**6.2 ОБРАЗЦЫ ТЕКСТОВ ДЛЯ РЕФЕРИРОВАНИЯ**

* **для специальностей 6-05-0311-02 «экономика и управление», 6-05-0413-01 «коммерция», 6-05-0413-02 «товароведение»**

**Устная практика**

 **Career Focus: Recruiter for Love**

Sophia McDonald has been fixing people up for as long as she can remember. But she didn’t become a professional matchmaker until 2007. The 36-year-old Moscow native started her own company, *Sophisticated Matchmaking*, the same year. The road to this was born out of many things, even heartbreak. “My own personal experiences, such as moving to the US and the challenges that came with it, were what got me into the matchmaking business,” she says.

A former political-campaign consultant and real-estate broker, McDonald has lived in the US since 2000 (an American ex-husband is what took her overseas). She describes herself as a “recruiter” for husbands, wives, boyfriends and girlfriends. “I cannot tell you the exact number of success stories I’ve had in creating lasting relationships. Most people don’t stay in touch with me after they meet someone,” she explains. “But I can tell you that, last month, I created four happy couples. I got this feedback in emails from my clients.”

McDonald says she started her business “because I have a knack for knowing who’d work well together as a couple. But I have to be honest,” she adds. “If I don’t click with people, I can’t do my job well and I won’t take them on as clients.”

A background in selling high-priced houses in the Seattle area has also been helpful. “When I was in real estate, I was a super networker – connecting and keeping in touch with hundreds of people a month. My database was growing daily; I talked to people everywhere I went – parties, stores, coffee shops, gas stations – always adding new people to my database. I learned the importance of building relationships and working by referrals only,” she explains. “I also did coaching for top sellers and found that those who closed the most deals were not necessarily the hardest-working, but rather the ones who valued the importance of relationship building. The same is true for my matchmaking business.”

While McDonald’s clients range in age from their 20s to their 70s, the majority are men and women in their late 30s and early 40s. This is the age when most people who haven’t married and had children start to panic, she says. McDonald serves clients in the Seattle area, though she will work with people in other locations.

Most of her clients find out about her from her website, or have heard about her in the local media. While professional matchmaking is quite expensive – some people have paid $50,000 to find a life partner – McDonald allows pre-screened people to join her database free. This means they can go out on a date with a paying client, although they cannot request any matchmaking services themselves.

**Основы делового общения**

**Great Expectations**

*by Robert Gibson*

Customer service and customer care are the cornerstones of every company. But it’s important to bear in mind that expectations of these services differ from country to country and from culture to culture, as Robert Gibson explains.

We had missed the flight connection and were queuing at the airline counter in Frankfurt to get new tickets. The US businessman in front of me was complaining that no one had apologized. He threatened not to fly with the airline again. From where I was standing, I could see that the German ticket agent was typing in data and concentrating on the computer screen. Within a few seconds, she had handed him the new ticket. He walked away with a new flight but was still complaining about the “terrible service”.

For me, this was a classic example of person orientation versus task orientation. In cultures that are usually task-oriented, the priority is getting the job done; in person-oriented cultures, it is essential to develop a relationship first before getting down to the task. The German ticket agent in this example no doubt felt that the most important thing was to get all the passengers in the queue their new tickets as quickly as possible and not “waste time” with “unnecessary” small talk. The American, not having received an apology or an explanation, interpreted this as “unfriendliness” and “poor service”.

Cultures that are normally more person- than task-oriented will spend a considerable time building up a relationship before they talk about business. Europeans doing business in Arab countries are often frustrated at the time it takes to get down to business. They wonder why they are being entertained and asked about their private lives. Yet, in many cultures, it is essential to know the person you’re negotiating with before you can do the deal. Once the trust is there, things can move surprisingly quickly.

Awareness of cultural differences gives you a competitive advantage when you deal with your international customers. When presenting your products and services, it’s worth considering the cultural background of your clients. In some cultures, like Germany, they will expect a sales presentation to focus on detailed information about the product or service. In others, like the US or Britain, customers may want to see the “big picture” before getting down to details.

In future-oriented cultures, like the US, the most convincing arguments in the sales pitch will be the ones that concentrate on future benefits. Customers from past-oriented cultures, such as India and China, will expect to hear about the history and past achievements of your company.

Negotiating is an important part of handling customers, and styles differ widely across the world. It’s worth finding out the answers to some basic questions before you start negotiating. Where will the negotiations take place? In the office? In a restaurant? On a golf course? In the sauna? At home, in the pub, or maybe even in a karaoke bar?

Who should be present in negotiations? In cultures with steep hierarchies, like France or China, it may be essential that not only the technical experts but also senior managers are present – this is seen as a sign of respect for the importance of the customer.

When abroad, observe how people behave in shops. Tourists in Istanbul often view bargaining in the bazaars as a strange sport. Yet for Turkish business people, bargaining is a serious part of getting to know business partners. It is important to find out what the bargaining style of your client is. How far is your asking price from your desired price?

For that matter, when do you talk about price? Is it early in negotiations, as can happen in India, or is it only after you have had a chance to assess the precise requirements of the customers, as is common in Germany? Both approaches have a certain logic. The thinking behind the “early” approach is that there is no point out of reach. The “later” approach is based on the idea that you need to know what the customer wants in order to be able to say what it will cost.

Another key question is: what does the contract mean? Is it more of an expression of intent to work together, which can change when circumstances alter, as is sometimes found in China? Or is it a detailed agreement that has to be strictly adhered to, as is common in Germany?

How do you deal with complaints? Koichi Satoh, the general manager of Hotel Okura in Japan said: “The only thing we deliver, or are trying to deliver, to our guests, is satisfaction. We have nothing else. In our business, no excuse at all is accepted when something goes wrong.”

* **для специальности 6-05-0411-02 «финансы и кредит»**

**Устная практика**

**My Future Profession**

Choosing the right profession is very important. Most of us spend a great part of our lives at our jobs. When young people finish school they always think about their life. There were many professions opened to each of us, but we decided to become economists.

Now we are students of the Belarus State Economic University. We study at the Economic School of Finance and Banking and are going to be specialists in different branches of our economy.

There’s a surprisingly wide range to choose from – for example, I could work for a high-street bank. Now people have realized that having a bank account is a greater help in organizing their financial affairs. There are a lot of financial services provided by the banks – from simple things like cashing cheques and looking after saving to the complexities of insurance, taxation and investment. It takes a lot of people to run one of the biggest financial organizations in the world and needs various professions. We believe in a system of progressive promotion, so everyone starts from the first line. You will probably be preparing customers’ statements, sorting cheques and learning to use accounting machines. Then you will be able to have more personal contact with the customers. You can help the customers to solve any problems they may have with their accounts, answer their questions, outline the bank’s services. You will meet many different people, will be dealing with many thousands of pounds every day so accuracy is vital. So your work’s becoming more complex and each job carries a greater degree of responsibility. For example you may be a foreign clerk. It means that you will be dealing with customers’ travel requirements, supplying foreign currencies and travel cheques and assisting with passport applications and travel insurance. In some years you may become the Manager of the Bank. It is Manager’s Clerk who acts as a Personal Assistant providing all the information needed for day to day control of accounts.

It isn’t important what part of the work you do in your bank but banking combines the Science and Art of Business with many other disciplines, such as economics, geography, history, language, jurisprudence, statistics, demography.

Banking does not just affect the financial life of the country, it also plays a vital role in the total world economy.

**Основы делового общения**

**STOCKS, SHARES and EXECUTIVES**

by Jean-Noe Kapferer

A brand is the name given by a business to one or more of its products. Branding gives products an identity that distinguishes them from similar products produced by rival firms. It helps to generate brand loyalty, encouraging customers to regularly purchase particular products. The demand for a product with strong brand loyalty tends to become less price sensitive, meaning that price can be increased without losing much demand. Selecting a brand name is therefore a very important part of a firm’s marketing strategy. Organizations can use a number of different approaches to branding.

There is an individual or multiple branding approaches, where businesses use a range of brand names for variety of products. For example, Procter and Gamble relies on this branding policy for its range of fragrances, including Hugo Boss, Old Spice and Giorgio Beverly Hills. Such branding allows the firm to develop brands for particular market segments.

We talk about corporate or overall family branding, when all the firm's products are branded with the same name. Virgin, Kraft, Heinz, Microsoft and Ford employ this approach. This type of branding means that the promotion of one item will promote other products within the family. It can increase consumer confidence in the entire range, so increasing sales and profits. Among the benefits to organizations from the use of branding are: differentiation of their products from those of competitors, creation of brand loyalty, development of a brand image which customers can identify with, making the product more familiar to customers and encouraging more purchasing decisions at the point of sale, etc.

How is a brand created? A brand name should be snappy, easy to remember, unique and convey appropriate images or values. In addition, popular brands are often supported by advertising catch phrases, such as “A Mars a day helps you work and play.” A major problem for organizations that trade globally is finding names that will be translated appropriately. One way to avoid language and translation difficulties is to invent a completely new word such as Toyota’s Avensis. But there are problems even here. For example, firms must be careful which letters they use. The sounds for R and L, for instance, can be confusing and difficult for Asian customers to pronounce, which might deter them from asking for a particular product.

The fact that many cultures read from right to left can also cause difficulties with names and packaging. Interbrand’s director of naming recalls the story of a washing powder that used three cartoon images on its packaging – the first illustrating a dirty shirt, the second the shirt going into the washing machine, and the third a clean shirt. When the packaging was launched in China it was read the other way around.

No one can deny the economic necessity of geographically extending a product – it is a source of economies of scale, of amortization of rising research-and-development costs of competitive advantage in local markets. But how far do we push the global idea? For example, the Mars brand is not absolutely global. The Mars chocolate bar is sold as an all-round nutritious snack in the UK and as an energizer in Europe (two different concepts and positioning for the same physical product). Nestle adapts the taste of its worldwide brands to local consumer expectations. The Nescafe formulas vary worldwide.

In these days of increasing global integration, the task many international marketers face is not so much market entry as managing the marketing mix in different international markets. Is it better to standardize or to adapt it across different markets?

Global marketing implies the wish to extend a single marketing mix to a particular region (for example, Europe or Asia) or even to the world. It also denotes a situation in which a firm’s competitive position in one country can be significantly affected by its position in other countries. The global approach sees the role of individual countries as only part of a wider competitive strategy.

The aim of marketing globalization is not to maximize sales but to increase profitability. In the first place, it cuts out duplicated tasks. For example, instead of bringing different TV advertising for each country, a firm can use a single film for one region. Thus, Coca-Cola has managed to save $90 million in production costs over the past 20 years by producing films with global appeal.

Globalization allows a firm to exploit good ideas wherever they come from. Timotei Shampoo was developed in Finland and spread to other European countries. The Malibu drink which is sold worldwide was produced in South Africa. In drinking Coca-Cola we drink the American myth – fresh, open, young, dynamic, all-American images. Young people in search of identity form a particular target. In an effort to stand out from others, they draw their sources of identity from cultural models provided by the media.

There is a spectrum of new product development strategies. Firms sometimes customize a product to every market; at other times they offer one standardized product everywhere; and sometimes they compromise and settle in the middle. New product development that coordinates efforts across national markets leads to better products and services. Such opportunities are not normally available to a company that operates only in one country or is only entering a new country.

* **для специальности 6-05-0421-01 «Правоведение»**

**Устная практика**

**CHILDREN’S PLAYSCHEME**

Six months ago I made a rash promise. The leader of the youth club in our village rang me in March saying, “We’re thinking of running a children’s playscheme for a day in October half-term. Would you be prepared to help?” My response was “Sure, why not?” In truth I was a little flattered to be asked, even though working as a care assistant with old people hardly qualified me for the role. Still, I duly put the date in my diary and of course I forgot all about it. I don’t know if you’ve noticed this but time has a habit of speeding along faster than a police car chasing a robber and, before I knew it, the day was dawning.

I arrived at the youth centre that morning feeling full of trepidation. There was a gang of 12 helpers including me and each pair had been allocated a particular age group. Mine was the 10 to 11 year olds. Even with the planning meeting I had attended the week before, I worried about whether I was up to the task. Why hadn’t I read through the copious lesson plans we were given beforehand? And wasn’t the average 10-year-old more interested in the latest Play Station game than making things with paper and glue?

All too quickly the children began arriving. The look of relief on parents’ faces as they handed their offspring over to us was quite comical. A handful of the children were already members of the club but the other forty five or so were from the local primary schools. Again I asked myself why I had elected to spend a day with all these ‘little monsters’ especially when I have two all of my own to contend with!

I needn’t have worried of course as it turned out to be a marvellous day. We watched entertaining DVD clips, learned ‘action’ songs, made clay pyramids, decorated biscuits, played memory games and spent some time in quiet reflection. I say ‘we’ because I rediscovered my inner child and joined in all the activities.

The particular highlight for me was the final rendition of “He’s got the whole world in his hands” in the closing part of the day. The children knew the words and actions off by heart and sang so loudly it was almost enough to bring the roof down. It’s difficult to explain those moments; only that the body tingles with the pleasure of having witnessed something so magical.

Of course there were also moments of great poignancy. I found it difficult to stop thinking of one little girl, who mentioned oh-so-casually that her mum was in hospital and would be there for a long time. It’s easy for us adults to idealise childhood and forget that some children have their own burden of anxieties and concerns. When I got home utterly exhausted, still with modelling clay under my fingernails, I reflected on what a privilege it had been.

There was one disappointment for the children and that was that the playscheme was only running for a day, and not the whole week. As I said farewell to my group, one of the children turned and said “Can we do it again in the next holiday, Miss?” My response was, “Sure, why not?”

**Основы делового общения**

**Legal system of the Republic of Belarus**

Legal system of any state reflects objective laws of development of society, its historical, national and cultural peculiarities. The Republic of Belarus like any other state has its own legal system, which has both common features with legal systems of other countries and its special characteristics.

Analysis of origination and development of the legal system of the Republic of Belarus proves the fact that the content and the dynamics of this system have been affected not only by politics and political culture but also by the entire cultural wealth of society: religion, philosophy, morals, artistic culture, science. It goes without saying that the evolution of the legal system of Belarus has close connection with an economic factor — development of productive forces and labour-management relations, with the appearance of market economy. Continuityof development of legal systems stipulates the formation of the legal system of our country as well: traditional legal values interact with new legal values taken over by the legal system of Belarus from other legal systems.

It’s generally known that all legal systems can be categorized into groups (“law families”) depending on some common features. The legal system of the Republic of Belarus as well as legal systems of other states of continental Europe belongs to the Roman-Germanic Law Family. Roman Law (jurisprudence of Ancient Rome) is the primary source of this law family.

The main characteristics of the Roman-Germanic Law Family are:

* optimal generalization of a rule of law,
* dividing of law into public and private law,
* separation of different branches of law.

A normative legal actis the main legal source in the countries with legal systems based on Roman-Germanic Law Family.

Although the first steps of state system formation in Belarus were made only at the beginning of the 20th century, the legal system of our country has profound historical roots. The sources of Belarusian Feudal Law rank high among other world famous ancient legal sources (such as the Code of Hammurabi, the Law of the Twelve Tables, the Justinian Code, the Napoleonic Code). They are the famous Statutes of the Grand Duchy Litovskae of 1529, 1566 and 1588. The Statute of 1588 used to be the Law in force for 250 years and the legal systems of Belarus and Lithuania used to be based on it. The Polish Constitution of 1791should also be mentioned as a significant legal document in the history of development of the legal system of Belarus. This Constitution along with American and French Constitutions can be pointed out as a most progressive document of 18th century.

The legal system of the Republic of Belarus was influenced essentially by legal systems of other countries in certain historical periods (Poland — during the 17th-18th centuries, Russia — during the 19th-20th centuries). For most of the 20th century Belarus used to be part of the Union of Soviet Socialist Republics (USSR) and this fact affected the legal system of today's Belarus. After the break-up of the USSR, the legal system of the Republic of Belarus segregated from the so-called Socialist Law Family.

The structure of the legal system of the Republic of Belarus contains the following groups of legal elements:

* rules of law, legal principles, legal institutions (normative aspect);
* legal institutions(organizational aspect).

*The first group of elements*can be described as the system of law of Belarus which is a historically formed and objectively existing structure of law. The structure is divided into branches of law (sub-branches of law) and legal institutions.

A branch of law is the basic structural unit of the system. The system of law of the Republic of Belarus consists of the following branches: constitutional law, civil law, administrative law, criminal law, labour law, family law, land law, financial law, law of criminal procedure, law of civil procedure, law of execution of criminal punishment, etc.

Rules of law, being a content of legal institutes and branches of law, are created by lawmaking competent state bodies of the Republic of Belarus, and thus rules of law assume some exterior forms. They are first of all legal actsof the Republic of Belarus — fundamental sources of law in the Republic of Belarus which are divided into two big groups:

* legislative acts;
* secondary legislation.

The Constitution of the Republic of Belarus is the Fundamental Law of the Republic of Belarus having supreme legal force. *Legislative acts* also cover laws enacted by the Parliament and Decrees of the President, Decisions of the Government as well as legal acts of ministries and other governmental departments.

Acts of Local Councils of Deputies and Local Executive Committees are the most important acts of *secondary legislation*.

Totality of legal institutions constitutes *the second group of elements* of the structure of the legal system of Belarus. These are first of all state bodies empowered with lawmaking functions by the Constitution and by other laws — the National Assembly (Parliament), the President, the Council of Ministers (Government), ministries, state committees, Local Councils of Deputies and Local Executive Committees of the Republic of Belarus. Legal institutions also include law-enforcement bodies (judicial bodies, prosecution bodies, bodies of internal affairs).