen are white doesn't mean there are no black swans.

45. SOPHISTICATED

SOPHISTICATED – *а.* сложный; тщательно разработанный; продуманный; современный, передовой, продвинутый

SOPHISTICATION – *п.* сложность; усовершенствование; разработка; искушенность, опыт

Antitrust trial demands *sophisticated* economic analysis. → Антимонопольное судебное разбирательство невозможно без *сложного/тонкого* экономического анализа.

1. The main conclusion is that controls on capital inflows, while they may be desirable, are of very limited effectiveness under *sophisticated* financial markets.
2. How did the most dynamic and *sophisticated* financial markets in the world come to the brink of collapse?
3. In today's increasingly *sophisticated* financial markets, loan modifications are often complex processes that involve multiple players.
4. Financial markets gradually became more *sophisticated* and complex over the past 25 years.
5. Selling life insurance to the very wealthy requires *sophisticated* financial planning techniques.
6. Each company, each asset and each market has its own experts. Thus, part of being *sophisticated* is tracking down experts with the right skills and letting them guide you.
7. True investor *sophistication* entails a mixture of knowledge, understanding, experience and, equally important, delegation to specific experts.
8. All this took financial alchemy to a new level of *sophistication*, apparently turning lead into gold.

46. SOUND

SOUND – а. надежный, устойчивый, здравый, прочный

The Fed's aim is to foster a **sound** banking system and a healthy economy. → Задачей Федеральной резервной системы является обеспечение **надежной** банковской системы и здоровой экономики.

1. Blue chip is a nationally recognized, well-established, and financially **sound** company.
2. In theory this may seem like a **sound** investment strategy, but it is nothing more than an illegal marketing scheme.
3. The social class that was most likely to invest in bonds - and therefore to have an interest in prompt interest payment in a **sound** currency - was weaker in Latin America than elsewhere.
4. The history of the Dutch East India Company shows that, with **sound** money of the sort provided by the Amsterdam Exchange Bank, stock market bubbles and busts can be avoided.
5. The Victorians imposed a distinctive set of institutions on their colonies. These extended beyond the trinity of **sound** money, balanced budgets and free trade to include the rule of law and relatively non-corrupt administration.
6. **Sound** macroeconomic policies, a healthy regulatory environment, more transparent and accountable public institutions, and protection of property and investor's rights became essential prerequisites for attracting foreign direct investment.

47. SPECIFIC

SPECIFIC – а. особый, специальный; конкретный, характерный

A thesis statement is a very *specific* statement -- it should cover only what you want to discuss in your paper, and be supported with *specific* evidence. → Тезис – это *особое* утверждение – оно должно включать в себя исключительно информацию о том, что вы хотите обсудить в своей работе, и подтверждаться *конкретными* данными.

1. Employers are looking for *specific* job and industry experience.
2. If a *specific* statement of business purposes is required, it is often a good idea to follow it with a general statement of purposes.
3. The *specific* economic structures in the new federal states are converging with those in the west.
4. The mathematical models, which allow evaluation of *specific* economic losses from environmental impact for all enumerated tasks are represented in the paper.
5. On the whole, the Method provides *specific* rules to guide financial business operators in calculating their turnover.

48. BE SUBJECT TO

BE SUBJECT TO – v. подлежать, подвергаться действию, воздействию; регулироваться, регламентироваться; подчиняться

Equity investments **are subject to** market fluctuations and investment risk. → Вложения в акции **подвергаются воздействию** рыночных колебаний и инвестиционных рисков.

1. The products and services currently or previously offered by us **are subject to** the Value Added Tax.
2. All works of art **are subject to** copyright regardless of their artistic quality.
3. Emerging markets, awash in cash, **are subject to** overheating risks.
4. The shares **are subject to** market fluctuations caused by such factors as economic, political, regulatory or market developments, changes in interest rates and perceived trends in securities prices.
5. In 1944, the soon-to-be-victorious allies gathered to devise a new financial architecture for the world. Trade would be free, but capital movements **would be subject to** tight regulation.

49. TECHNIQUE

TECHNIQUE – n. метод; технический прием, способ; совокупность приемов

Technique, economic theory, and policy analysis have always been closely related. → Между *методом*, экономической теорией и анализом, проводимым с целью выбора экономической политики, всегда была тесная связь.

1. This lecture focuses on crisis management *techniques* and case studies in public relations.
2. He presents five case examples to illustrate the positive effects of the *technique* in crisis and emergency situations.
3. Economic Statistics involves application of these general *techniques* to economic questions.
4. What Keynes effectively disposed of was the argument about whether inductive or deductive *techniques* were appropriate to political economy.
5. The aim is to show how these *techniques* work and how they can be used to understand the structure and operation of the economy.
6. In the 1960s, Mr. Gross patiently applied complex modeling *techniques* to exploit a known flaw in casino gambling: card counting.

50. TECHNOLOGY

TECHNOLOGY – *n.* техника; технология; технические и прикладные науки

Do you find it hard to keep up with the ever-changing world of educational **technology**? → Вам трудно поспевать за постоянно меняющимися **технологиями** в сфере образования?

1. Eye tracking **technology** makes it possible for computers to know where users are looking.
2. Our goal is to remind our readers that such change brings prosperity and that **technology** is driving great productivity increases in our economy.
3. At the Citadel Investment Group, Ken Griffin has brought together mathematicians, physicists, engineers, investment analysts and advanced computer **technology**.
4. With the economy growing strongly, workers displaced by **technology** easily found jobs in newly emerging industries.
5. **Technology** funds will invest in a wide range of **technology**-related companies, including anything associated with the research, development and use of computers, software, communications, the Internet, semiconductors or any other segment of **technology**.
6. **Biotechnology** funds are usually included in the healthcare sector, although they can sometimes fall into the **tech** sector as well. As with most other types of funds, **tech** funds can also be either domestic or global in regards to what securities are eligible for purchase.

51. TENDENCY

TENDENCY – n. стремление, склонность; тенденция

Instead of a **tendency** towards equilibrium, financial markets have a **tendency** to develop bubbles. → Вместо того, чтобы **стремиться** к равновесию, финансовые рынки все чаще **имеют склонность** создавать спекулятивные пузыри.

1. Reinforcement of globalization process is a basic **tendency** for the development of the world's economy.
2. According to the business **tendency** survey, the Norwegian manufacturing industry experienced a further decline in output and employment in the fourth quarter.
3. There seems to be an inherent **tendency** for financial systems to cause periods of booms, by building up imbalances.
4. As the rate of profit falls there is a **tendency** for investment, productivity, economic growth and tax revenue to follow while unemployment rises.
5. When financial theorists warn against 'home bias', they mean the **tendency** for investors to keep their money in assets produced by their own country. But the real home bias is the **tendency** to invest nearly all our wealth in our own homes.
6. Planet Finance can never quite escape from the gravitational force of Planet Earth, because the quants can never take full account of the human factor: our **tendency** to underestimate the probability of 'black swans', our propensity to veer from euphoria to despondency and our chronic inability to learn from history.

52. TRADE

TRADE – n. торговля; обмен; занятие; ремесло, профессия;

Unemployment soared to a quarter of **trade** union members, with another quarter working short time. → Уровень безработица стремительн о вырос, и 25% всех членов **профсоюза** потеряли работу; при том что еще 25% работали неполный рабочий день.

1. Some of the structural drivers of inflation in Argentina have weakened. **Trade** unions have become less powerful. Loss-making state industries have been privatized.
2. A particular problem was chronically slow productivity growth, which in turn seemed closely related to the bargaining techniques of British **trade** unions ('go slows' being a favorite alternative to 'downing tools').
3. Usually, central banks will buy or sell their own currency to maintain the peg, as it is actually U.S. dollars that the Chinese wish to accumulate through balance of **trade** with the U.S.
4. The system of exchanging goods or services instead of money is officially known as reciprocal **trade**, and it is regulated. People often wonder whether bartering can help them avoid taxes, but in fact, the exchange is subject to the same rules as income.
5. Canada's **trade** performance continued to underwhelm in August with the deficit widening to \$1.3 billion, suggesting that once again the sector will prove a major drag on growth in the just completed third quarter.

53. TREND

TREND – n. тренд, тенденция, общее направление; динамика

Emerging **trends** are transforming many markets and businesses. → Вновь возникающие **тенденции развития (тренды)** оказывают воздействие на многие рынки и предприятия.

1. Recognizing business **trends** can help business owners and entrepreneurs continue to evaluate and adapt in a changing market.
2. One might get the impression that negative economic **trends** worldwide, notably, financial upheaval in Argentina, a near-standstill in the Japanese economy and the below-average performances of major Western financial markets, have no bearing on the state of affairs in Russia.
3. The economic news came out today, and listening to it made me wonder if the next economic **trend** is “grow slow.”
4. Thanks in large measure to Milton Friedman and his pupils, one of the most pronounced economic **trends** of the past 25 years has been for the Western welfare state to be dismantled, reintroducing people to the unpredictable monster they thought they had escaped from: risk.
5. The problem of inflation is not of recent origin. It arises from **trends** towards socialism that started 40 years ago and reached their logical and terrible climax in the Allende regime.

54. ULTIMATE

ULTIMATE – а. основной; окончательный, конечный; максимальный

According to economists as Marshall and Pigou, the **ultimate** object of the study of any science is to contribute to human welfare. → Согласно таким экономистам как Маршалл и Пигу, **конечной** целью исследований в любой науке является повышение благосостояния людей.

1. The **ultimate** goal of our actions is to avoid a wide, protracted global economic downturn, restore the conditions for growth and ensure this crisis cannot be repeated.
2. There are many ways to invest money. The **ultimate** purpose is to have a balanced portfolio reflecting your own risk tolerances and goals.
3. **Ultimate** goals of best investments is return on investment, for earning that return you should know some ways to earn extra income, ways to invest money.
4. This military setback wasn't the decisive factor in the South's **ultimate** defeat. The real turning point came earlier, and it was financial.
5. You could say that John Law had become the **ultimate** insider trader.
6. The seed was planted of an entirely new approach to risk, a seed that would **ultimately** sprout into the modern welfare state.
7. This state system of insurance was designed to exploit the **ultimate** economies of scale by covering literally every citizen from the cradle to the grave.

55. VIRTUALLY

VIRTUALLY – *adv.* практически, фактически; по существу, на деле

What I did is so simple, so easy to implement and so effective that anyone in ***virtually*** any financial situation can do what I did. → То, что сделала я, настолько просто, легко и эффективно, что вы можете сделать то же самое ***практически*** в любой финансовой ситуации.

1. Volatile economic times and financial markets turmoil have significantly affected ***virtually*** all health care providers.
2. Today insuring a house in this part of New Orleans is ***virtually*** impossible.
3. Over its entire lifetime the Dutch East India Company paid an average annual dividend of 16,5%. ***Virtually*** all its profits were paid back to the shareholders.
4. Enron traded, not only in energy, but in ***virtually*** all the ancient elements of earth, water, fire and air. It even traded in Internet bandwidth.
5. Today ***virtually*** all Japan's health insurance societies are in deficit. And the pension funds are nearly out of money too. Japan's once super-welfare state is threatening to bankrupt the nation.
6. Merton and Scholes estimated their risk of going bust at one in ten to the power of 24. In other words, ***virtually*** zero.
7. According to one estimate, China's gross domestic product could exceed that of the US as early as in 2027. By that time, some critics of free trade argue that ***virtually*** nothing may remain of American manufacturing industry.

ПРИЛОЖЕНИЕ 1

Лексические закономерности перевода научного текста с английского языка на русский¹

1. ТЕРМИНОЛОГИЗАЦИЯ английской лексики при переводе – замена английского слова русским словом, имеющим более узкое терминологическое значение. Терминологизироваться могут различные части речи:
 - **supply of neutrons** - **генерация** нейтронов
 - **free of background** – **не чувствительный** к фону
 - **waves arriving from...** - волны, **генерируемые** в...
2. СПЕЦИАЛИЗАЦИЯ английской лексики при переводе (наиболее характерная закономерность) – замена общеупотребительного английского слова русским словом, характерным для общенаучного использования:
 - the **power** of the approach – **достоинство** подхода
 - **contributor** of unreliability – **источник** ненадежности
 - the entire **world** of structures – вся **совокупность** структур
3. ДЕИНТЕРНАЛИЗАЦИЯ английской общенаучной интернациональной лексики при переводе – замена английских общенаучных интернационализмов, которые часто выступают в роли «ложных друзей переводчика» русскими не интернациональными словами (у параллельных общенаучных интернационализмов часто наблюдаются существенные расхождения смыслового содержания, т.к. английские общенаучные интернационализмы практически все многозначны и по сравнению

1 См.: Борисова Л.И. Лексические особенности англо-русского научно-технического перевода, с. 29-44.

с их русскими параллелями обладают большим количеством значений):

- **dramatic** price declines- **значительное** сокращение цен
- **pioneering** work – **основополагающая, фундаментальная** работа
- **revolutionary** changes – **существенные, радикальные** изменения
- **critical** turn – **важный, значительный, существенный** поворот
- new **horizons** of exploration - новые **возможности** в исследовании

4. УНИФИКАЦИЯ переводимых эквивалентов (вызванная тем, что в определенных контекстах различные слова приобретают идентичное значение):

- use, utilize, exploit, employ, apply, adopt, realize, establish, feature, follow, handle, support, serve, and many others - **использовать**
- provide, allow, ensure, attain, achieve, obtain, generate, give, offer, yield, cause, gain, deliver, guarantee, supply, involve, and many others – **обеспечить**
- advanced, advantageous, attractive, viable, challenging, ambitious, desirable, exciting, useful, feasible, potential, promising, far-reaching – **перспективный**

5. ЭКСПЛИКАЦИЯ ИМПЛИЦИТНОСТИ значений английских лексических средств (неопределенные, неясные, имплицитные лексические средства английского языка нередко эксплицируются, разъясняются, интерпретируются, т.к. к требованиям русского научного текста относятся ясность, точность, однозначность, конкретность):

- The construction of a software system **results in mixed blessings**
- Создание программной системы **имеет как преимущества, так и недостатки**

6. НЕЙТРАЛИЗАЦИЯ СТИЛИСТИЧЕСКИ ОКРАШЕННЫХ лексических средств (русские научные тексты отличает большая строгость и меньшая экспрессивность):

- **extremely** – весьма
- **exciting** – интересный, перспективный, важный
- **fascinating** – интересный
- **striking** – значительный, существенный, интересный, убедительный
- **mysterious** problems - трудно-обнаруживаемые проблемы
- **vigorous** attempts – значительные усилия

a. НЕЙТРАЛИЗАЦИЯ МЕТАФОРЫ (= сравнение, перенос наименования по сходству)

- языковой: **bottleneck** – **проблема, трудность**
- индивидуально-авторской (часто бывает неоднозначна и двусмысленна): **Optical data processing... has for many years been the bridesmaid but never the bride** – **Метод оптической обработки данных... многие годы играл второстепенную роль**

b. НЕЙТРАЛИЗАЦИЯ МЕТОНИМИИ (=сравнение, перенос наименования предмета по смежности)

- языковой: **Industry** - **отрасль промышленности**. Название абстрактного (*промышленность*) использовано для обозначения более конкретного (*отрасль промышленности*).

- контекстуальной: **Industry** – предприятие к-либо отрасли промышленности; промышленная фирма; представители к-либо отрасли промышленности (фирмы); специалисты, работающие в к-либо отрасли промышленности (на фирме)
- с. ПЕРЕВОД ОБРАЗНЫХ СРАВНЕНИЙ не представляет трудностей для декодирования, поэтому при переводе образ обычно сохраняется:
- **Like weary marathon runners slowing down as they agonize up a long hilly stretch**, the economies of Western Europe don't have what it takes to maintain the pace this year. - **Словно усталые марафонцы, все медленнее, из последних сил, бегущие по длинной холмистой трассе**, страны Западной Европы не имеют тех качеств, которые необходимы для сохранения и в этом году высоких темпов развития экономики.

ПРИЛОЖЕНИЕ 2

Способы передачи актуального членения предложения при переводе ²

Построение фразы позволяет выделить в ней главное, то, что называется «центром коммуникации», «логическим сказуемым», «ударным элементом», «ремой». В английском языке на первом месте не редко оказывается ударный элемент, затем смысловая насыщенность предложения постепенно ослабляется, и предложение завершается менее значительными деталями: *Prices are to regulate production and consumption in a market economy.*

В русском языке наблюдается тенденция к тому, чтобы строить фразу с некоторым последовательным нарастанием смысловой насыщенности к концу. Ударный элемент или центр коммуникации обычно стоит в конце русской фразы, как устной, так и письменной: *В рыночной экономике производство и потребление должны регулировать цены.*

Указание на источник информации обычно ставится в конце английского и в начале русского предложения. В начало русского предложения также обычно ставятся обстоятельства места и времени: *Monetary policy will be one of the most critical questions during the summit in June.* → *На встрече на высшем уровне в июне одним из основных вопросов станет кредитно-денежная политика.*

Употребление определенного и неопределенного артиклей может также служить некоторым ориентиром при выборе правильного порядка слов в русском переводе.

² См.: Гордеева О.Г. Практикум по переводу экономических текстов с английского языка на русский язык, с. 96-98.

Сравните:

1. **A** modest acceleration is forecast for 2009 → Прогнозируется, что в 2009 году произойдет умеренное ускорение.
2. **The** modest acceleration is forecast for 2009 → Прогнозируется, что умеренное ускорение произойдет в 2009 году.

ПРИЛОЖЕНИЕ 3

«Ложные друзья переводчика»³

I. Слова, схожие с русскими словами, но имеющие иные оттенки значения

| | |
|----------------|---|
| accurate | точный, правильный |
| actual | действительный, фактический, а не актуальный |
| advocate | сторонник, защитник |
| decade | десяток; десятилетие |
| Dutch | голландский, а не датский |
| fabric | сооружение, структура, устройство; ткань, материя, а не фабрика |
| magazine | журнал |
| mayor | мэр, а не майор |
| momentous | важный |
| momentum | импульс; толчок; инерция движущегося тела |
| multiplication | умножение; увеличение, размножение, а не мультипликация |
| perspective | взгляд; точка зрения |
| physician | врач-терапевт, а не физик |
| principal | главный, основной, а не принципиальный |
| prospect | перспектива; изыскание |
| receipt | квитанция, чек |
| sympathetic | сочувственный, благожелательный |

³ См.: Сиполс О.В., Широкова Г.А. Англо-русский учебный словарь с синонимами и антонимами. Общенаучная лексика. Learner's Dictionary for Students of Science and Humanities, с. 604-606.

II. Многозначные слова, совпадающие с русскими словами в одном значении, но расходящиеся в остальных

| | |
|----------------|--|
| agressive | энергичный, настойчивый, а не только агрессивный |
| argument | дискуссия, спор, а не только аргумент |
| authority | власть, а не только авторитет |
| balance | сальдо, остаток, а не только баланс |
| champion | борец, поборник, а не только чемпион |
| character | отличительный признак, персонаж, а не только характер |
| concrete | бетон, а не только конкретный |
| control | управлять, регулировать, а не только контролировать |
| copy | экземпляр, образец, а не только копия |
| correspondence | соответствие, аналогия, а не только корреспонденция |
| credit | доверие; репутация; заслуга, а не только кредит |
| critical | решающий, важный, а не только критический |
| digram | схема, график, а не только диаграмма |
| dramatic | значительный, резкий, яркий, а не только драматичный |
| element | стихия, а не только элемент |
| figure | цифра, показатель; диаграмма, чертеж, а не только фигура |
| fraction | доля, часть; дробь, а не только фракция |
| instrument | средство, орудие, а не только инструмент |
| interest | проценты, выгода; а не только интерес |
| legal | юридический, правовой, а не только легальный |

| | |
|-------------|---|
| liberal | гуманитарный (о науках, образовании), а не только либеральный |
| nation | народ, страна, государство, а не только нация |
| oficer | чиновник, служащий, а не только офицер |
| paragraph | абзац; статья, пункт, а не только параграф |
| party | команда, группа; участник; сторона договора, а не только партия |
| position | должность, а не только позиция |
| pretend | притворяться, а не только претендовать |
| public | государственный, национальный, а не только публичный |
| realize | понимать, осознавать; осуществлять, а не только реализовывать |
| record | запись, учет; факты, а не только рекорд |
| regular | обычный, постоянный, а не только регулярный |
| speculation | размышления, гипотеза, домыслы, а не только спекуляция |
| substance | сущность; вещество, а не только субстанция |

ПРИЛОЖЕНИЕ 4

Крылатые выражения Catch Phrases⁴

| | |
|---|-------------------------------------|
| A fig leaf | Фиговый листок |
| Apple of discord | Яблоко раздора |
| Bone of contention | Яблоко раздора |
| Bread and circuses | Хлеба и зрелищ |
| Cornucopia | Рог изобилия |
| Daily bread | Хлеб насущный |
| Doubting Thomas | Фома неверующий |
| Feast in time of plague | Пир во время чумы |
| Horn of plenty = Horn of abundance | Рог изобилия |
| It started with a bang and ended with a whimper | Начал за здравие и кончил за упокой |
| Let the genie out of the bottle | Выпустить джина из бутылки |
| Man shall not live by bread alone | Не хлебом единым |
| Manna from Heaven | Манна небесная |
| Much ado about nothing | Много шума из ничего |
| Nothing comes from nothing | Ничто не возникает из ничего |
| Scapegoat | Козел отпущения |
| Seize the day (lat. Carpe diem) | Лови момент |
| Struggle for life | Борьба за существование |

4 См.: Мухортов Д.С. Крылатые фразы. Перевод на английский язык.

| | |
|---|--|
| Stumbling block | Камень преткновения |
| Survival of the fittest | Выживает сильнейший |
| The end justifies the means | Цель оправдывает средства |
| The golden mean | Золотая середина |
| The land flowing with milk and honey | Молочные реки, кисельные берега |
| The lesser of two evils | Из двух зол выбирают меньшее |
| The moment of truth | Момент истины |
| The Promised Land | Земля Обетованная |
| There is no such thing as a free lunch | Бесплатный сыр бывает только в мышеловке |
| To reinvent the wheel | Изобретать велосипед |
| Trade bad for bad = Trade bad for worse | Менять шило на мыло |
| Vanity fair | Ярмарка тщеславия |
| Vanity of vanities | Суета сует |
| Wishful thinking | Выдавать желаемое за действительное |
| Without giving it much thought | Ничтоже сумняшеся |

ПРИЛОЖЕНИЕ 5

Слова и изречения на иностранных языках⁵

| LATIN | |
|-------------------------------|---|
| ad hoc | специальный, специализированный; для данного случая |
| a priori, a posteriori | на первый взгляд, задним числом |
| damnum emergens | прямой ущерб |
| de facto/de jure | фактически/юридически, формально |
| creme de la crème | сливки, элита, избранные |
| curriculum vitae(CV) | резюме, краткие биографические данные, сведения о прежних местах работы |
| ibid | там же (в сносках) |
| id est | то есть |
| lucrum cessans | упущенная выгода |
| mutatis mutandis | с учетом необходимых изменений |
| prima facie | на первый взгляд |
| quid pro quo | сделка, компромис |
| sine qua non | обязательное условие |
| vice-versa | наоборот |
| sine qua non | обязательное условие |
| FRENCH | |
| bizarre | странный, причудливый |
| carte blanche | карт-бланш |
| coup d'etat | государственный переворот |
| deja vu | все это уже было |
| fait accompli | свершившийся факт |

⁵ См.: Палажченко П.Р. Мой несистематический словарь. Из записной книжки переводчика. Том 1, с. 184-191.

| | |
|-----------------------|---|
| laissez-faire | либерализм, либеральная экономика, свободная конкуренция, невмешательство государства в экономику |
| nouveau riche | нувориш, неожиданно разбогатевший человек |
| par excellence | в высшей степени |
| SPANISH | |
| fiesta | праздник |
| macho | подчеркнуто мужественный; крутой, жесткий, агрессивный |
| pronto | мигом, немедленно |
| GERMAN | |
| kitsch | китч |
| autobahn | автобан |
| zeitgeist | дух времени |

ПРИЛОЖЕНИЕ 6

«Модные» слова и выражения в экономике и бизнесе Buzz /Vogue Words and Phrases in Economics and Business ⁶

| | |
|---------------------------------|---|
| 1. accountability | ответственность; контроль и учет; подотчетность; прозрачность |
| 2. austerity measures | меры жесткой экономии |
| 3. award-winning | удостоенный награды; превосходный |
| 4. baby boomer | дитя бума; родившийся в период резкого увеличения рождаемости |
| 5. bailout | субсидия, дотация; спасение, вывод из кризиса |
| 6. bandwidth | диапазон частот; полоса |
| 7. Been there, done that | На эти грабли мы уже наступали |
| 8. benchmark | исходный пункт, эталон; базовая цена |
| 9. black swan | «черный лебедь» - большая редкость, аномалия |
| 10. bleeding edge | новейший, самый прогрессивный, передовой |

⁶ См.: Палажченко П.Р. Мой несистематический словарь. Из записной книжки переводчика. Том 1, с. 249-254;

Financial Buzz Words Terms: www.investopedia.com/categories/buzzwords.asp;
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Adam Sherk «The Most Overused Buzzwords and Marketing Speak in Press Releases», 2010: <http://www.adamsherk.com/public-relations/most-overused-press-release-buzzwords/>;

Louise «The ubiquity of buzzwords and business speak», 2012: <http://www.glossophilia.org/?p=2120>.

| | |
|---------------------------------|--|
| 11. bottom-up | снизу вверх; восходящий; коллегиальный |
| 12. breakthrough | Внезапный рост цен; крупное н-т достижение, рывок |
| 13. cash cow | доходный бизнес; хороший источник дохода |
| 14. cloud | соединение в глобальной сети «облако» |
| 15. communities | сообщества, группы населения, общины |
| 16. credit crunch | кредитное сжатие; ограничение кредитования; кризис кредитно-финансовой системы |
| 17. credit easing | смягчение условий кредитования (по сути: снижение ставки рефинансирования) |
| 18. crowdsourcing | сбор средств; прямое финансирование проекта физ. лицами |
| 19. cutting edge | новейший, самый прогрессивный, передовой |
| 20. dotcom | компания-дотком, интернет-компания |
| 21. empower; empowerment | помогать, наделять полномочиями; предоставление помощи, возможностей, повышение роли |
| 22. enhance | увеличивать; усиливать; ускорять |
| 23. eyeballs | подписчики услуг интернета |
| 24. fat tail | тяжелый хвост распределения |
| 26. fast track | ускоренная процедура; быстрый путь |
| 27. financial meltdown | финансовый крах, кризис |
| 28. forward-looking | прогрессивный, перспективный, интересный |

| | |
|--|---|
| 29. grey swan | «серый лебедь» - в отличие от события, называемого «черный лебедь», такое события менее редкое и его можно предсказать |
| 30. “golden parachute” | «золотой парашют» - крупные выплаты руководителям ко в связи с увольнением |
| 31. governance | управление на самых высоких уровнях |
| 32. ground breaking | новаторский, инновационный |
| 33. iconic | знаковый, культовый, символический |
| 34. leverage | кредитное плечо; использование заемного капитала; система рычагов гос. регулирования |
| 35. loan shark | ростовщик |
| 36. Main Street (vs. Wall Street) | небольшая независимая инвестиционная ко (в отличие от крупной инвестиционной ко на Уолл-стрит); индивидуальные инвесторы, служащие компании и экономика в целом |
| 37. manipulation | использование в собственных целях |
| 38. microfinance | микрофинансирование |
| 39. nonrenewable resource | не возобновляемые ресурсы |
| 40. out of the loop | быть не в теме, не в курсе событий |
| 41. paradigm | парадигма; система понятий; модель |
| 42. Ponzi scheme | финансовая пирамида Понзи; |
| 43. quantitative (monetary) easing | смягчение кредитно-ден. политики (по сути: увеличение ден. массы за счет кредитной эмиссии) |

| | |
|--|--|
| 44. redlining | практика красной черты (отказ в выдаче ссуды по расовым соображениям); страховая дискриминация географического района |
| 45. reinvent | переосмыслить, перестроить |
| 46. return on investment | доходность, окупаемость капиталовложений |
| 47. robber barons | бароны-разбойники; олигархи |
| 48. robust | надежный, отлаженный, устойчивый |
| 49. rocket scientists, quants | специалисты по биржевому количественному анализу, гении |
| 50. safe harbor | безопасная гавань, убежище |
| 51. schizophrenic | шизофренический, крайне противоречивый |
| 52. stakeholder | акционер; сторона-участник какого-либо процесса |
| 53. state of the art | современное положение дел |
| 54. strategic partnership | стратегическое партнерство |
| 55. subprime mortgages | суб-стандартная, высокорисковая ипотека |
| 56. synergy (synergistic, synergize) | синергия, сочетание усиливающих друг друга явлений |
| 57. think outside the box | мыслить неординарно, творчески |
| 58. too big to fail | системообразующее фин. учреждение, крах которого имел бы катастрофические последствия |
| 59. top-down | сверху вниз, нисходящий, иерархически организованный |
| 60. toxic waste | неликвидные ценные бумаги |
| 61. turn-key | сдаваемый «под ключ», готовый к эксплуатации |
| 62. ubiquitous | повсеместный, вездесущий |
| 63. unleash | высвободить; реализовывать |

| | |
|--------------------------|---|
| 64. user friendly | дружественный, удобный в использовании |
| 65. value-added | добавленная стоимость; с позитивными добавлениями |
| 66. whistleblower | разоблачитель, заявитель о допущенных нарушениях в компании |
| 67. win-win | беспроеигрышный; взаимовыгодный |
| 68. world-class | на уровне мировых стандартов |
| 69. yuppie | «яппи» - молодой специалист-горожанин с высшим образованием и высокими доходами; состоятельные молодые люди |

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