

## Практическое занятие № 20

**Тема: Право и справедливость. Социальная справедливость. Социальная защищенность.**

**Цель:** Работа с текстом профессиональной направленности. Составление словаря профессиональных терминов, чтение и перевод текста по теме.

**Содержание работы:**

1. Прочитать текст
2. Выполнить задания

### WHAT IS SOCIAL SECURITY?

#### VOCABULARY

1. to depend on - зависеть
2. disabled -инвалид
3. to save money – экономить, копить деньги
4. savings - сбережения
5. to be able – быть в состоянии
6. to make money – зарабатывать деньги
7. security – безопасность, защита
8. to retire – уходить в отставку, на пенсию
9. retirement – пенсия, отставка
10. to pass an act – принять закон
11. insurance - страхование
12. employee - служащий
13. employer - работодатель
14. earnings – заработок, трудовой доход
15. monthly - ежемесячно
16. health insurance – медицинское страхование
17. hospital care – медицинское обслуживание
18. benefit – пособие, пенсия
19. needy – нуждающийся, бедствующий
20. dependent - иждивенец
21. blind - слепой
22. in ease of death – в случае смерти
23. survivors payment – социальные выплаты
24. disability payment – пособие по инвалидности
25. premium – страховой взнос

### Social Security and Retirement

Most Americans wish to be self-supporting during their lifetimes. The pioneer was taught the value of thrift and saving during his childhood. Saving money started at an early age. Since most of the farmers depended on agriculture for an occupation, money was saved when crops and prices were good. The money they were able to save was invested in more land and livestock. Many were able to save enough to live comfortably during old age. If the farmer became disabled through accident or disease his family or friends took care of him.

With the change in America from a mainly agricultural economy to an urban industrial economy, problems developed for the people employed in business and industry. For many, it was not possible to make enough money during a lifetime to retire. Workers were required to take easier jobs and keep working as long as they were able. Many who were able to save money for retirement lost their savings and investments when economic depressions hit. During the great economic depression of the 1930's, farmers and most businessmen experienced great loss of money and property. The leaders of business, industry and government started searching for ways in which economic security could be acquired for those reaching retirement age.

Thus, in 1935 after the people in the United States had experienced the greatest economic panic in the history of the nation. Congress passed the Social Security Act and established the Social Security Administration.

A number of workers in the United States were protected by private social insurance programs before 1930. These programs were established by labor unions and by the employees of particular industries. Many of the insurance groups were financed by the contributions of the employees and their employers. Through these plans, the employees could have some of their monthly earnings deducted from their checks and invested in the pension fund. At age 65 or older, the workers who had worked for the company long enough were able to receive monthly checks for retirement. Some workers were also able to have health insurance as a part of their retirement. Many of the railroad companies, in cooperation with, the workers and the union were providing hospital care for the workers and retired workers.

Many private insurance and retirement plans provided good retirement benefits for their workers. However, the majority of the workers in business and industry were unable to secure jobs with companies providing retirement plans and were forced to live on the money they had saved. Many people felt that the only way to provide insurance

coverage for the majority of the people was to establish a national social insurance program operated by a special agency of the federal government.

### **Social Security Act of 1935**

The Social Security Act of 1935 was the first attempt by the federal government to provide a social insurance plan on a nationwide basis. The major purpose of the act was to provide unemployment insurance for persons out of work, and to provide financial benefits for retirement, the needy aged, dependent, children, the blind, and for the heirs in case of death. The unemployment insurance phase is handled primarily by the states with federal financial assistance. The second part of the act is directly under the control of the Social Security Administration, which is in the Department of Health, Education and Welfare.

The young worker will find it to his advantage to fully understand the provisions of the Federal Social Security Act. Parts of the Act are important to the welfare of young families, especially the survivors and disability provisions.

### **How it works**

More than 9 out of 10 working people are building protection for themselves and their families under the social security program. To pay for this protection, workers make contributions based on their earnings covered by social security and their employers pay an equal contribution. A self-employed person pays contributions at a slightly lower rate than the combined employee-employer rate for retirement, survivors, and disability insurance. However, the hospital insurance contribution rate is the same for the employer, the employee, and the self-employed person. The earnings covered by social security are reported, and a record of the covered earnings of each worker is kept by the Social Security Administration. The amount of the monthly retirement, survivors, or disability insurance payment is figured from the average monthly earnings in covered employment.

Social security contributions are placed in three special trust funds in the U.S. Treasury—one for retirement and survivors insurance, one for disability insurance, and the third for hospital insurance.

A fourth trust fund holds the assets of the medical insurance program. Into this trust fund go the premiums for medical insurance paid by the people enrolled and the matching amounts from the Federal Government. Benefit payments and administrative expenses are paid from these funds. By law they can be used for no other purpose.

### **Vocabulary exercises:**

#### ***EX.1. Give Russian equivalents:***

- to become disabled through the accident or disease
- self-employed person
- to be self-supporting an early age
- to live comfortably during old age
- his family or friends took care of him
- a great loss of money and property
- to reach retirement age
- private social insurance programs
- persons out of work
- to make contributions
- to provide unemployment insurance
- average monthly earnings

#### ***EX.2. Give English equivalents:***

- потеряли свои сбережения
- были защищены
- совместно с
- большая часть рабочих
- программа медицинского страхования
- по закону
- на другие цели
- предоставлять
- большинство людей
- единственный способ

**EX.3. Find pairs of words from these two lists: Найдите пары слов из этих двух списков:**

- |                 |                             |
|-----------------|-----------------------------|
| 1. to save      | a) an act                   |
| 2. to become    | b) monthly checks           |
| 3. to make      | c) their savings            |
| 4. to reach     | d) retirement benefits      |
| 5. to pass      | e) money                    |
| 6. to receive   | f) disabled                 |
| 7. to provide   | g) social insurance program |
| 8. to pay       | h) retirement age           |
| 9. to establish | i) contributions            |
| 10. to lose     | j) hospital care            |

**Grammar exercise:**

**EX.4. Choose the right form of the Participle and translate: Выберите правильную форму причастия и переведите**

Governments realize that people often face the problems they cannot control themselves. People lose jobs when business is bad all over the country. The best (*training, trained*) and most capable workers may find themselves out of work. Food prices rise for reasons beyond the control of any consumer. Housing shortages develop. A shortage of doctors and (*rising, risen*) hospital costs make illness more expensive than most people can afford. Accidents, illness, (*changing, changed*) industry and old age put people out of work. Heads of families die suddenly (*left, leaving*) people needing care. These and other emergencies happen, (*left, leaving*) people in need of help

