Английский язык.(3/4)ПРОФ

- 1 Размещение определенных групп пассивов в определенные группы активов, с учетом срочности предполагает:
- (2) Норматив текущей ликвидности баланса кредитной организации составляет:
- Наиболее простым способом увеличения собственного капитала банка является:
- (4) Фонд накопления предназначен для:
- 5 Согласованность про¬центной политики по ссудным и депозитным операциям банка характеризует:
- 6 Передача ответственности за риск на возмездной основе третьему лицу это
- 7 Наиболее быстрым источником восстановления ликвидности является:
- 8 В условиях нарастания инфляции банк должен стремиться:
- 9 Для характеристики качественного состава собственных средств банка служит коэффициент иммобилизации, рассчитываемый как отношение:
- (10) Среди перечисляемых задач финансового менеджмента определите наиболее значимую:
- (11) Норматив мгновенной ликвидности баланса кредитной организации определяется как процентное отношение:
- $\binom{12}{}$ Балансовая прибыль банка определяется как разница между:
- (13) Коэффициент рентабельности капитала рассчитывается как отношение:
- 14) Разрыв между активами и обязательствами банка, чувствительными к изменению процентных ставок это:
- (15) Среди перечисляемых мер по поддержанию текущей ликвидной позиции определите наиболее эффективную:
- Величина собственных средств нетто банка определяется как разница между величиной собственных средств брутто и величиной иммобилизации, которая включает в себя:

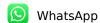








- В чем заключается эффективность деятельности коммерческого банка:
- $\binom{18}{}$ Что не относится к принципам фондирования активных операций:
- $\binom{19}{}$ Что не относится к структуре активов по принципу доходности:
- (20) Какие показатели не используются при анализе кредитных операций:
- (21) Какой из приведенных показателей не используется для оценки качества активов:
- (22) Какой из приведенных показателей не используется для оценки качества пассивов:
- (23) Как определяется коэффициент общего кредитного риска:
- (24) К финансовым рискам банка не относиться:
- (25) К рыночным рискам банка не относиться:
- $\binom{26}{}$ Диверсификация портфеля ценных бумаг банка это:
- (27) Механизм минимизации рисков направленный на использование в деятельности банка производных финансовых инструментов это:
- 28 В соответствии с какой методикой при анализе достаточности капитала рассчитывается соотношение капиталов I и II уровней:
- (29) Каково должно быть соотношение между основным и дополнительным капиталом в соответствии с Международными стандартами?
- (30) Что не включается в иммобилизацию капитала:
- (31) Какая информация не является обязательной при решении вопроса о размещении средств:
- (32) В состав источников основного капитала банка входят:
- (33) В состав источников дополнительного капитала банка входят:
- (34) Какие из приведенных показателей уменьшают величину основного капитала банка:
- (35) Норматив текущей ликвидности банка (H3) кредитной организации составляет:









- В состав источников собственных средств кредитной организации не включается:
- В каком случае субординированный кредит уменьшает величину дополнительного капитала:
- 38 Показатели, уменьшающие сумму источников основного капитала:
- 39 Способом увеличения собственного капитала банка не является:
- 40 Резервный фонд предназначен для:
- 41 Резервный капитал формируется за счет:
- 42 Средства резервного капитала не предназначены для:
- Наиболее эффективным способом восстановления ликвидности 43 банка в условиях кризиса ликвидности банк системы является:
- Минимально допустимое значение норматива достаточности 44 капитала для банков с размером собственных средств менее 5 млн. евро:
- В каком случае субординированный кредит уменьшает величину 45 дополнительного капитала:
- При прочих равных условиях отчисления в резервные фонды 46 банка:
- Величина резервного фонда определяется уставом банка и не 47 должна быть менее:
- Согласно требованиям законодательства доля чистой прибыли 48 ежегодно отчисляемой в резервный фонд банка не может быть ме¬нее:
- Минимально допустимый размер ежегодных отчислений в 49 резервный фонд банка определяется в:
- Финансовые инструменты, приобретенные кредитной 50 организацией с целью дальнейшей перепродажи, а также ценные бумаги, которые не предназначены для удержания в портфеле свыше 180 дней отражаются в:
- К способам восстановления дефицита ликвидности относятся
- К «плохим» активам банка относятся:











- (53) Что не относится к основным задачам анализа финансовых результатов деятельности банка:
- (54) Какая позиция включается в состав доходов от операционной деятельности:
- (55) Что означает превышение показателя доходности активов над рентабельностью активов:
- (56) Что не является условием обеспечения доходности банка:
- (57) Если уровень процентной маржи превышает уровень минимальной маржи, то это свидетельствует о:
- Определите тип условного предложения : If the weather is fine we shall go for a walk.
- Oпределите тип условного предложения: If the company had taken into account the business situation they would have adapted their product.
- Oпределите тип условного предложения: We won't strike a deal with you unless you create favorable conditions.
- Oпределите тип условного предложения: They would sign the contract if you paid in advance.
- Oпределите тип условного предложения: They would not have suffered losses if they had taken precautions.
- Oпределите тип условного предложения: If we wanted to buy something from you we would let you know.
- Oпределите тип условного предложения : If he phones I'll let you know.
- Oпределите тип условного предложения: If my grandfather had bought those shares I would have become a millionaire long ago.
- Oпределите тип условного предложения: If the company had used census data they would have positioned their product more accurately.
- Oпределите тип условного предложения: If you tabulated the collected information it would be easier to analyze it.
- Oпределите тип условного предложения: We might reduce the expenditure if our partners helped us.
- Oпределите тип условного предложения : If you wanted to help us you would invest in our company.









- Oпределите тип условного предложения: If you invest in this company you will be paid off very soon.
- Oпределите тип условного предложения: If the economic climate does not change they will loose all their investments.
- Oпределите тип условного предложения: If he were not so sure he would not promise anything.
- Oпределите тип условного предложения: If we had branded the product the brand would have been well-established long ago.
- Oпределите тип условного предложения: If he had taken a taxi he would have caught the train.
- Определите тип условного предложения: He will send you a fax if you give him your fax number.
- Oпределите тип условного предложения: They would earn more money if they worked longer hours.
- Определите тип условного предложения: If he had learned this information beforehand he could have earned much money on it.
- (78) Выберите окончание предложения If he took a taxi ...
- Bыберите окончание предложения They would have earned more money ...
- 80 Выберите окончание предложения He would have sent you an e-mail if
- $^{oldsymbol{(81)}}$ Выберите окончание предложения If she follows my advice...
- 82 Выберите окончание предложения If I had known you had a mobile phone I...
- 83 Выберите окончание предложения If she could cook as well as you, she ... a restaurant.
- Выберите окончание предложения I shall come and meet you in the car if it....
- $\stackrel{ ext{(85)}}{ ext{ }}$ Выберите окончание предложения It would be wonderful if
- $^{ig(86ig)}$ Выберите окончание предложения If I were you I... .
- 87 Выберите окончание предложения If he had consulted his own interests he

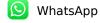








- 88 Выберите окончание предложения What will you do if your computer...?
- 89 Выберите окончание предложения If I had known when your birthday was I.....
- $\stackrel{ ext{(90)}}{ ext{}}$ Выберите окончание предложения If you helped him, he \dots .
- 91 Выберите окончание предложения If you managed to get tickets to the theatre we
- $\stackrel{ ext{(92)}}{ ext{ }}$ Выберите окончание предложения If I were you, I ...
- 93 Выберите окончание предложения I would have brought you the book, if I....
- $^{igotimes 94igotimes}$ Выберите окончание предложения We shall fly to Paris, if he \dots .
- 95 Выберите окончание предложения We wouldn't have any money if we
- 96 Выберите окончание предложения She would have told you everything if she
- 97 Выберите окончание предложения If you invited her to the party tomorrow she
- 98 Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы вы подписали разрешение на отгрузку вовремя, задержки с поставкой товара не произошло бы.
- 99 Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы Вы согласились ускорить отправку второй партии товара, штрафные санкции не были бы востребованы.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы монтаж оборудования был осуществлен своевременно, завод бы уже давно достиг запланированной мощности.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы Вы отправили перевод по телеграфу, мы бы уже давно получили деньги.
- 102) Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если вы завтра сдадите успешно экзамены, то я приглашу вас в театр.









- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы вы перевели деньги вовремя, то уже давно получили бы свой товар.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы мы купили билеты в кино, мы бы прекрасно провели время.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если не будет задержки самолета, то мы успеем на конференцию.
- Выберите правильный вариант перевода с русского на английский (106) язык подчеркнутой грамматической конструкции: Если бы фирма использовала профессионалов, рекламная кампания не провалилась бы.
- Выберите правильный вариант перевода с русского на английский (107)язык подчеркнутой грамматической конструкции: Если бы мы вышли на индийский рынок 10 лет назад, наши доходы значительно бы возросли.
- Выберите правильный вариант перевода с русского на английский 108 язык подчеркнутой грамматической конструкции: Если им удастся прорваться на мировой рынок, они будут счастливы.
- Выберите правильный вариант перевода с русского на английский (109) язык подчеркнутой грамматической конструкции: Если бы я купил новый автомобиль, я бы отдал тебе свой.
- Выберите правильный перевод выделенного модального глагола The buyers must have money to spend and the willingness to spend it.
- Выберите правильный перевод выделенного модального глагола А concept for a product or service may develop long before any marketing research is done, or it may be a response to identifying need.
- Выберите правильный перевод выделенного модального глагола They could have launched their new product 3 months ago.
- Выберите правильный перевод выделенного модального глагола They must have sold everything.
- Выберите правильный перевод выделенного модального глагола There may be a delay in solving this problem.
- Выберите правильный перевод выделенного модального глагола You needn't have sent the fax. I sent them e-mail yesterday.
- Выберите правильный перевод выделенного модального глагола He had to do it yesterday.



Telegram





- (117) Выберите правильный перевод выделенного модального глагола They might still be doing that business.
- 118 Выберите правильный перевод выделенного модального глагола You ought to use new methods in advertising
- 119 Выберите правильный перевод выделенного модального глагола You should have bought meat instead of sausages.
- 120 Выберите правильный перевод выделенного модального глагола You were to come to our meeting, but you didn't.
- (121) Выберите правильный перевод выделенного модального глагола What time are you to meet the president?
- Bыберите правильный перевод выделенного модального глагола You need to go there as soon as possible.
- 123) Выберите правильный перевод выделенного модального глагола The company could not have launched the entirely new product.
- 124 Выберите модальный глагол, соответствующий предложению Don't forget you ... to meet me at the station.
- 125 Выберите модальный глагол, соответствующий предложению You ...find him in the library.
- 126 Выберите модальный глагол, соответствующий предложению He hasn't come , he ... have forgotten about our appointment.
- (127) Выберите модальный глагол, соответствующий предложению The film ... to begin at 5 o'clock.
- $\stackrel{\text{(128)}}{=}$ Выберите модальный глагол, соответствующий предложению $I\dots$ to stay at home yesterday.
- Bыберите модальный глагол, соответствующий предложению We ... try to find the solution to the problem.
- Bыберите модальный глагол, соответствующий предложению She isn't in. She ... be out for lunch.
- Выберите модальный глагол, соответствующий предложению You ... to read this book in the original.
- 132) Выберите модальный глагол, соответствующий предложению He is late. The car ... have broken down again.
- Bыберите модальный глагол, соответствующий предложению You ...help me. I can do it myself.
- Выберите модальный глагол, соответствующий предложению She \dots to join them tomorrow.









- Bыберите модальный глагол, соответствующий предложению You ... have told me about it.
- (136) Выберите модальный глагол, соответствующий предложению The train ... to leave at 11 a.m.
- Выберите модальный глагол, соответствующий предложению He ... buy a newspaper because the shop was closed.
- 138) Выберите модальный глагол, соответствующий предложению He asked me if he... use my phone.
- Bыберите модальный глагол, соответствующий предложению Sometimes customs clearance ... be difficult to obtain.
- Bыберите модальный глагол, соответствующий предложению If we outsourced more we ... save a lot of money.
- Bыберите модальный глагол, соответствующий предложению Their product ... be selling very well, otherwise the company would not have increased the production.
- Bыберите модальный глагол, соответствующий предложению Scrutiny ... reveal opportunities to increase sales.
- Bыберите модальный глагол, соответствующий предложению The company ... have launched the entirely new product.
- Выберите модальный глагол, соответствующий предложению I can't find my book. I ... have lost it somewhere.
- Bыберите модальный глагол, соответствующий предложению I shall ... to do it tomorrow.
- Bыберите модальный глагол, соответствующий предложению You ... have come earlier. The professor has already made his report.
- Выберите модальный глагол, соответствующий предложению He ... have asked such a foolish question.
- 148) Выберите модальный глагол, соответствующий предложению She ...to take an exam tomorrow.
- Bыберите модальный глагол, соответствующий предложению They ... be late if there is a traffic jam.
- Bыберите модальный глагол, соответствующий предложению We will ... to dance till morning.
- Bыберите модальный глагол, соответствующий предложению They ... to meet at the restaurant, but she did not come.









- Bыберите модальный глагол, соответствующий предложению Who ... to go on business to Berlin?
- 153) Выберите модальный глагол, соответствующий предложению I ... to go to the bank yesterday to get some money.
- Прочитайте текст и устно переведите его. Выберите единственно правильный ответ к поставленному вопросу. The transfer of goods from one person to another was probably one of our earliest social acts. Whether through violence or barter, this transfer established that few people can satisfy all their desires alone. The inability to produce everything desired creates reliance on others for both necessities and luxuries. As societies grow more complex, so does the transfer of goods. As society and production expanded, so did the limits of trade, the range of goods, and the distance between the traders. It became increasingly difficult for the producers to locate each other and arrange mutually satisfactory exchanges without the help of interme-diaries or middlemen. These intermediaries, in the role of bringing together interested parties, must perform a variety of tasks which can be called marketing. As defined by the American Marketing Association, marketing is the performance of business activities directed toward, and incident to, the flow of goods and services from producer to consumer or user Marketing, therefore, is made up of such physical activities as transporting, distributing, storing, and selling goods, and of the decisions which must be reached by individuals or groups who want to move goods from production to use. Of course, not all producers engage in every marketing activity. The local carpenter in Guatemala or the supermarket manager in Japan does not do product planning; most retail stores around the world have few or no storage facilities. However, most products are repeatedly subjected to all marketing operations. In addition to an analysis of these activities, marketing involves understanding the consumer circumstances and attitudes that determine why certain people want certain products. The transfer of goods took place because:











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Прочитайте текст и устно переведите его. Выберите единственно правильный ответ к поставленному вопросу. When deciding questions of diversification and simplification, marketers must also look at the potential size of a market, at the financial position and practices of their firm, and at the resources available. All these elements influence the breadth of the product line. Determining where to position particular products is an impor-tant marketing decision. An item such as deodorant may be introduced specifically as a men's or women's product, but later may be repositioned as a family product. In addition to positioning with respect to consumer seg-ments, marketing managers position their products with respect to the competition. A magazine publisher may wish to position a publication so as to challenge the leader in a given market. Changes in format, emphasis, or editorial policy can appeal to the same consumer interests that buy the leader If, in this example, the result is also to appeal to a market which is more affluent and more quality-conscious, the price will be raised. This process is known as trading up. Another aspect of product policy, particularly relevant to con-sumer goods marketers, deals with brands. Branding is commonly used by marketers to influence consumers` perceptions and is closely related to the issue of positioning. It identifies merchandise and differentiates it from competing products. The marketer hopes for sales stability due to consumer loyalty to the brand. Ideally, this occurs when consumers are so satisfied with the merchandise that they note and remember the brand. When a manufacturer sells more than one product, there is a brand choice issue. A firm which merchandises many types of soap may choose individual brands for each of its products. The hand soap, dish detergent, clothes detergent, and scouring powder will all be labeled with different brand names. The breadth of the product line of a company depends on:











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- Определите тип условного предложения: If the weather is fine we shall go for a walk.
- Определите тип условного предложения: If the company had taken into account the business situation they would have adapted their product.
- Определите тип условного предложения: We won't strike a deal with you unless you create favorable conditions.
- Определите тип условного предложения: They would sign the contract if you paid in advance.
- Определите тип условного предложения: They would not have suffered losses if they had taken precautions.
- Определите тип условного предложения: If we wanted to buy (168) something from you we would let you know.







- Определите тип условного предложения : If he phones I'll let you know.
- Определите тип условного предложения: If my grandfather had bought those shares I would have become a millionaire long ago.
- Определите тип условного предложения: If the company had used census data they would have positioned their product more accurately.
- Oпределите тип условного предложения: If you tabulated the collected information it would be easier to analyze it.
- Определите тип условного предложения: We might reduce the expenditure if our partners helped us.
- Определите тип условного предложения: If you wanted to help us you would invest in our company.
- Определите тип условного предложения: If you invest in this company you will be paid off very soon.
- Oпределите тип условного предложения: If the economic climate does not change they will loose all their investments.
- Определите тип условного предложения: If he were not so sure he would not promise anything.
- Определите тип условного предложения: If we had branded the product the brand would have been well-established long ago.
- Определите тип условного предложения : If he had taken a taxi he would have caught the train.
- Oпределите тип условного предложения: He will send you a fax if you give him your fax number.
- Определите тип условного предложения: They would earn more money if they worked longer hours.
- Oпределите тип условного предложения: If he had learned this information beforehand he could have earned much money on it.
- $^{ ext{(183)}}$ Выберите окончание предложения If he took a taxi ...
- Выберите окончание предложения They would have earned more money ...
- Выберите окончание предложения He would have sent you an e-mail if ...
- $\stackrel{ ext{\scriptsize{(186)}}}{ ext{\scriptsize{(186)}}}$ Выберите окончание предложения If she follows my advice...









- Выберите окончание предложения If I had known you had a mobile phone I...
- Выберите окончание предложения If she could cook as well as you, (188)she ... a restaurant.
- Выберите окончание предложения I shall come and meet you in the (189 car if it...
- (190) Выберите окончание предложения It would be wonderful if
- Выберите окончание предложения If I were you I....
- Выберите окончание предложения If he had consulted his own interests he
- Выберите окончание предложения What will you do if your computer...?
- Выберите окончание предложения If I had known when your birthday was l.... .
- Выберите окончание предложения If you helped him, he
- Выберите окончание предложения If you managed to get tickets to the theatre we
- Выберите окончание предложения If I were you, I ...
- Выберите окончание предложения I would have brought you the book, if I....
- Выберите окончание предложения We shall fly to Paris, if he
- Выберите окончание предложения We wouldn't have any money if 200) we
- Выберите окончание предложения She would have told you everything if she
- Выберите окончание предложения If you invited her to the party 202 tomorrow she
- Выберите правильный вариант перевода с русского на английский (203) язык подчеркнутой грамматической конструкции: Если бы вы подписали разрешение на отгрузку вовремя, задержки с поставкой товара не произошло бы.









- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы Вы согласились ускорить отправку второй партии товара, штрафные санкции не были бы востребованы.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы монтаж оборудования был осуществлен своевременно, завод бы уже давно достиг запланированной мощности.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы Вы отправили перевод по телеграфу, мы бы уже давно получили деньги.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если вы завтра сдадите успешно экзамены, то я приглашу вас в театр.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы вы перевели деньги вовремя, то уже давно получили бы свой товар.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы мы купили билеты в кино, мы бы прекрасно провели время.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если не будет задержки самолета, то мы успеем на конференцию.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы фирма использовала профессионалов, рекламная кампания не провалилась бы.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы мы вышли на индийский рынок 10 лет назад, наши доходы значительно бы возросли.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если им удастся прорваться на мировой рынок, они будут счастливы.
- Выберите правильный вариант перевода с русского на английский язык подчеркнутой грамматической конструкции: Если бы я купил новый автомобиль, я бы отдал тебе свой.









- Bыберите правильный перевод выделенного модального глагола The buyers must have money to spend and the willingness to spend it.
- Bыберите правильный перевод выделенного модального глагола A concept for a product or service may develop long before any marketing research is done, or it may be a response to identifying need.
- Bыберите правильный перевод выделенного модального глагола They could have launched their new product 3 months ago.
- (218) Выберите правильный перевод выделенного модального глагола They must have sold everything.
- Bыберите правильный перевод выделенного модального глагола There may be a delay in solving this problem.
- 220 Выберите правильный перевод выделенного модального глагола You needn't have sent the fax. I sent them e-mail yesterday.
- Bыберите правильный перевод выделенного модального глагола He had to do it yesterday.
- Bыберите правильный перевод выделенного модального глагола They might still be doing that business.
- Bыберите правильный перевод выделенного модального глагола You ought to use new methods in advertising
- Bыберите правильный перевод выделенного модального глагола You should have bought meat instead of sausages.
- Bыберите правильный перевод выделенного модального глагола You were to come to our meeting, but you didn't.
- Bыберите правильный перевод выделенного модального глагола What time are you to meet the president?
- Bыберите правильный перевод выделенного модального глагола You need to go there as soon as possible.
- Bыберите правильный перевод выделенного модального глагола The company could not have launched the entirely new product.
- Bыберите модальный глагол, соответствующий предложению Don't forget you ... to meet me at the station.
- Bыберите модальный глагол, соответствующий предложению You ...find him in the library.
- Bыберите модальный глагол, соответствующий предложению He hasn't come , he ... have forgotten about our appointment.









- Bыберите модальный глагол, соответствующий предложению The film ... to begin at 5 o'clock.
- Bыберите модальный глагол, соответствующий предложению I ... to stay at home yesterday.
- Bыберите модальный глагол, соответствующий предложению We ... try to find the solution to the problem.
- Bыберите модальный глагол, соответствующий предложению She isn't in. She ... be out for lunch.
- Выберите модальный глагол, соответствующий предложению You ... to read this book in the original.
- Bыберите модальный глагол, соответствующий предложению He is late. The car ... have broken down again.
- Bыберите модальный глагол, соответствующий предложению You ...help me. I can do it myself.
- Bыберите модальный глагол, соответствующий предложению She ... to join them tomorrow.
- Bыберите модальный глагол, соответствующий предложению You ... have told me about it.
- (241) Выберите модальный глагол, соответствующий предложению The train ... to leave at 11 a.m.
- Bыберите модальный глагол, соответствующий предложению He ... buy a newspaper because the shop was closed.
- Выберите модальный глагол, соответствующий предложению He asked me if he... use my phone.
- Выберите модальный глагол, соответствующий предложению Sometimes customs clearance ... be difficult to obtain.
- Bыберите модальный глагол, соответствующий предложению If we outsourced more we ... save a lot of money.
- Bыберите модальный глагол, соответствующий предложению Their product ... be selling very well, otherwise the company would not have increased the production.
- Выберите модальный глагол, соответствующий предложению Scrutiny ... reveal opportunities to increase sales.
- Bыберите модальный глагол, соответствующий предложению The company ... have launched the entirely new product.









- Выберите модальный глагол, соответствующий предложению І can't find my book. I ... have lost it somewhere.
- Выберите модальный глагол, соответствующий предложению І shall ... to do it tomorrow.
- Выберите модальный глагол, соответствующий предложению You ... have come earlier. The professor has already made his report.
- Выберите модальный глагол, соответствующий предложению Не ... have asked such a foolish question.
- Выберите модальный глагол, соответствующий предложению She ...to take an exam tomorrow.
- Выберите модальный глагол, соответствующий предложению They ... be late if there is a traffic jam.
- Выберите модальный глагол, соответствующий предложению We will ... to dance till morning.
- Выберите модальный глагол, соответствующий предложению They ... to meet at the restaurant, but she did not come.
- Выберите модальный глагол, соответствующий предложению Who ... to go on business to Berlin?
- Выберите модальный глагол, соответствующий предложению І ... to go to the bank yesterday to get some money.











Прочитайте текст и устно переведите его. Выберите единственно правильный ответ к поставленному вопросу. The transfer of goods from one person to another was probably one of our earliest social acts. Whether through violence or barter, this transfer established that few people can satisfy all their desires alone. The inability to produce everything desired creates reliance on others for both necessities and luxuries. As societies grow more complex, so does the transfer of goods. As society and production expanded, so did the limits of trade, the range of goods, and the distance between the traders. It became increasingly difficult for the producers to locate each other and arrange mutually satisfactory exchanges without the help of interme-diaries or middlemen. These intermediaries, in the role of bringing together interested parties, must perform a variety of tasks which can be called marketing. As defined by the American Marketing Association, marketing is the performance of business activities directed toward, and incident to, the flow of goods and services from producer to consumer or user Marketing, therefore, is made up of such physical activities as transporting, distributing, storing, and selling goods, and of the decisions which must be reached by individuals or groups who want to move goods from production to use. Of course, not all producers engage in every marketing activity. The local carpenter in Guatemala or the supermarket manager in Japan does not do product planning; most retail stores around the world have few or no storage facilities. However, most products are repeatedly subjected to all marketing operations. In addition to an analysis of these activities, marketing involves understanding the consumer circumstances and attitudes that determine why certain people want certain products. The transfer of goods took place because:











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Прочитайте текст и устно переведите его. Выберите единственно правильный ответ к поставленному вопросу. Whether designing new products, redesigning old ones, or improving established ones, there are certain basic objectives. One of the goals should be to benefit the consumer, as well as the producer. The product should be designed to function as efficiently as possible in relation to its price and use. Additional uses and styles should be incorporated to supplement the basic value. Take watches, for example. This element of variation increases the functions of the product as well as attracting particular segments of the market. Some design elements, such as more jewels or special bands, may add nothing to the basic utility of the watch. They will, however, add to sales appeal at the point of purchase and further expand the potential market. One of the vital factors in merchandising is the ability to cope with fashion. This element is basic to all kinds of products and services, from clothing to entertainment. Sometimes the marketer's job is almost entirely to gauge fashion trends. Fashion is a manifestation of group psychology and is difficult to predict. Quality is a judgment made by both manufacturers and cus-tomers. Educated consumers consider more than comparative prices. While marketers are not directly involved in production activities, they do receive the feedback on product acceptance. For this reason, quality control is important to the entire merchandising process. Questions of quality are thus carefully considered in the process of deciding what to buy and what to sell. The product is to be designed:







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Telegram





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