

Краснодарский университет МВД России

**МИРОВОЙ ОПЫТ
АНТИТЕРРОРИСТИЧЕСКОЙ ДЕЯТЕЛЬНОСТИ
В БОРЬБЕ С ЭКОНОМИЧЕСКИМИ ПРЕСТУПЛЕНИЯМИ**

**WORLD EXPERIENCE IN ANTI-TERRORIST ACTIVITIES
IN COMBATING FINANCIAL CRIMES**

Учебное пособие
по английскому языку

Краснодар
2022

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Мировой опыт антитеррористической деятельности в борьбе
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Содержащиеся в пособии современные аутентичные профессионально ориентированные материалы способствуют углублению знаний обучающихся по темам: «Преступление: определение, классификация», «Экономические преступления и их виды», «Терроризм: история, определение, классификация», «Террористические организации и антитеррористическая деятельность». Особое внимание уделяется профессиональной лексике, необходимой для деятельности будущих сотрудников ОВД.

Для адъюнктов, курсантов и слушателей образовательных организаций МВД России.

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Introduction

Введение

Методическая организация учебного пособия, предусматривает выполнение целевых установок программы – научить будущих профессионалов – сотрудников полиции понимать и обсуждать литературу, связанную со всеми аспектами информационных технологий, и направленную на борьбу с терроризмом в киберпространстве, воспринимать на слух иноязычную речь и объясняться в определенных ситуациях профессионального характера на изучаемом языке по данной теме.

На одном тематическом материале, комплексно-дифференцированно осуществляется развитие умений и навыков устной речи, чтения и письма. Методическая система учебного пособия предоставляет возможность освоить учебный материал поэтапно – от просто к сложному. Изучаются тематические лексические единицы, которые находят отражение в базовых текстах. После работы над текстом даются грамматические правила, освоение и закрепление которых осуществляется посредством упражнений для обучающихся разного уровня. Каждый раздел пособия завершает сборник текстов из оригинальных источников для самостоятельного, более глубокого изучения профессионально-ориентированного материала. В приложения включены тесты для самоконтроля, краткий тематический англо-русский словарь, англо-английский словарь терминов киберпространства, а также перечень вопросов, который может быть использован как при составлении диалогов, так и при подготовке сдачи промежуточной аттестации.

Учебное пособие «Мировой опыт антитеррористической деятельности в борьбе с экономическими преступлениями» предполагает взаимосвязанное прохождение лексического и грамматического материала и развитие речевых умений и навыков. Каждый раздел пособия включает,

как аутентичные, так и адаптированные учебные, профессионально ориентированные тексты, лексико-грамматические комментарии и упражнения. Для будущих сотрудников ОВД в сфере безопасности информационных технологий представляется необходимым овладение всеми видами чтения литературы по специальности на английском языке с целью получения профессионально значимой информации, т. к. при решении ряда профессиональных задач как вид речевой деятельности чтение широко востребовано.

Особое внимание уделено разделам, которые содержат лексико-грамматические единицы, введённые в предыдущих разделах, что снимает сложности в активизации новых единиц. Упражнений и различные задания стимулируют освоение навыков речевой коммуникации, как в устной, так и письменной.

Материал приложений (тесты для самоконтроля, вопросы к экзамену, а также краткие тематические словари, новости по проблемным темам и кроссворды) предназначен для самоконтроля и саморазвития слушателей.

Представленные в пособии аутентичные тексты на английском языке углубляют знания обучающихся специальности Безопасность информационных технологий в правоохранительной сфере, знакомят их с современным английским языком, расширяют представления о компьютерных технологиях прошлого, настоящего и планируемого будущего, а также информируют об имеющихся кибератаках и способах их предотвращения и могут быть использованы профессорско-преподавательским составом, адъюнктами, курсантами и слушателями образовательных организаций МВД России как для работы в аудитории, так и для самоконтроля.

UNIT 1 CRIMES: DEFINITION, CLASSIFICATION
ПРЕСТУПЛЕНИЯ: ПОНЯТИЕ, КЛАССИФИКАЦИЯ.

What is a crime?

- A crime is an act that violates the laws of the State, or National government.



PART 1 DEFINITION OF A CRIME

Vocabulary notes

Слово/Словосочетание	Перевод
To condemn	Осуждать
To assert his rights	Отстоять свои права
To arrest	Арестовывать
To acquit	Оправдывать
To accuse	Обвинять
Sentence	Приговор
Prison/Jail	Тюрьма

Justice	Правосудие
Felony	Особо тяжкое преступление
Court process	Судебный процесс
Breach/Violation of the law	Нарушение закона
A warrant	Ордер
A judge	Судья
A defendant	Обвиняемый
A crime	Преступление
Названия преступлений и преступников на английском языке	
A mugger	Уличный грабитель
A killer	Убийца
A drug pusher/dealer	Дилер
A delinquent	Малолетний преступник
A crook	Мошенник
A crime wave	Волна преступности
A car thief	Угонщик автомобилей
A burglar	Взломщик, грабитель

Pickpocketing	Карманная кража
Phishing	Фишинг – преступная деятельность интернетмошенников
Organ trafficking	Незаконная торговля органами

Murder	убийство умышленное
Mugging	Уличный грабеж
Manslaughter	Непредумышленное убийство
Killing	Убийство
Identity-related crime	Преступление, связанное с использованием личных данных
Foul play	Насильственная смерть
Environmental crime	Экологическое преступление
Embezzlement	Хищение, присвоение чужих средств
Drug pushing/dealing	Торговля наркотиками
Car theft	Угон автомобиля
Burglary	Ограбление со взломом
An embezzler	Вор, казнокрад (тот, кто крадет имущество казны)
A trespasser	Лицо, вторгающееся в чужие владения
A thief	Вор
A terrorist	Террорист
A smuggler	Контрабандист
A shoplifter	Человек, крадущий товары в магазине
A robber	Вор, грабитель
A pickpocket	Вор-карманник
A perpetrator	Преступник, правонарушитель
A murderer	Убийца

Trespass	Вторжение в чужие владения
Treason	Государственная измена
Trafficking in cultural property	Незаконный оборот культурных ценностей
To steal a car	Угнать машину
To smuggle	Заниматься контрабандой
To shoplift	Воровать в магазине
To rob somebody/something	Обокрасть кого-то/что-то
To pick somebody's pocket	Украсть из чьего-то кармана
To murder somebody	Убивать кого-либо
To mug somebody	Ограбить кого-то на улице
To kill	Убивать
To embezzle	Незаконным путем присваивать чужие средства
To deal/sell drugs	Сбывать наркотики
To burgle (BrE) / To burglarize(AmE)	Грабить
Theft	Кража
Terrorism	Терроризм
Stealing	Воровство
Smuggling	Контрабанда
Shoplifting	Магазинная кража
Robbery	Кража, грабеж
Piracy	Нарушение авторского права, плагиат
To steal something	Красть что-то

To thief	Воровать
To trespass	Вторгаться в чужие владения
Punishment — наказание	
Trial	Суд
To admit guilt / To plead guilty	Признать вину
To accuse smb of smth / To charge smb with smth	Предъявлять обвинение
To account guilty / To bring in guilty	Признавать виновным
Remand prison / Detention cell	Камера предварительного заключения
Proof	Доказательства
Light punishment	Нестрогое наказание
Law-enforcement agencies	Правоохранительные органы
Evidence	Улики
Cruel/Harsh/Severe punishment	Суровое наказание
Court proceeding	Судебное разбирательство
An investigation	Расследование
A term for serving punishment	Срок отбывания наказания
A suspect	Подозреваемый
A non-guilty verdict	Оправдательный вердикт
A jury	Коллегия присяжных
A guilty verdict	Обвинительный вердикт
A criminal case	Уголовное дело
To serve	Отбывать наказание

To send smb to prison / To sentence smb	Отправлять кого-либо в тюрьму
To pass verdict on somebody	Выносить приговор
To mete out punishment to somebody	Назначать наказание
To justify/acquit	Оправдать
To find innocence	Признать невиновным
To condemn/convict	Осуждать
To commit a crime	Совершать преступление

Definition of a crime

Crime is an act or omission which offends against an existing law, is harmful to an individual or society as a whole and is punishable by law. Crime is any activity that the state prohibits by law and punishes.

Definition broken down into 4 sections:

- An act or omission
- Offends against an existing law
- Is harmful to an individual or society
- Is punishable by law

Crime is relative – it relates to or is dependent on the contemporary values of the community. Abortion was illegal and smoking was acceptable in restaurants a generation ago but not now, their status has reversed.

READING AND SPEAKING

What's a Crime?

Task: *read the text, translate it into Russian.*

What is a Crime?

A crime is an offence that merits community condemnation and punishment, usually by way of fine or imprisonment. This is different from a civil wrong (a tort), which is an action against an individual that requires compensation or restitution.

Criminal offences are normally prosecuted by the State or the Commonwealth, whereas it is usually up to an individual to take a civil action to court. It is also possible for an individual to begin criminal proceedings, but this is very rare.

Some matters, such as assault, can be both crimes and civil wrongs at the same time. The police can prosecute for assault and the victim can take civil action to recover money (or some other kind of compensation) for any injury suffered.

It is not always easy to tell when something is a crime. A person who takes money without permission commits a criminal offence, whereas a person who fails to pay back money commits a civil wrong (not a crime). Although a civil action can be commenced to recover the money, the borrower can only be prosecuted for a criminal offence if fraud is involved.

Whether or not the police decide to charge a wrongdoer with a criminal offence is entirely their decision. A victim of crime cannot force the police to prosecute an offender but it is possible, although not common, to make a private prosecution. It is advisable to get legal advice if you are considering this.

There are a range of sources of law which establish the existence of crimes.

Some crimes exist under Commonwealth Acts, such as the [Crimes Act 1914](#) (Cth) and the [Customs Act 1901](#) (Cth). Some crimes exist only at *common law* (judge made law, not found in legislation). Most criminal offences have been codified (put into legislation) but some common law criminal offences still exist in *jurisdictions* such as South Australia.

Most criminal offences in South Australia are found in the [Criminal Law Consolidation Act 1935](#) (SA) and the [Summary Offences Act 1953](#) (SA), as well as the [Controlled Substances Act 1984](#) (SA) and various traffic *legislation*.

Word Study

Ex. 1. *Read the international words and guess their meaning. Mind the stress.*

'principle	'alcohol	'maximum
'categories	'teenager	'summary
'serious	'physical	
'public	'element	
'norms	'person	

Ex. 2. *Give nouns derived from the following verbs:*

To ban, to kill, to arrest, to suspect, to offend, to omit, to punish, to legislate, to wound, to aid, to abet, to incite, to assist, to abolish, to convict, to accuse.

Ex. 3. *Pair the verbs in column A with a suitable phrase in column B:*

A	B
16) vandalize	p) a bank
15) try	o) the law
14) take someone	n) a plane
13) sound	m) some money

- | | |
|--------------------|-----------------------------|
| 12) serve | l) a crime |
| 11) pinch | k) the alarm |
| 10) murder someone | j) of shoplifting |
| 9) hold up | i) smoking in public places |
| 8) hijack | h) with murder |
| 7) cross-examine | g) a case |
| 6) commit | f) a prison sentence |
| 5) charge someone | e) for armed robbery |
| 4) break | d) telephone boxes |
| 3) ban | c) a witness |
| 2) arrest someone | b) into custody |
| 1) accuse someone | a) in cold blood |

Ex. 4. *Add nouns to the following adjectives to form noun phrases:*

Adjectives: wrongful, criminal, changing, fatal, serious, summary, mental, guilty, principal, international.

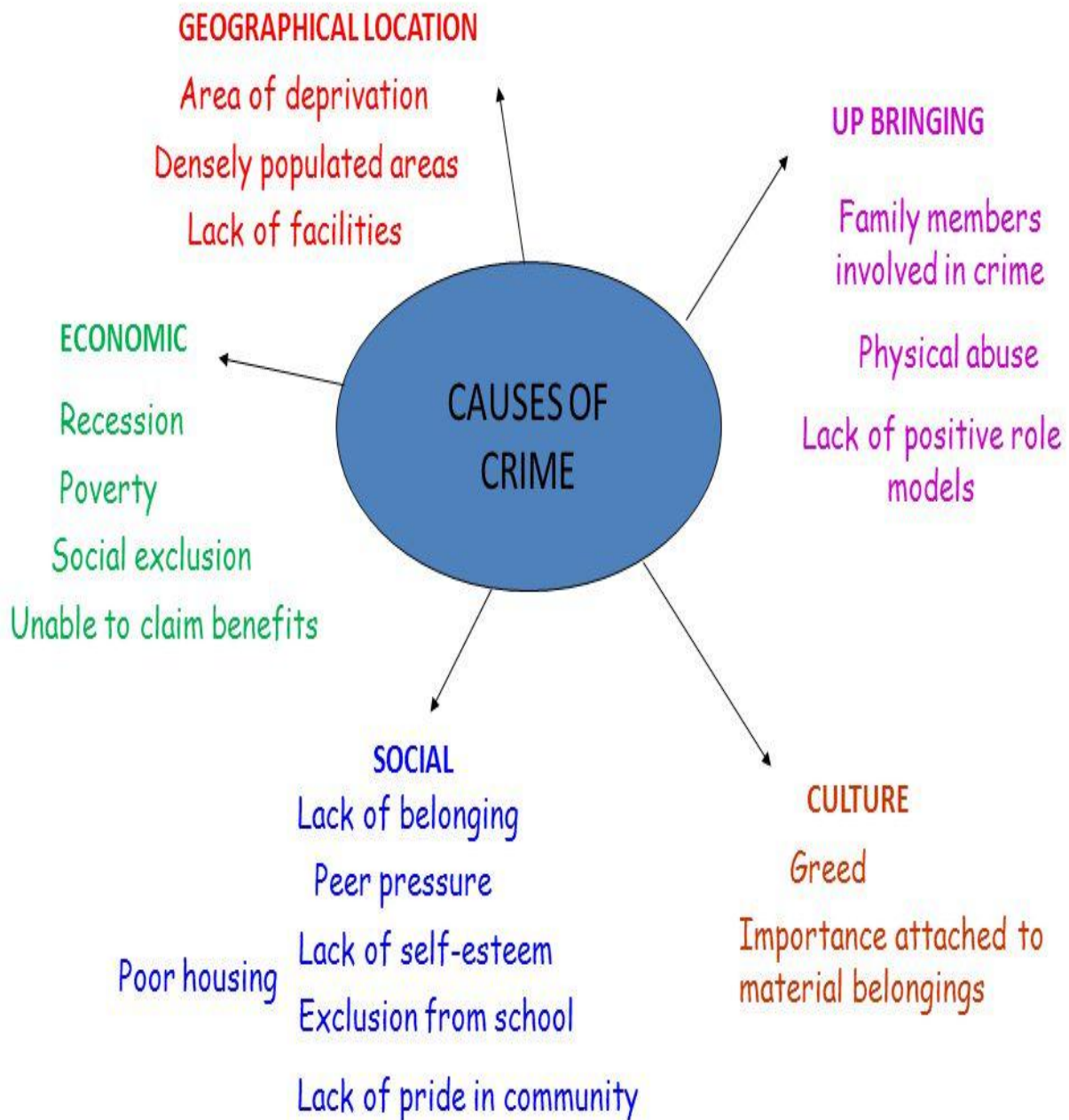
Nouns: activity, conviction, element, behavior, matter, area, norms, crimes, case, offence, mind, habits, action, omission, act, character.

Ex. 5. *How many adjectives combined with the word “offence” do you know?*

criminal

..... offence inchoate

CAUSES OF CRIME



Discuss the causes of crimes

Why do people commit crime?

- To look superior
- To gain power
- To survive (underclass)
- Boredom

Who is likely to commit crime?

- The underclass
- People from urban areas
- Lower classes
- Upper classes (etc. Fraud)
- Males
- Ethnic groups (afro-caribbean)

Crime trends:

- Males are more likely to commit crime
- 14-25 year olds are more likely to commit crime
- In the 1990's crime rates were higher
- Unskilled workers have higher crime rates
- Blacks are more likely to be searched on the street.

PART 2. CLASSIFICATION OF CRIMES

What kinds of crime do you know?



Vocabulary notes:

cover <i>v</i>	[ˈkʌvə]	(Здесь) охватывать
commit <i>v</i>	[kəˈmit]	совершать (преступление)
lead to <i>v</i>	[li:d]	приводить к чему-то
disruption <i>n</i>	[ˈdisˈrʌpʃən]	разрушения
disadvantage <i>n</i>	[ˌdisədˈva:ntɪdʒ]	Убытки, недостатки, ущерб
felony <i>n</i>	[ˈfələni]	уголовное преступление (категория тяжких преступлений)
treason <i>n</i>	[ˈtri:zən]	измена родине, государственная измена

misdemeanour <i>n</i>	[,misdi'mi:nə]	проступок, подлежащий судебному наказанию; преступление (категория наименее опасных преступлений, граничащих с административными правонарушениями)
amount <i>v</i>	[ə'maunt]	доходить, составлять, быть равнозначным
attempt <i>n</i>	[ə'tempt]	1. попытка; 2. покушение
overthrow <i>v</i>	['ouvəθrou]	свергнуть, сбрасывать
destroy <i>v</i>	[di'strɔi]	разрушать, уничтожать
to regard as	[ri'ga:dæz]	рассматривать как
guilty <i>adj</i>	['gilti]	винный
loss <i>n</i>	['lɒs]	1. потеря; 2. потери, убытки (мн)
in addition to	[in ə'dɪʃən]	дополнительно к
punishment <i>n</i>	['pʌnɪʃmənt]	наказание
indictable crime	[in'daɪtəbl]	преступление, преследуемое по обвинительному акту

offence <i>n</i>	[ə'fens]	преступление; нарушение закона
determine <i>v</i>	[di'tə:min]	решать
to be concerned with smth	[kən'sə:nd]	касаться чего-то
behaviour <i>n</i>	[bi'heɪvjə]	поведение
maintenance <i>n</i>	['meɪntənəns]	соблюдение
traffic <i>n</i>	['træfɪk]	1. торговля; 2. дорожное движение; 3. перевозки
riot <i>n</i>	['raɪət]	1. нарушение общественного порядка

		2. бунт, мятеж
sedition <i>n</i>	[si'diʃən]	подстрекательство к мятежу
abuse <i>n</i>	[ə'bju:s]	злоупотребление
obstruction <i>n</i>	[əb'strʌkʃn]	препятствие, бойкот
destruction <i>n</i>	[dis'trʌkʃn]	разрушения, уничтожения
extortion <i>n</i>	[iks'tɔ:ʃən]	вымогательство, вымогательство;
blackmail	['blækmeil]	шантаж
bribery <i>n</i>	['braibəri]	взяточничество
perjury <i>n</i>	['pə:dʒəri]	лжесвидетельство
injury <i>n</i>	['indʒəri]	1. травма; 2. ущерб; 3. повреждение, 4. оскорбление
nuisance <i>n</i>	['nju:sns]	нарушение общественного порядка
include <i>v</i>	[in'klu:d]	включать в себя, охватывать
homicide <i>n</i>	[,hɒmi'said]	убийство
assault <i>n</i>	[ə'sɔ:lt]	1. нападение; 2. насильственные действия; 3. словесная угроза и угроза физической расправой
rape <i>n</i>	[reip]	изнасилование
abduction <i>n</i>	[æb'dʌkʃn]	похищение силой, обманом
libel <i>n</i>	['laibəl]	клевета
stealing <i>n</i>	['sti:liŋ]	1. кража; 2. украденные вещи
robbery <i>n</i>	['rɒbəri]	грабеж, ограбление
forgery <i>n</i>	['fɔ:ʒəri]	подделка, фальсификация
burglary <i>n</i>	['bɜ:gləri]	кража со взломом
motor vehicle <i>n</i>	['moutə 'vi:ikl]	автомобиль, транспортное

		средство
previously <i>adv</i>	[ˈpri:vjəsli]	ранее, заранее
convict <i>v</i>	[kənˈvikt]	признавать виновным
sentence <i>n</i>	[ˈsentəns]	приговор; решение (судебное)
imprisonment <i>n</i>	[imˈpriznmənt]	заключения
pickpocket <i>n</i>	[ˈpik,pokit]	карманник
welfare	[ˈwelfɛə]	благополучие, достаток

Major Types of Crime – Petty & Serious

- Felony – a major crime – Punished by a fine, by imprisonment, or both.
 - Murder
 - Robbery
 - Rape
 - Kidnapping
 - Fraud
- Misdemeanor – a less serious crime – Punished by a fine, jail time, or both.
 - Driving without a license
 - Petty theft
 - Simple assault
 - Disorderly conduct
 - Trespass
- Infraction – A minor offense that is usually punishable with a fine and no jail time.
 - Jaywalking
 - Littering
 - Disturbing the peace

Types of Crime

1. Violent Crime: Murder, rape, robbery
-physical violence or threat of violence
2. Crime against property: Burglary, arson
-No person is physically harmed
3. Victimless Crime: Prostitution, gambling, drug use
-No harm to anyone except the perpetrator
4. White Collar Crime: Fraud, tax evasion, toxic pollution
-By people of high social standing
5. Organized Crime: Drug trafficking, gambling, black market
-large scale and professional



READING AND SPEAKING

Task: *read the text, translate it into Russian.*

Classification of Crimes

Felonies, Misdemeanors, and Infractions: Classifying Crimes By Paul Bergman, UCLA Law School Professor

In every state, crimes are put into distinct categories. The categories are usually "felony," "misdemeanor," and "infraction." Decisions on crime classification are made by state legislators; the determination focuses on the seriousness of the crime. This article looks at the differences among these crime classifications, moving from least serious (infractions) to most (felonies).

Infractions

Infractions (sometimes called violations) are petty offenses that are typically punishable by [fines](#), but not jail time. Because infractions cannot result in a jail sentence or even probation, defendants charged with infractions do not have a [right to a jury trial](#). A defendant who has been charged with an infraction can hire an attorney, but the government doesn't have a constitutional duty to appoint one. Often, prosecutors don't appear on behalf of the government in cases involving infractions. Traffic offenses are the most common form of infraction. (Note that some states consider certain kinds of infractions like traffic tickets to be civil, rather than criminal, offenses.)

Infraction Example. Ginger receives a speeding ticket. After Ginger and the officer who issued the ticket testify, the judge concludes that Ginger was speeding. Ginger's punishment is limited to a fine and the addition of a point to her driving record.

Misdemeanors

Misdemeanors are criminal offenses that carry up to a year in jail in most states. (Some states have made the maximum imprisonment for many or all misdemeanors 364 days; that change is designed to avoid deportation consequences that would have been triggered if the misdemeanor in question carried the possibility of, or if the misdemeanor defendant actually received, a full one-year sentence.) [Punishment](#) for misdemeanors can also include payment of a fine, probation, community service, and [restitution](#). Defendants charged with misdemeanors are often entitled to a jury trial. Indigent defendants charged with misdemeanors are usually entitled to legal representation at government expense. Some states subdivide misdemeanors by class or degree or define more serious misdemeanor offenses as "gross misdemeanors." These classifications determine the severity of punishment.

Misdemeanor Example. Dave is convicted of simple assault. The offense carries a maximum fine of \$1,000 and maximum jail time of six months. It's a misdemeanor. (For example, see Cal. Penal Code 241.)

Felonies

Felonies are the most serious type of criminal offense. Felonies often involve serious physical harm (or threat of harm) to victims, but they also include offenses like white collar crimes and fraud schemes. Offenses that otherwise are misdemeanors can be elevated to felonies for second-time offenders. A felony conviction, like a misdemeanor conviction, may not result in time behind bars. But felonies carry potential imprisonment that ranges from time in prison (a year is often the low end) to life in prison without parole or even death. As with misdemeanors, states may also subdivide felonies by class or degree.

Felony Example 1. Randy is convicted of felony assault with a deadly weapon even though the bottle that he threw at another patron in a tavern missed its intended target. Even though he failed to injure the intended victim, his behavior was intended to (and did) create a risk of serious physical injury.

Felony Example 2. Leora had two prior shoplifting convictions before being arrested for yet another shoplifting offense. State law allows prosecutors to charge shoplifting as a felony if the merchandise was worth a certain amount and the defendant has two or more prior shoplifting convictions. The prosecutor charges Leora with felony shoplifting. (See Miss. Code. Ann. 97-23-93.)

"Wobblers": Felony or Misdemeanor

A "[wobbler](#)" is an offense that may be prosecuted as a felony or as a misdemeanor. An offense that was prosecuted as a felony may also be downgraded to a misdemeanor at the time of [sentencing](#). This occurs when statutes authorize judges to punish offenders as either misdemeanants or felony offenders.

"Wobbler" Example. Randy is convicted of assault with a deadly weapon. State law provides that the offense is punishable by up to one year in jail or up to five years in prison. The judge sentences Randy to four months in jail, three years of probation, and 200 hours of community service. The sentence makes the conviction a misdemeanor.

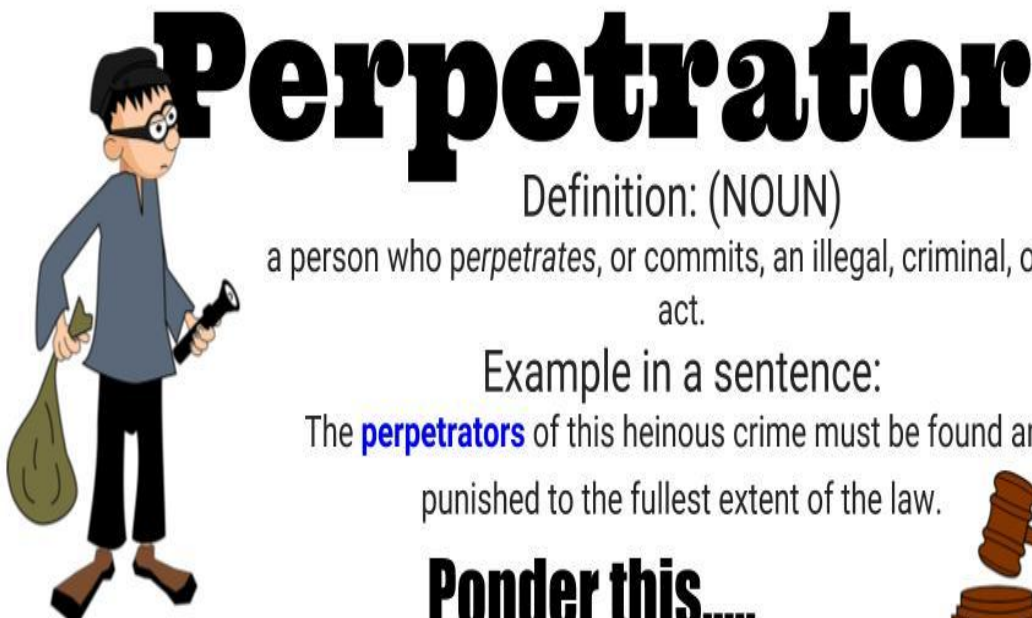
Specific examples of crimes

Crime	Criminal	Verb	Definition of the crime
arson	arsonist	to ignite	setting something on fire, causing harm to someone
assault		to assault	hitting another person deliberately
blackmail	blackmailer	to blackmail	making a person pay money under threat of secret or dangerous information being leaked
bribery		to bribe	offering or accepting money for doing something dishonest
burglary	burglar	to burgle	breaking into a house and stealing things
forgery	forgery	to forge	making illegal copies of paintings, documents etc.
hijacking	hijacker	to hijack	taking control of a plane or boat by force
kidnapping	kidnapper	to kidnap	capturing a person and asking a ransom for their return
manslaughter		to kill	killing someone by accident
mugging	mugger	to mug	attacking someone to steal from them
murder	murderer	to murder, to kill	killing someone intentionally
perjury		to perjury	lying to a court
pickpocketing	pickpocket	to pickpocket	stealing someone's valuables in public
rape	rapist	to attack, to rape	forcing a woman or a man to have sex
robbery	robber	to rob	stealing money or valuables from a person or a place
shoplifting	shoplifter	to shoplift	stealing things in shop
smuggling	smuggler	to smuggle	bringing goods into the country illegally

PART 3. CRIMINALS AND THEIR TYPES

what are other
words for
lawbreaker?

offender, felon, criminal,
malefactor, wrongdoer,
delinquent, culprit, crook,
transgressor, miscreant



Perpetrator

Definition: (NOUN)

a person who perpetrates, or commits, an illegal, criminal, or evil act.

Example in a sentence:

The **perpetrators** of this heinous crime must be found and punished to the fullest extent of the law.

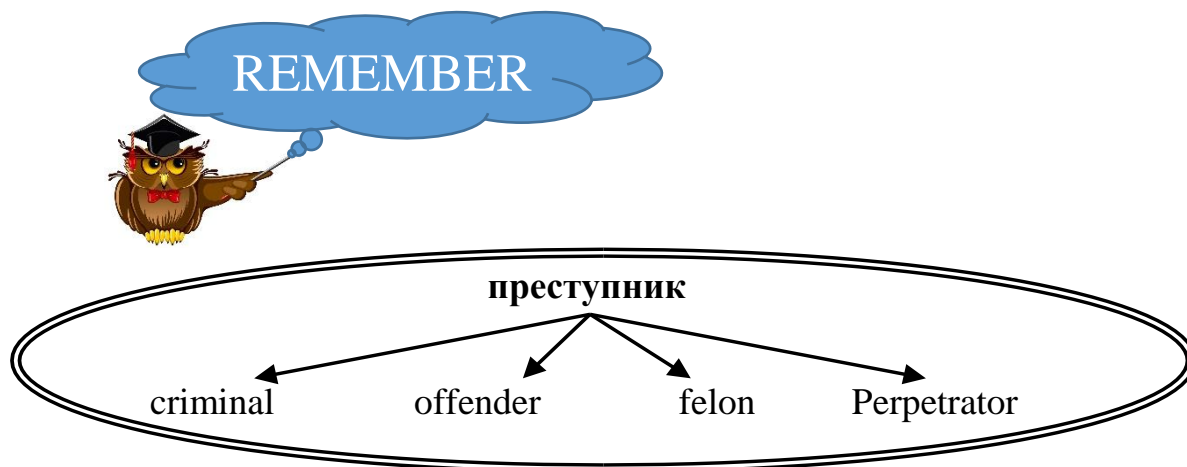
Ponder this.....



How does perspective influence the interpretation of who the perpetrator is?

Are perpetrators always brought to justice?

Where does **RISK** fit in? **Power**? **Control**?



DEFINITIONS OF CRIMINALS

Accomplice is a person who helps a criminal in a criminal act.

Arsonist is a person who sets fire to property illegally

Bigamist is a person who marries illegally, being married already.

Burglar is a person who enters a building during the hours of darkness in order to steal. A person who enters a building in daylight to steal is a *thief*, or, if he breaks into a building by using force, is a *house-breaker*: **E.g.:** *The burglars escaped through the window.*

Drug dealer is a person who buys and sells drugs illegally.

Forger is a person who makes false money or signatures.

Gangster is a member of a criminal group

Kidnapper is someone who takes away people by force and demands money for their return.

Murderer is a person who kills someone.

Pickpocket is a person who steals something out of your pocket in crowded places. **E.g.:** *The pickpocket took the purse in a crowded train.*

Robber is a person who steals something from a person or place, especially by violence or threat. **E.g.:** *The robber stole £ 2,000 from a bank, by threatening people with a gun.*

Shoplifter is a person who steals from the shops. **E.g.:** *A security officer stopped the shoplifter who tried to leave the shop with unpaid goods.*

Smuggler is someone who gets goods into or out of a country illegally without paying duties

Spy is a person who gets secret information from another country

Terrorist is a person who uses violence for political, economical and religions reasons

Thief is a person who steals things secretly, usually without violence. When violence is used, especially out of doors, a word *robber* is preferred: **E.g.:** *Thieves stole £ 1,000 from the post office last night*

Traitor is a person who betrays his or her country to another state.

Learn the words with their definition



CRIME	CRIMINAL	ACTION
arson	arsonist	to set fire to
assassination	assassin	to assassinate
burglary	burglar	to burgle
kidnapping	kidnapper	to kidnap
killing	killer	to kill
mugging	mugger	to mug
murder	murderer	to murder
robbery	robber	to rob
shoplifting	shoplifter	to shoplift
smuggling	smuggler	to smuggle
theft	thief	to steal
CRIME	CRIMINAL	ACTION
assault	assaulter	to assault
blackmail	blackmailer	to blackmail
drug-trafficking	drug-trafficker	to sell (to traffic) in drugs
forgery	forgery	to forge
perjury	perjurer	to violate an oath/to give false evidence
pickpocketing	pickpocket	to pickpocket
rape	rapist	to rape
swindle/fraud	swindler/fraudster	to swindle/to cheat
terrorism	terrorist	to terrorize

Ex. 1. Translate into Russian:

a term of imprisonment, abuse, arrestable offence, bribery, burglary, court, crime, disruption, extortion, felony, forgery, guilty, injury, misdemeanour, nuisance, punishment, rape, riot, robbery, sedition, summary offence, to overthrow, treason,

Ex. 2. Match the English and Russian equivalents:

1. common law	a) измена
2. to lead to the disruption	b) суд
3. treason	c) общее право
4. riot	d) признавать виновным
5. to convict	e) приводить к разрушению
6. to lead to the disadvantage	f) приводить к убыткам
7. offence	g) изнасилование
8. rape	h) совершить кражу
9. to commit a larceny	i) преступление
10. court	j) бунт, мятеж

Ex. 3. Explain in Russian the meaning of the following words and expressions:

crime, to commit a crime, to lead to, common law, disruption, to be classified, treason, abduction, stealing, forgery, robbery, perjury, to prevent, abuse, homicide.

Ex. 4. Put the following words and word-combinations into three logical groups:

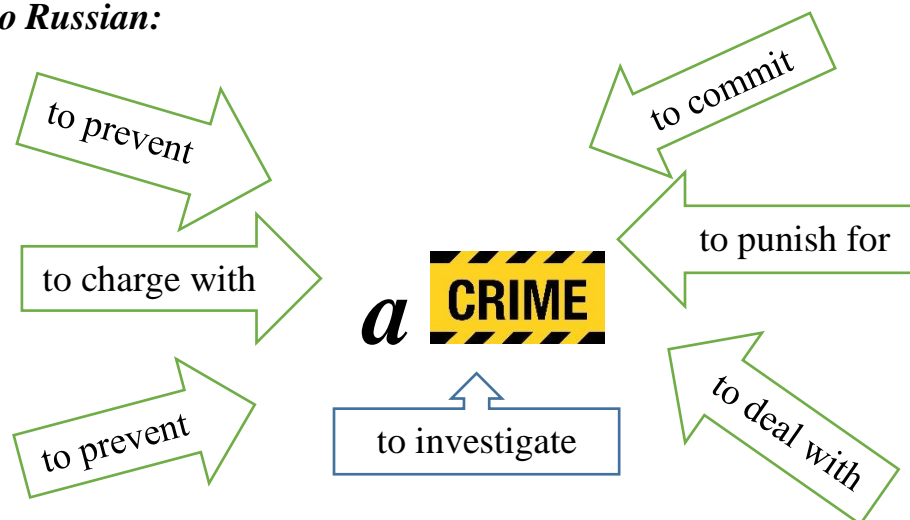
crimes against state	crimes against person	crimes against property
----------------------	-----------------------	-------------------------

extortion, stealing, high treason, assault, bribery, abduction, riot, forgery, homicide, sedition, perjury, rape, trademark pirating, burglary, libel, abuse, smuggling, robbery, pickpocketing, kidnapping, counterfeiting, money laundering, drug trafficking, housebreaking.

Ex. 5. Match the following verbs with the nouns:

1. to commit	a) the power of the state
2. to kill	b) suicide
3. to destroy	c) the destruction of the society
4. to prevent	d) the monarch
5. to lead to	e) a crime
6. to overthrow	f) the law
7. to break	g) a person

Ex. 6. Translate the following word-combinations with the word “crime” into Russian:



Ex. 7. Put the right form of either ROB or STEAL in the sentences below.

1. Every year a large number of banks ...
2. Last evening an armed gang the post office.
3. Mary ... of the opportunity to stand for president.
4. My handbag ... at the cinema yesterday.
5. Thieves ... £2,000.

Ex. 8. Complete the following sentences with the words in the box.

Translate them:

**treasons, summary, offences, crimes, felony, theft,
indictable, shoplifters , law, gangster**

1. ... offences are generally concerned with the regulation of behavior in a society and the maintenance of public order.
2. steal for various reasons, some just for excitement, some out of necessity or greed, and others do it as a “profession”.
3. A ... was again a serious crime.
4. Al Capone was a Chicago
5. All other ... were regarded as misdemeanours.
6. Have you told the police about the ... of your car?
7. Indictable ... are those which are usually tried before a judge and jury.
8. The English common ... classified crimes into treasons, felonies and misdemeanours.
9. The old classification of crimes involves ..., felonies and misdemeanours.
10. The two groups ... and non-indictable offences now overlap to some extent.

Ex. 9. Choose the correct answers to the following questions:

1. What are the most serious crimes?

- a) Traffic offences are the most serious crimes.
- b) Originally treasons are regarded as the most serious of all crimes.
- c) Offences against property are the most serious crimes.

2. What are indictable and non-indictable offences?

- a) Indictable offences are known as summary offences, which are generally concerned with the regulation of behavior.
- b) Indictable offences are those, which are usually tried before a judge and jury, with the jury determining the facts and the judge being responsible for administering the law.
- c) In non-indictable offences, which are usually known as summary offences, the trial will take place in a Magistrates' Court without the jury.

Ex. 10. Translate into English the following words and word-combinations from the text:

дорожное движение, убийство, изнасилование, преступление, судья, кража, грабеж, наказание, поведение, лжесвидетельство, взяточничество, нарушение общественного порядка, измена, виновный.

Ex. 11. Translate the words from the box and use them to complete the following sentences:

карманник, магазинный вор, контрабандист, нарушение общественного порядка, ограбить, грабитель, подделка

- 1. is a person who brings goods into a country illegally without paying duties.
- 2. stole \$22, 000 from a bank, by threatening people with a gun.
- 3. took the purse in a crowded train.
- 4. A person is guilty of only if he intends to use violence or is aware that his conduct may be violent.
- 5. In the UK, about 1, 8 million are caught every year.
- 6. They the museum last Sunday.
- 7. This picture is not really by Rembrandt. It is a ...

Ex. 12. Give the answers to the following questions:

1. What does the word "crime" cover?
2. In what way may the crimes be classified?
3. What is treason?
4. How can you explain indictable and non-indictable crimes?
5. What is the classification of indictable crimes?
6. What do non-indictable crimes cover?

Ex. 13. Give the definition for:

arson	act of committing crime by forcing sexual intercourse (on a woman or girl).
mugging	act of stealing, especially secretly and without violence
murder	use of violence and intimidation, especially for political purposes
rape	act of setting something on fire intentionally and unlawfully, e.g. another person's property or one's own with the purpose of claiming under an insurance policy.
terrorism	unlawful killing of a human being on purpose
theft	to attack somebody violently and rob (e. g. in a dark street, in a lift, in an empty corridor).
vandalism	act of person who steals things from shops while pretending to be a customer.
football violence	act of destroying willfully works of art or public - and private property, spoiling the beauties of nature
shoplifting	act of breaking something, act contrary to what one's conscience tells one to do, especially during football matches.
manslaughter	distribution of drugs punishable by law
illegal parking	unlawful placing a motor-vehicle.
drug dealing	killing of many people at once, massacre; killing of people in road accidents.

Ex. 14. Translate into English:

1. Преступление - это противоправное общественно-опасное деяние, за которое человек должен нести наказание по закону.
2. Правоохранительные органы должны предотвращать совершение преступлений.
3. Английское общее право разделяет правонарушения на такие, которые подлежат судебному преследованию и правонарушения, не подлежащие судебному преследованию.
4. Правонарушения, которые не подлежат судебному преследованию, известные как "дисциплинарные".
5. Дисциплинарные правонарушения связанные с регулированием поведения в обществе и охраной правопорядка.

SUPPLEMENTARY READING

Ex. 15. Translate into Russian using the vocabulary below:

How to Prevent and Handle Shoplifting in Your Retail Store

By Francesca Nicasio • April 1, 2019

It goes without saying that shoplifting is a major problem in retail. [A 2017 study by the National Retail Federation](#) found that shoplifting accounts for 36.5% of shrinkage, and the average cost per shoplifting incident was \$798.48. That's a huge chunk of revenue. To help you keep the income you deserve, we've put together some tips for preventing and dealing with shoplifting. The best way to "deal" with shoplifting is to stop it from taking place. Here are tips to help you do just that: Have the right security tools

Set up the necessary tools to deter shoplifters. Ideally, you should have video cameras installed in your store so you can get illegal activities on tape. Some video solutions even integrate with your [POS](#) or [retail analytics software](#) to deliver extra insights for loss prevention.

If cameras aren't in your budget, know that there are low-cost tools that can prevent shoplifting. Signage is a popular choice among merchants. Anti-theft signs by your entrance/exit or even by your dressing rooms can serve as a deterrent for would-be shoplifters.

You could also install mirrors in strategic places to eliminate blind spots and track what's going in every corner of your shop.

career shoplifter	[kə'riə]	профессиональный магазинный вор
legal costs (<i>pl</i>)	['li:gəl kɒsts]	судебные издержки
merchandise <i>n</i>	['mɜ:tʃəndaɪz]	товар
civil recovery procedure	[sɪvl ri'kʌvəri prə'si: dʒə]	возмещение убытков согласно гражданскому праву
caution <i>n</i>	['kɔ: ʃn]	предупреждение
prison sentence	['prɪzn 'sentəns]	наказание в виде лишения свободы
trolley <i>n</i>	['trɒli]	тележка для покупок

Ex. 16. Match the definition with the offence:

1. arson	A husband kills his wife after finding she has been unfaithful.
2. drug dealing	A boy sets fire to a shop
3. football violence	A man attacks a girl in a park and has sex with her against her will
4. illegal parking	A woman sells heroin to young people in the street
5. manslaughter	A well-off housewife takes a bottle of perfume from a department store
6. mugging	A motorist parks in a no-parking area and obstructs the traffic so that an ambulance can't get past

7. murder	A group of young men takes a woman's handbag after threatening to attack her in a dark street
8. rape	A group of boys break all the windows in a telephone box and damage the telephone
9. shoplifting	A group of men kills five customers in a pub by leaving a bomb there
10. terrorism	A motorist kills a pedestrian after an evening's drinking
11. theft	Two groups of rival football supporters start a battle and are all arrested.
12. vandalism	An office worker helps himself to pens and paper from his office for his own personal use

Ex. 17. Retell the text using the following phrases:

The headline of the text is

The text speaks about ... in details.

The text provides much information on ...

Violence in the Restaurant

On Saturday morning, two intoxicated young men turned violent in a restaurant in Laboe and were thrown out by the owner. Shortly afterwards, they returned and started a brawl involving several guests. The brawl continued in the street, where one of the two hooligans drew a knife, stabbing one of the guests in the shoulder and in the thigh. The two hooligans, who were also carrying gas pistols, spent the day in the drying-out cell of the police station.

brawl <i>n</i>	[brɔ:l]	шумная ссора; уличная драка
draw a knife (<i>past drew</i>)	[drɔ: naɪf]	вынуть нож
drying-out cell		вытрезвитель
intoxicated	[ɪn'tɒksɪkeɪtɪd]	пьяный

Ex. 18. Translate into English using the vocabulary below:

Элементы доказательства

Во многих правовых системах существует важный принцип, согласно которому лицо не может считаться виновным в преступлении, пока государство не докажет, что он его совершил. Самому подозреваемому не нужно ничего доказывать, хотя он поможет себе, если сможет предъявить доказательства своей невиновности. Государство должно доказать его вину в соответствии с высокими стандартами, и есть элементы, которые необходимо доказать. В кодифицированных системах эти элементы обычно фиксируются в законах. В системах общего права элементы некоторых преступлений подробно описаны в законах; другие, известные как «преступления по общему праву», по-прежнему описываются в основном в прецедентном праве.

Обычно есть два важных элемента преступления: (1) само преступное деяние; и (2) преступное состояние ума человека, когда он совершил действие. В англо-американском праве они известны под латинскими терминами (1) Actus Reus и (2) Mens Rea. *Vocabulary notes:*

Actus Reus (<i>лат.</i>)	[ˈæktus ˈreəs]	виновное действие
case law	[keɪs lɔː]	прецедентное право
innocence <i>n</i>	[ˈɪnəsəns]	невиновность
innocent <i>adj</i>	[ˈɪnəsənt]	невиновный
Mens Rea (<i>лат.</i>)	[ˈmens reə]	состояние воли при совершении преступления
proof <i>n</i>	[pruːf]	доказательство
statute <i>n</i>	[ˈstætʃuːt]	законодательный акт
to find guilty	[ˈgɪlti]	признать виновным

to prove v	[pru:v]	доказывать, доказывать
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Ex. 19. Find the hidden words across and down from the word field

“types of crimes”. E.g.: 1 F: crime. There are 17 words altogether.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	w	f	a	t	p	c	r	i	m	e	m	v	e	z
2	i	k	i	d	n	a	p	p	i	n	g	c	k	l
3	s	p	e	r	j	u	r	y	m	o	r	v	h	r
4	h	d	f	j	l	a	r	s	o	n	o	l	o	c
5	o	s	z	r	a	p	e	j	k	f	b	a	p	o
6	p	v	f	r	a	u	d	b	m	o	b	r	i	r
7	l	m	u	g	g	i	n	g	o	r	e	c	a	r
8	i	p	k	i	l	l	i	n	g	g	r	e	x	u
9	f	c	o	r	m	u	p	y	f	e	y	n	u	p
10	t	q	u	t	h	e	f	t	i	r	j	y	v	t
11	i	z	d	a	g	i	p	l	t	y	e	f	t	i
12	n	s	m	u	g	g	l	i	n	g	k	a	m	o
13	g	c	o	t	h	m	r	a	c	k	e	t	i	n
14	p	j	a	s	s	a	u	l	t	m	l	e	t	i

Crimes



blackmail
blackmailer
to blackmail



bribery
to bribe



burglary
burglar
to burgle



drug dealing
drug dealer
to sell drugs



fraud
to commit fraud



hijacking
hijacker
to hijack



kidnapping
kidnapper
to kidnap



mugging
mugger
to mug



murder
murderer
to murder



rape
rapist
to rape



robbery
robber
to rob



smuggling
smuggler
to smuggle



manslaughter



vandalism



theft
thief (pickpocket)
to steal



arson
arsonist
to set fire/
to commit an arson

Match the word with its definition.

- | | |
|----------------------------|-------------------------------------------------------------------|
| 1) blackmail | a) stealing something from someone's home |
| 2) terrorism | b) taking a person hostage in exchange for money or other favors |
| 3) mugging | c) killing someone |
| 4) pickpocketing | d) buying and selling drugs |
| 5) forgery | e) taking something illegally into another country |
| 6) drug-trafficking | f) threatening to make a dark secret public in order to get money |
| 7) kidnapping | g) stealing something from a shop |
| 8) smuggling | h) the robbing of a plane for political or other reasons |
| 9) burglary | i) using violence for political ends |
| 10) shoplifting | j) to try to pass off a copy as the real thing |
| 11) murder | k) attacking someone in the street to get money |
| 12) hijacking | l) stealing from someone's pocket or handbag |

TEST YOURSELF

Choose the best alternative to complete the following sentences:

1. A person who commits a criminal offence is called a criminal, or _____.
 - a) offender
 - b) citizen
 - c) witness
2. If you attack another person illegally you will be tried for unlawful _____.
 - a) damage
 - b) assault
 - c) action
3. If you physically hurt or injure the person you attack, you will be tried for unlawful assault causing _____.
 - a) wounding
 - b) murder
 - c) infanticide
4. If the injury you cause in the attack is very serious it is called _____.
 - a) manslaughter
 - b) grievous bodily harm
 - c) battery
5. A police officer can arrest _____ for a suspected crime carrying a maximum of five year imprisonment.
 - a) by chance
 - b) with an issued warrant
 - c) without a magistrates' warrant
6. The law can punish criminals in many different ways, but the worst is _____.
 - a) fine
 - b) life imprisonment
 - c) death sentence
7. Young people who committed a crime are tried by a special court called _____.
 - a) the Juvenile Court
 - b) the High Court
 - c) the Crown Court
8. _____ cannot be secured unless actus reus and mens rea were present.
 - a) an acquittal
 - b) a conviction
 - c) a discharge

9. Criminal offences may be broadly divided into
- a) effect the secret of the state and road traffic offences
 - b) indictable and summary
 - c) inchoate and obstructing justice
10. The warrant must contain particulars of ...
- a) the fatal offence
 - b) the non-arrestable offence
 - c) the alleged offence

GRAMMAR: PASSIVE VOICE

(see Appendix 5)

GRAMMAR EXERCISES

Ex. 1. Make up 5 sentences from each table; define the grammar form of the predicate:

We <i>are</i> always <i>given</i> much home-task in English (Present Indefinite Passive).	
<i>Нам всегда задают большое домашнее задание по английскому языку.</i>	

The newspaper “Moscow News”	am is are may be	asked classified read radioed regarded	in a number of ways.
Crimes			by many people in Russia and abroad.
This information			often at the lessons.
I			as offences which will lead to injury to the public.
Extortion, bribery and perjury			to the detective department.

These three cars	was were	not answered made shared driven away spoken	much about last week.
Responsibility for improvement of the road network			in English by our cadet Ivan Petrov.
This road accident			last year.
The report “Classification of crimes” at the International conference			by the criminal.
The question of the judge			between central and local government.

The investigation of this case	will be	finished	next week.
Those cars		repaired	tomorrow.
The report of our chief		caught	in a month.
This criminal		packed	in half an hour.
Your things		signed	by policemen in a few days.

A person and vehicle check	is	committed	by young criminals in cities and towns now.
A lot of crimes	being	constructed	by a police officer.
A new building	are	conducted	by the first-year cadets now.
This text	being	translated	on the territory of our Academy.
Many new houses		built	in Krasnodar.

The report about felonies in this district	was being were being	discussed driven read translated	by the cadet Pavel Sidorov when I came into his room.
A new book on criminology			out of the city from 3 till 5 a.m.
Stolen cars			in the Investigation p.m. Department from 5 till 7 p.m. yesterday.

My watch	has been have been	committed robbed stolen built taken	to prison for their crimes.
This bank			by a thief.
Some pickpockets			by the time of its opening.
Some cars			during night hours.
The new underground station			this year.

My car	had been	adopted robbed signed stolen translated	by the 1 st of January, 2021.
The treaty between British and Russian Police on cooperation in fighting against drug dealers			by our professor's coming.
This scientific article			by the time when I came.
The Post Office			by the end of the meeting.
The resolution			by the opening of it.

Ex. 2. Put the following sentences into interrogative and negative forms.

Translate them:

1. The activity of Police is regulated both by legislative and departmental documents.
2. The tickets to Moscow were booked yesterday.
3. Non-indictable offences are known as summary offences.
4. Originally, treasons are regarded as the most serious of all crimes.
5. He was robbed of all his money yesterday.
6. Felony is regarded as a very serious crime.
7. The group of foreign policemen was shown the Museum of Russian Art during their stay in Moscow.
8. The indictable or more serious crimes may be classified into six categories.
9. The travellers have been attacked in the mountains and robbed of everything they had.

Ex. 3. Put the following sentences into the Passive Voice:

A boy broke the window in the house yesterday.

– The window in the house was broken by a boy yesterday.

1. A customs officer is checking the passenger's luggage.
2. A group of men killed some customers in a pub by leaving a bomb there.
3. A motorist killed the pedestrian after an evening's drinking.
4. A murderer has killed a young girl.
5. A policemen had arrested the criminal before the expert criminalist arrived.

6. Before the investigator came the police officer had found the pistol in the room.
7. He killed a young girl with a knife some days ago.
8. Our guide has shown the Museum of the Russian Police to the foreign policemen.
9. The builders have built a new church on the territory of the Central Hospital of the Ministry of Internal Affairs of Russia.
10. The first-year cadets were reading many books on law during the first three months of their studies.
11. The policemen arrested this young boy for his crime yesterday.
12. They are discussing the report about the felonies in this district.
13. They often ask questions at the lessons.
14. They spoke much about the report "Classification of crimes" at the International conference on Law.
15. They were selling drugs when the police officer came up to them.

Ex. 4. Put the questions to the italicized words:

1. **Russia** has been recognized by its Coat of Arms.
2. People were impressed by **American President's knowledge of Russian poetry**, when he recited some lines by Alexzander Pushlin.
3. **The tools of an investigator** are referred to as the three "I", namely, Information, Interrogation and Instrumentation.
4. The train **to Moscow** has been announced.

Ex. 5. Retell the story, using the Passive Voice:

Police constable Smith is sipping his usual dram of whisky after his late shift and tells his wife about the day.

“Today we stopped Mr. Merry from Beer in Devon in the pedestrian precinct. We asked him to show us his papers. As he seemed to be drunk, we breathalyzed him and then told him to get out of his car. Then we left his car where it was and escorted him on foot to the police station. There we called a doctor who took a blood sample. Finally we put him in our detention cell to sober up.”

Two days later Mr. Merry tells his wife: “The day before yesterday I was stopped ...”

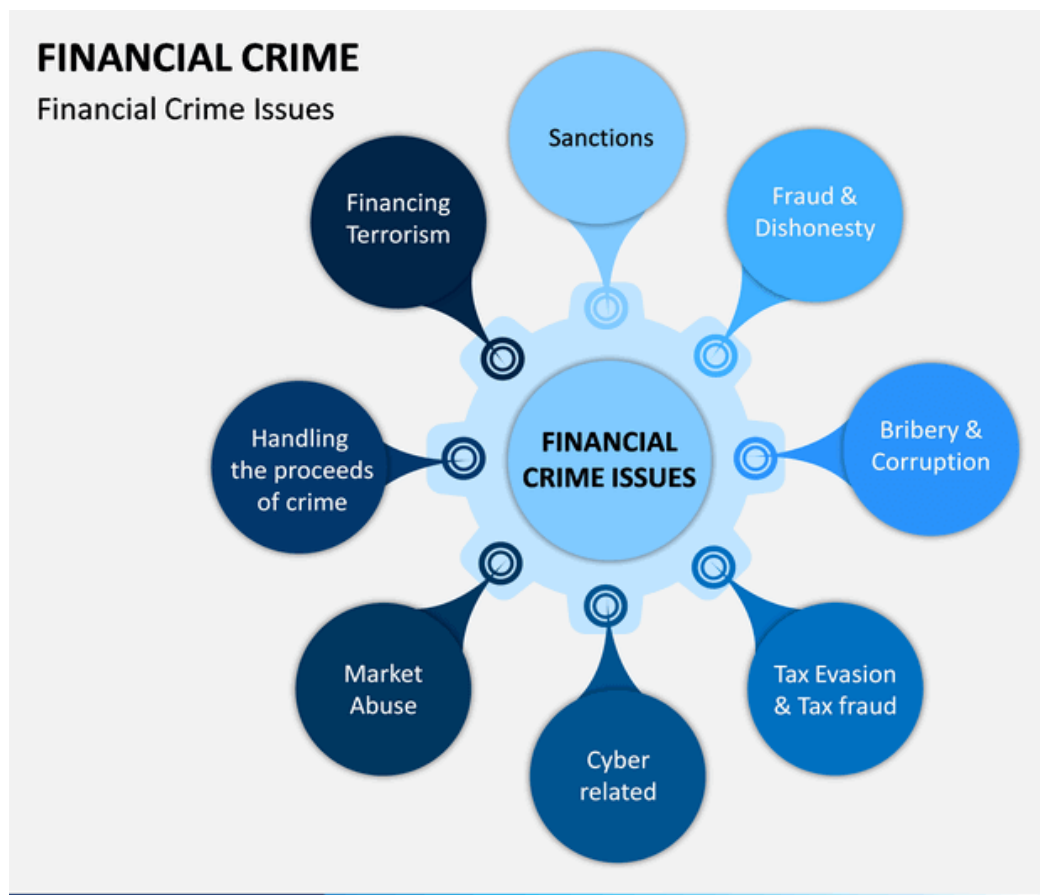
breathalyze someone	делать кому-то алкотест
blood sample	анализ крови
detention cell	медвытрезвитель
dram	(Здесь) рюмка
sip	пить маленькими глотками
sober up	отрезветь

Ex. 6. Translate into English.

1. Преступник был арестован полицейским перед тем, как прибыл эксперт-криминалист.
2. Приказ был вчера подписан начальником.
3. Расследование уголовного дела будет завершено до нового года.
4. Эта задача была решена курсантами.

UNIT II FINANCIAL CRIMES

ЭКОНОМИЧЕСКИЕ ПРЕСТУПЛЕНИЯ



PART 1. FINANCIAL CRIMES

Vocabulary

fraud	мошенничество
theft	воровство, кража
scam	афера
tax evasion	уклонение от налогов
bribery	взяточничество
embezzlement	хищение
identity theft	кража персональных данных
money laundering	отмывание денег
forgery	подделка, фальсификация



Financial crime ranges from basic theft or fraud committed by ill-intentioned individuals to large-scale operations masterminded by organized criminals with a foot on every continent. These are serious criminal activities whose importance should not be minimized as, over and beyond their social and economic impact, they are often closely linked to violent crime and even terrorism.

We are all impacted by financial crime which has taken on a whole new dimension with the rapid advancement of digital technology.

Criminal gangs operate transnationally to avoid detection, and stolen funds cross many physical and virtual borders before they reach their final destination. This is where our global police networks play an essential role.

Financial crime, and the spectrum of criminal activity that it entails, is a law enforcement priority in jurisdictions around the world. With that in mind, the two most significant types of financial crime are money laundering and the financing of terrorism:

- **1.Money laundering:** When criminals derive funds from illegal activities, that money must be disguised before it can be introduced into the legitimate financial system. Money laundering is the illegal process of disguising the profits of financial crime, typically by using the services of banks and businesses.

- **2.Terrorism financing:** The financing of terrorism involves the provision of funds to individuals and groups for the purposes of committing terrorist acts. Terrorism financing resembles money laundering in the sense that it often requires criminals to conceal the transfer of funds within the legitimate financial system.

Most jurisdictions have established organizations dedicated to preventing money laundering and the financing of terrorism. These organizations include the Financial Crimes Enforcement Network (FINCEN) in the US, the Financial Conduct Authority (FCA) in the UK, the Federal Financial Supervisory Authority (BaFin) in Germany, and the Financial Markets Regulator (AMF) in France.

3. Credit card fraud is a wide-ranging term for theft and fraud committed using a credit card or any similar payment mechanism as a fraudulent source of funds in a transaction.

4. White-collar crime is similar to corporate crime as white-collar employees are more likely to commit fraud, bribery, schemes, insider trading, embezzlement, cybercrime, copyright infringement, money laundering, identity theft, and forgery.

5. Identity theft is a growing concern of more than 73 per cent of Canadians. Eighty-five per cent of the victims are between 18 – 59 years. The most common ways criminals can get your information is from apartment mailboxes, social networking websites, or through hackers.

The Financial Crimes Enforcement Network is a bureau of the United States Department of the Treasury that collects and analyzes information about financial transactions in order to combat money laundering, terrorist financiers, and other financial crimes.

Exercise 2. Read the sentences from the text. Decide whether each sentence is **true, false or not stated** in the given text. If it is false, give the right variant.

1. Financial crimes are crime against property.
2. Victims are always individuals.
3. White-collar crime is the process by which proceeds from a criminal activity are disguised to conceal their true origin.
4. Money laundering crime is a corporate crime.
5. Most common ways of identity theft are from apartment mailboxes, social networking websites, or through hackers.
6. The Financial Crimes Enforcement Network analyzes information about financial transactions in order to combat money laundering, terrorist financiers, and other financial crimes.

Exercise 3. Find in the text the English equivalents to the Russian phrases, read and translate the text.

компьютерная сеть; преступник, использующий высоки технологии; причинять ущерб; финансовая афера; вымогательство; взлом компьютерной системы; фиктивная компания; кража сведений личного характера; домогательство, угроза; враждебная корреспонденция; компрометирующие слухи; оскорбительные сообщения; промышленный шпионаж.

Exercise 4. Match the word and its definition.

- | | | | |
|-----|---------------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | fraud | A | a crime when you try to make someone to do something for you by giving them money, present or something else |
| 2. | theft | B | an illegal copy of documents, painting, etc. or a crime of making such illegal copies |
| 3. | scam | C | dishonestly taking something which belongs to someone else and keeping it |
| 4. | tax evasion | D | a crime of illegally entering a building and stealing |
| 5. | bribery | E | a crime when you secretly take money that is in your care or that belongs to an organization or business you work for |
| 6. | embezzlement | F | a crime of cheating somebody in order to get money or goods illegally |
| 7. | identity theft | G | crimes with using computers |
| 8. | money
laundering | H | ways of illegally paying tax less than you should |
| 9. | forgery | I | a crime of moving money that has been obtained illegally through banks and other businesses to make it seem as if money has been obtained legally |
| 10. | computer
crime | J | an illegal plan for making money. |
| 11. | burglary | K | a crime when you steal somebody's personal information |

Exercise 5. Make up word combinations. Translate them and make your own sentences with these word combinations.

- | | | |
|-----------------|----------|------------|
| 1. fraud | a | financial |
| 2. theft | b | mortgage |
| 3. scam | c | money |
| 4. tax | d | to commit |
| 5. bribery | e | violent |
| 6. embezzlement | f | computer |
| 7. laundering | g | prevention |
| 8. forgery | h | to expose |
| 9. crime | i | skillful |
| 10. burglary | j | organized |

Exercise 6. Find the synonyms and translate them.

- | | |
|----------------|------------------|
| 1. fraud | tax avoidance |
| 2. theft | falsification |
| 3. scam | robbery |
| 4. tax evasion | trick |
| 5. bribery | bribe-taking |
| 6. forgery | underhand action |
| 7. burglary | stealing |

Exercise 7. Answer the questions.

1. What types of financial crimes do you know?
2. Who collects and analyzes information about financial transactions in order to combat money laundering, terrorist financiers, and other financial crimes?

3. How do you understand the term “money laundering”?
4. What fraud in your opinion is the most popular? Why?
5. What is identity theft? Is it productive?

Exercise 8. Fill in the gaps with appropriate words.

Fraud, theft, scam, financial scam, tax evasion, crime, bribery, embezzlement, identity theft, money laundering, forgery, computer crime, burglary.

1. Cybercrime is defined as the use of any computer network for committing ____ .
2. Specialists noticed a rise in number of ____ committed in this area.
3. A famous deputy was arrested on ____ charges.
4. You should be very careful putting information about yourself in the network otherwise you may become a victim of ____ ____ .
5. Police are investigating the ____ of computers from the company's office.
6. For most countries, ____ and terrorist financing raise significant issues with regard to prevention, detection and prosecution.
7. Experts claim that the painting is a skillful ____ .
8. Nowadays there are a great number of various ____ to get money.
9. Some people think that “____” refers to computer-related activities which are either criminal in the legal sense of the word or just antisocial behaviour where there is no breach of the law.
10. The manager of a well-known computer company was outlaw for ____
.
11. ____ is a topical issue as people who avoid to pay taxes lies the Government and other citizens.
12. She was charged with credit card ____.

-

Exercise 9. Find the given words in the net.

Мошенничество, воровство, финансовая афера, уклонение от уплаты налогов, взяточничество, хищение, подделка, кража со взломом

-

Exercise 10. Add the list with your own examples of financial crimes prevention.

1. To protect your credit card:

- Check your statement monthly;

- Notify your credit card company in advance if you are travelling;

- _____.

- _____.

2. To protect your debit card:

- Use your hand to cover the number pad when you're entering your PIN;

- Do not give your PIN to anyone or write it on the card;

- _____.

3. To protect yourself from identity fraud:

- Never leave loose credit or debit card in the car;

- Never leave your cell phone or lap top in your car;

- Update security and virus protection on your home computer;

- _____.

- _____.

-

PART 2. WHITE-COLLAR CRIME

WHITE COLLAR CRIME

White-Collar Crime

non-violent crimes committed by business or government professionals for financial gain



Vocabulary notes:

white-collar crime	[ˈwaɪt ˈkɒlə kˈraɪm]	беловоротничковая преступность
to define <i>v</i>	[diˈf aɪn]	определять, назначать
violation <i>n</i>	[vaɪəˈleɪʃn]	нарушения
occupational <i>adj</i>	[ɒkjuˈpeɪʃnəl]	профессиональный
activity <i>n</i>	[ækˈtɪvɪti]	деятельность
pyramid scheme	[ˈpɪrəmid ˈski:m]	схема “пирамида”
advance fee scheme	[ədˈvɑːns ˈfiː ˈski:m]	вид мошенничества по схеме предоплаты
fraud <i>n</i>	[frɔːd]	обман
insurance <i>n</i>	[ɪnˈʃʊərəns]	страхование

intellectual property	[inti'lektʃuəl 'prɒpəti]	интеллектуальная собственность
copyright <i>n</i>	[ˈkɒpiraɪt]	авторское право
patent <i>n</i>	[ˈpeɪtənt]	патент
piracy <i>n</i>	[ˈpaɪrəsi]	пиратство
to offer <i>v</i>	[ˈɒfə(r)]	предлагать
to guarantee <i>v</i>	[,gæɪən'ti:]	гарантировать
return <i>n</i>	[ri'tə:n]	доход
to recruit <i>v</i>	[ri'kru:t]	вербовать, набирать
collapse	[kə'læps]	крах, обвал
to lose (lost, lost) <i>v</i>	[ˈlu:z, 'lost, 'lost]	терять

to skim off <i>v</i>	[s'kim əv]	снимать
to pay (paid, paid) <i>v</i>	[ˈpei, 'peɪd, peɪd]	платить
to advertise <i>v</i>	[ˈædvətaɪz]	рекламировать
to market <i>v</i>	[ˈmɑ:kit]	продавать
to provide <i>v</i>	[prə'v aɪd]	обеспечивать
customer <i>n</i>	[ˈkʌstəmə]	клиент, покупатель
consumer <i>n</i>	[kən'sju:mə]	потребитель
to range <i>v</i>	[ˈreɪndʒ]	выстраиваться в ряд, тянуться
to entice <i>v</i>	[ɪn't aɪs]	Заманивать, переманивать
to purchase <i>v</i>	[ˈpə:tʃəs]	покупать
to expect <i>v</i>	[ɪks'pekt]	ожидать, рассчитывать
delivery <i>n</i>	[di'livəri]	доставка
to fulfil <i>v</i>	[ful'fil]	выполнять, осуществлять
to refer to <i>v</i>	[ri'fə:]	относится к

boiler room	[ˈbɔɪlə ˈru:m]	котельная
to shut down <i>v</i>	[ˈʃʌt ˈdaʊn]	закрывать
alias <i>n</i>	[ˈeɪliəs]	псевдоним
mail box	[ˈmeɪl ˈbɒks]	почтовый ящик
to staff <i>v</i>	[ˈstɑ:f]	укомплектовывать (<i>штат</i>), набирать кадры
trace <i>n</i>	[ˈtreɪs]	след
to erase <i>v</i>	[ɪˈreɪz]	вычеркивать, подчищать
complexity <i>n</i>	[kəmˈpleksɪti]	сложность
swindle <i>n</i>	[ˈswɪndl]	мошенничество, надувательство
to search <i>v</i>	[ˈsə:tʃ]	искать
to promise <i>v</i>	[ˈprɒmɪs]	обещать
commission fee	[kəˈmɪʃn ˈfi:]	комиссия
income <i>n</i>	[ˈɪnkəm]	доход
enterprise <i>n</i>	[ˈentəpraɪz]	предпринимательство
policy holder <i>n</i>	[ˈpɒlɪsi ˈhəʊldə]	держатель страхового полиса
to claim <i>n</i>	[ˈkleɪm]	требовать
evasion of regulations	[ɪˈveɪʒən əv regjuˈleɪʃnz]	нарушение правил
to secure <i>v</i>	[siˈkjʊə]	обезопасить, гарантировать
profit <i>n</i>	[ˈprɒfɪt]	доход, прибыль

White Collar Crimes

- * Acts of individuals who, while occupying positions of social responsibility or high prestige, break the law in the course of their work for the purpose of illegal personal or organizational gain
- * Examples: embezzlement, bribery, fraud, kickback schemes

WHITE-COLLAR CRIME

The History

White-collar crime is a non-violent crime where the primary motive is typically financial in nature. White-collar criminals usually occupy a professional position of power and/or prestige, and one that commands well above average compensation.

The term “white-collar crime” was coined in the 1930s by sociologist and criminologist Edwin Sutherland. He used the phrase to describe the types of crimes commonly committed by “persons of respectability” – people who are recognized as possessing a high social status. Sutherland eventually founded the Bloomington School of Criminology at the State University of Indiana.

Prior to Sutherland’s introduction of the concept of white-collar crime, the upper classes of society were thought to be largely incapable of engaging in such criminal activity. Such a belief was so deeply entrenched in society that

when Sutherland first published a book on the subject, some of America's largest companies successfully sued to get the book heavily censored.

Summary

- **White-collar crime is a type of non-violent crime that is financially motivated.**
- **White-collar crimes may be perpetrated by individuals or at a corporate level. Due to the sophisticated technology now available, however, even white-collar crimes committed by an individual may result in tens of millions in losses for the victims.**
- **A sociologist and criminologist, Edwin Sutherland, invented the phrase “white-collar crime” in 1939. Prior to his writings on the subject, many people resisted believing that members of the “upper class” engaged in criminal activity.**

Blue-Collar vs. White-Collar Crimes

The difference between white-collar crime and blue-collar crime stems from the different types of criminal activity that the criminal has access to engage in.

Blue-collar crime, because of the more limited means of the people committing it, tends to be more straight-on – robbery, burglary, etc. In contrast, white-collar criminals are more often in a position – such as being a loan officer in a bank – to commit widespread and complex fraud schemes.

Types of White-collar Crime

White-collar crime encompasses a wide range of offenses, including the following:

1. Fraud

Fraud is a broad term that encompasses several different schemes used to defraud people of their money. One of the most common and simplest is the offer to send someone a lot of money (say, \$10,000) if they will simply send the fraudster a little money (say, \$300 – the fraudster may represent the smaller sum as being a processing or finder's fee). Of course, the fraudster gets the money that is sent to him but never sends out the money he promised to send.

2. Insider trading

Insider trading is trading done with the benefit of the trader possessing material, non-public information that gives him or her an advantage in the financial markets. For example, an employee at an investment bank may know that Company A is preparing to acquire Company B. The employee can buy stock in Company B with the expectation that the company's stock will rise significantly in price once the acquisition becomes public knowledge.

3. Ponzi scheme

Named after Charles Ponzi, the original perpetrator of such a scheme, a Ponzi scheme is an investment scam that offers investors extremely high returns. It pays such returns to the initial investors with the newly deposited funds of new investors.

When the scammer is no longer able to attract a sufficient number of new clients to pay off the old ones, the scheme collapses like a house of cards, leaving many investors with huge losses.

4. Identity theft and other cybercrimes

Identity theft and computer system “hacking” are two of the most widespread computer crimes. It's estimated that losses from identity theft in the United States alone totaled nearly \$2 billion in 2019. California, with over 73,000 cases of identity theft reported, was the state whose citizens suffered the most from the crime – Florida was a very distant second with 37,000 reported cases.

5. Embezzlement

Embezzlement is a crime of theft, or larceny, that can range from an employee taking a few dollars out of a cash drawer to a complex scheme to transfer millions from a company's accounts to the embezzler's accounts.

6. Counterfeiting

Our money has become more colorful and expanded in detail because it had to in order to combat counterfeiting. With today's computers and advanced laser printers, the old currency was just too easy to copy. However, it's questionable how successful the government's efforts in this area have been. Rumor has it that very high-quality copies of the new \$100 bill were available within 24 hours of the new bill first being issued.

7. Money laundering

Money laundering is a service essential to the needs of criminals who deal with large amounts of cash. It involves funneling the cash through several accounts and eventually into legitimate businesses, where it becomes intermingled with the genuine revenues of the legitimate business and is no longer identifiable as having originally come from the commission of a crime.

8. Espionage

Espionage, or spying, is typically a white-collar crime. For example, an agent of a foreign government that wants to obtain part of Apple Inc. technology might approach an employee at Apple and offer to pay them \$10,000 if they will provide a copy of the desired technology.

Classifying White-Collar Crime

White-collar crime is commonly subdivided into two broad, general categories:

1. Individual crimes

Individual crimes are financial crimes committed by an individual or a group of individuals. An example of an individual white-collar crime is a Ponzi scheme, such as the one run by Bernie Madoff. Other individual crimes in this

category include identity theft, hacking, counterfeiting, and any of dozens of fraud schemes.

2. Corporate crimes

Some white-collar crime occurs on a corporate level. For example, a brokerage firm may let its trading desk employees engage in an insider trading scheme. Money laundering may also be conducted on a corporate level.

A Contributing Factor – The Internet

The explosion of the internet and ever-advancing technology has been accompanied by a corresponding rise in what is referred to as “cybercrime” – which is comprised of a myriad of online fraud schemes and various forms of “phishing” for people’s personal information to commit the crime of identity theft. Cybercrime is basically any crime that is committed with the aid of computer technology.

It’s difficult to keep in mind that the term “hacking” – where a computer criminal breaks into a large database, such as the credit card records of a retail store, to steal both identity information and money – didn’t even exist in the mainstream culture 30 years ago.

Also, many considered the terms “phishing,” “email scam,” and the all-encompassing “cybercrime” as foreign. Computers gave us tools and capabilities that formerly didn’t even exist.

However, “progress” always comes with a price – and the price tag for our computerized and cell phone-connected world is a whole new category of crimes that, like computers and cell phones themselves, simply didn’t exist until the advent of new technology made such crimes possible.

EXERCISES

Ex. 1. Guess the meaning of the international words used in the text:

socio-economic class; finance; pyramid scheme; telemarketing; check; patent; piracy; chance; investor; to recruit; company; guarantee; dividend; firm; realistic; aggressive tactics; telephone line; mobility; credit; legitimate; office.

Ex. 2. Translate the following words and word-combinations into Russian:

white-collar crime; occupational activities; pyramid scheme; violations of law; advance fee scheme; money laundering; fraud; insurance fraud; computer related crime; intellectual property crime; to invest in a company; to secure high returns; to advertise service functions; consumer; losses; victim; to expect delivery; to prosecute; to promise credits; commission fee; to shut down an office; to move to a new location.

Ex. 3. Match the English and the Russian equivalents:

to promise high returns	склонять к покупке земли
to expect delivery	искать кредиты
to change location	расследовать дело
to search for credits	закрыть офис
to invest illegal money	ждать доставку
to shut down an office	инвестировать нелегальные деньги
to investigate a case	изменить местонахождение
to entice to purchase land	обещать высокие прибыли

Ex. 4. Give the verbs corresponding to the following nouns:

advertisement consumer	
delivery	
funding	
investigation	
investment	
location	
loss	
marketing	
movement	
.occupation	
.payment	
.prosecution	
.purchaser	
.swindler	
.violation	

Ex. 5. Choose the synonyms from the box:

return, white-collar crime, claim, to propose, to search, to defraud, to buy, to receive, to expect, to fulfil, to carry out, demand, to swindle, to wait, a financial crime, profit, to offer, to purchase, to look for, to get.

Ex. 6. Give the English equivalents of the following Russian words and word-combinations:

профессиональная деятельность; финансово-экономические преступления; схема "пирамида"; вымогательство; надувательство, связанное со страхованием; кража интеллектуальной собственности; пиратство; инвестировать; выплачивать дивиденды; рекламировать; потребитель; убытки; жертва; склонять к покупке; опытные продавцы; закрыть офис; использовать вымышленное имя; комиссионные деньги; при условии; нарушение правил; преступность, связанная с использованием компьютеров; рекламировать услуги и товары; получать незаконную прибыль.

Ex. 7. Use the right preposition:

1. 'White-collar crime' is a violation of criminal law _____ a person _____ the upper-socio-economic class _____ the course of his occupational activities.
2. _____ the pyramid scheme someone offers you a chance to invest _____ a company _____ a guaranteed high return.
3. The scheme proposed _____ the customers unrealistic money return.
4. If monies are to be paid _____, then old investors are paid _____ new investors monies.
5. Telemarketing provides service functions _____ consumers and businesses.
6. Consumers are enticed to purchase goods and services _____ means _____ high-pressure sales tactics.
7. Fraud operations are staffed _____ experienced salesmen.
8. Fraud's office settings are easily and quickly shut down and moved _____ a new location.
9. 'White-collar' crimes are difficult _____ law enforcement to investigate and prosecute.

Ex. 8. Replace the Russian words by the English equivalents:

The victims (инвестируют) money in non-existent companies.

1. The scheme proposes, as a rule, unrealistic (прибыль).
2. Customers are never paid out and the promises are never (выполняются).
3. Money laundering involves investment of illegal income in legitimate (предприятие).
4. Telemarketing frauds are difficult to (расследовать).
5. The customers are told to expect (поставку) within one month.
6. Offices are quickly shut down and moved to a new (место).

Ex. 9. Change the active constructions into passive:

1. In the pyramid scheme, someone offers you a chance to invest in a company with a guaranteed high return.
2. A swindler recruits customers.
3. A pyramid company pays money to the initial investors.
4. As a rule customers lose their money.
5. The scheme proposes to the customers unrealistic money return.
6. The old investors pay the new ones.
7. The scheme involves a high volume of victims.
8. The fraud promises the customer to deliver the goods within 45 days.
9. The criminals entice the customers to buy land, commodities, etc.
10. The victim never receives the promised funding.

Ex. 10. Insert the missing words from the box in the proper form in the following sentences:

**to pay, to invest, credit, to collapse, location, unrealistic
dividend, delivery, new investors' money, evasion of regulations**

1. In the pyramid scheme, someone offers you to _____ in a company.

2. When the pyramid _____, everyone loses except the swindler.
3. The scheme proposed the customers _____.
4. The old investors are paid out with _____.
5. White-collar crime involves _____ carried on as a part of an occupational or business activity to secure illegal profits.
6. The purchaser is usually told not to expect _____ for at least 18 to 24 months.
7. Illegal telemarketers change their _____ on a monthly basis.
8. The victim is promised by swindlers _____ on condition to pay a commissioned fee.

Ex. 11. Translate the following sentences into English:

1. Беловоротничковая преступность - это нарушение закона лицом высшего социально-экономического класса в профессиональной деятельности.
2. Беловоротничковая преступность включает экономические / финансовые преступления, схемы "пирамиды", мошенничество в сфере телемаркетинга, отмывание денег, мошенничество со страхованием, преступления, связанные с использованием компьютеров и кражи интеллектуальной собственности (авторское право, патент, пиратство).
3. В схеме "пирамида" преступник предлагает инвестировать деньги в компанию и гарантирует вам нереально высокие прибыли.
4. Если компания становится банкротом, то все инвесторы теряют свои деньги.
5. Новые инвесторы выплачивают проценты старым инвесторам.
6. Эта концепция называется "Ограбь Питера, чтобы заплатить Полу».
7. Телемаркетинг, который используется для мошенничества, склоняет людей к покупке товаров и услуг, которые никогда не будут им предоставлены.

8. Офисы мошенников легко закрываются и быстро меняют местоположение.
9. Мошенники используют множество вымышленных имен, телефонов, почтовых ящиков.
10. Мобильность преступников, сложность схем и большое количество жертв делают расследование очень сложным.
11. В мошенничестве со страхованием владельцы страховых полисов никогда не получают обещанных денег.

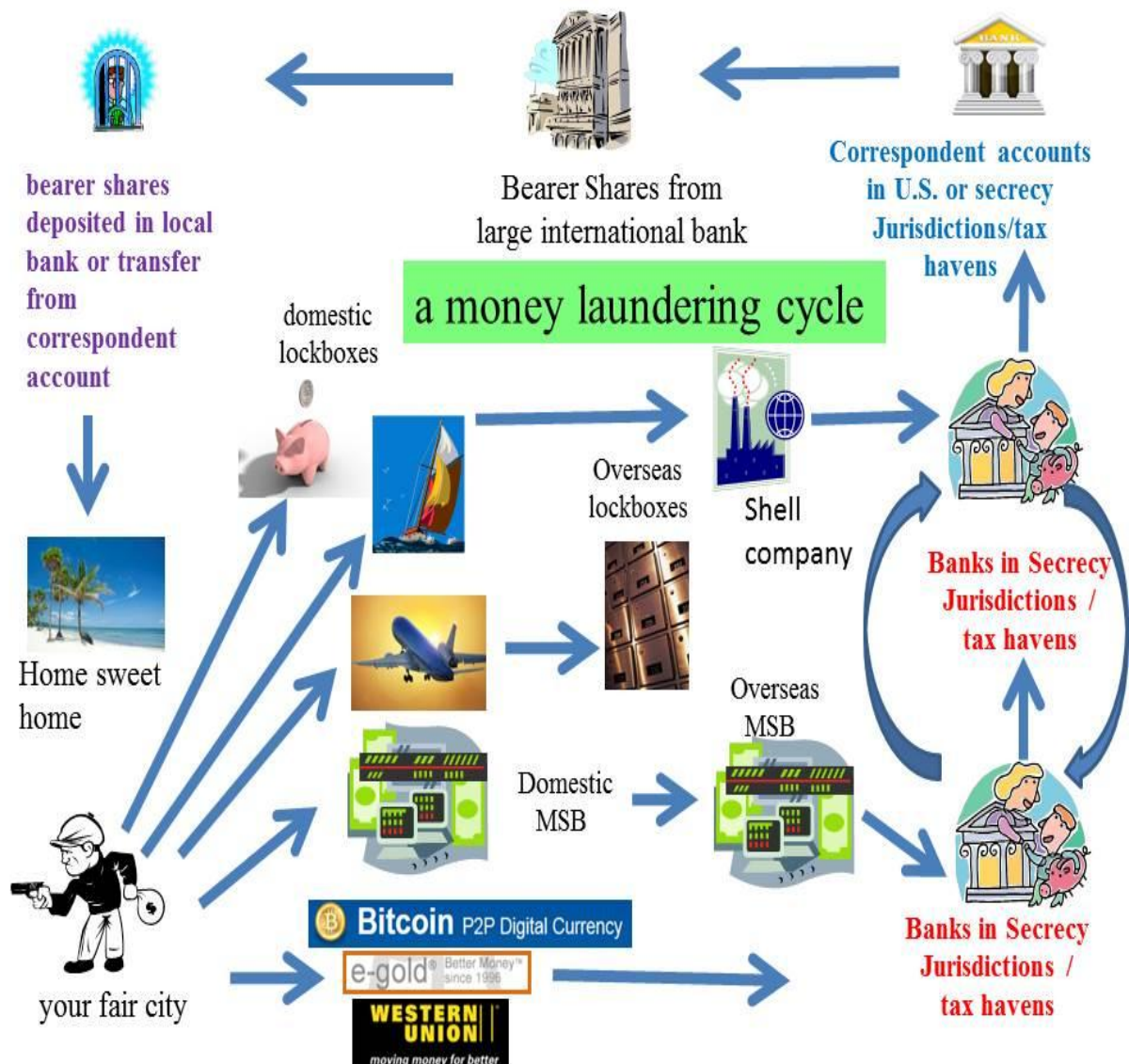
Ex. 12. Answer the following questions:

1. What is a “white-collar crime”?
2. What types of crime may the “white-collar crime” include?
3. What are customers proposed to do in a pyramid scheme?
4. Who loses the money after the bankruptcy of the pyramid scheme?
5. What is a telemarketing?
6. What is a “boiler room”?
7. How often do the criminal telemarketers change their location?
8. Why are the telemarketing frauds so difficult to investigate?
9. On what condition are the victims promised credits in an Advance Fee swindle?
10. What does money laundering involve?
11. What do insurance frauds promise to the policyholders?

Ex. 13. Read the text once again and formulate the basic idea of every paragraph.

Ex. 14. Give the summary of the text.

PART 3 MONEY LAUNDERING



Vocabulary notes:

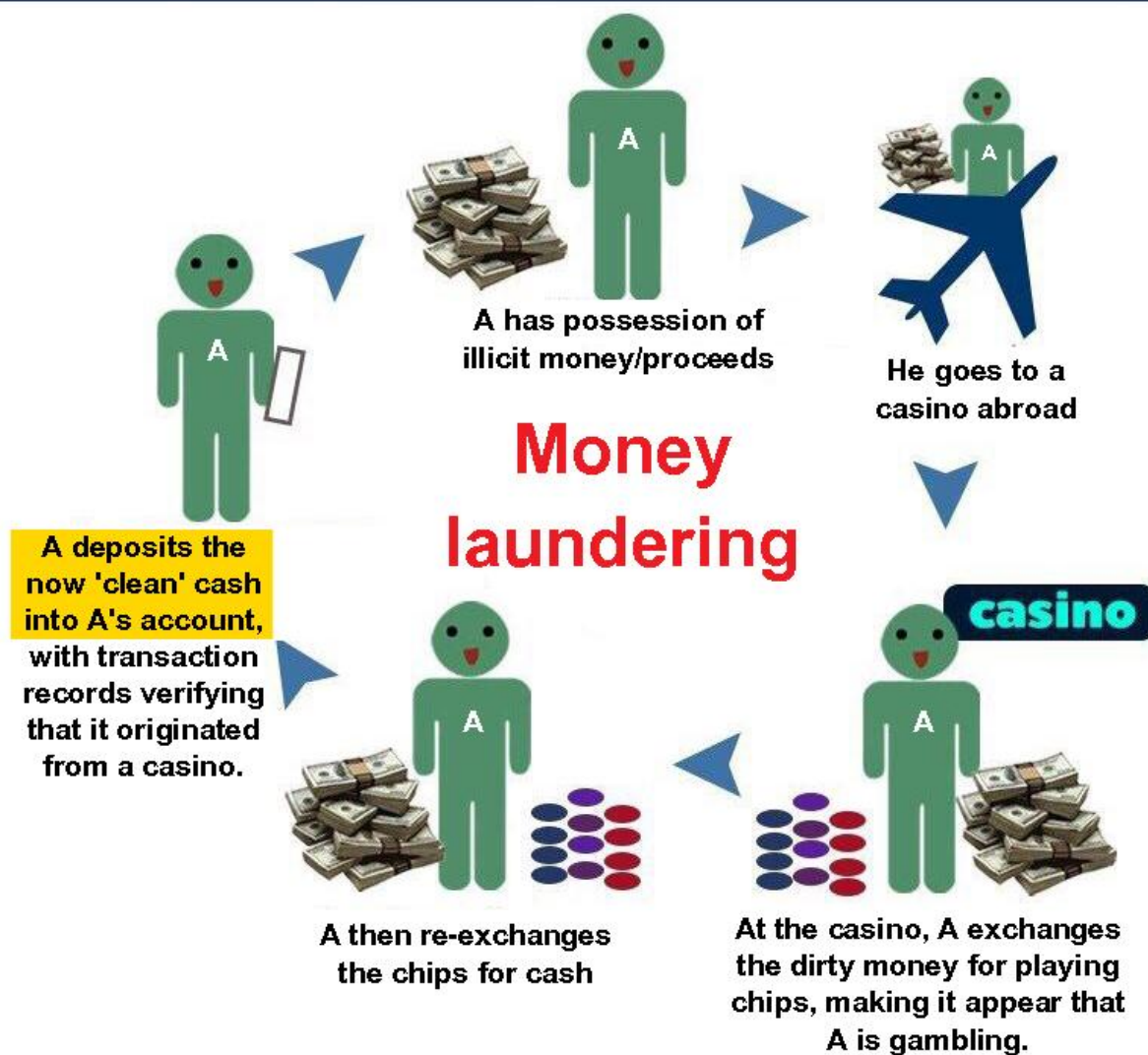
launder <i>v</i>	['lɔ:ndə]	отмывать
prying <i>adj</i>	['praɪŋ]	чрезмерно любопытный
jealous <i>adj</i>	['dʒeləs]	завистливый
concern <i>n</i>	[kən'sə:n]	беспокойство, забота
hide <i>v</i>	[haɪd]	прятать
misuse <i>n</i>	[,mɪs'ju:s]	злоупотребления

sophisticated <i>adj</i>	[sə'fistikeitɪd]	сложный
disguise <i>v</i>	[dɪs'gaɪz]	скрывать
acquisition <i>n</i>	[,ækwɪ'zɪʃn]	приобретение
tainted (money)	[ˈteɪntɪd]	грязные (деньги)
evade <i>v</i>	[ɪ'veɪd]	уклоняться
liability <i>n</i>	[,laɪə'bɪlɪtɪ]	долг, обязательства
outflow <i>n</i>	[aʊt'fləʊ]	отток
proceeds <i>n</i>	[ˈprəʊsiːdz]	прибыль, выручка
range from... to	[reɪn(d)ʒ]	колебаться от ... до
commonplace <i>adj</i>	[ˈkɒmpleɪs]	банальный
misappropriation <i>n</i>	[mɪsəprəʊpri'eɪʃn]	незаконное присвоение
assets <i>n pl</i>	[ˈæsets]	активы, фонды
embezzlement <i>n</i>	[ɪm'beɪzlment]	хищения
predicate offences	[ˈpredɪkɪt]	преступления, квалифицируемые как отмывание денег
stipulate <i>v</i>	[ˈstɪpjuleɪt]	предусматривать, вызывать
transfer <i>v</i>	[træns'fəː]	переводить (деньги)
funds <i>n pl</i>	[fʌndz]	средства (деньги)

account <i>n</i>	[ə'kaʊnt]	счет
currency <i>n</i>	[ˈkʌrənsɪ]	валюта, деньги
furtherance <i>n</i>	[ˈfəːθərəns]	поддержка
false <i>adj</i>	[fɔːls]	фальшивый, поддельный
invoice <i>n</i>	[ˈɪnvɔɪs]	счет-фактура
fraud <i>n</i>	[frɔːd]	обман, мошенничество

wire transfer <i>n</i>	[waɪə]	телеграфный перевод
transaction <i>n</i>	[trænˈzækʃn]	соглашение, дело
purchase <i>n</i>	[ˈpə:tʃeɪs]	покупка
provide <i>v</i>	[prəˈvaɪd]	обеспечивать, давать
proof <i>n</i>	[pru:f]	доказательство
convert <i>v</i>	[kənˈvɜ:t]	конвертировать
payment <i>n</i>	[ˈpeɪmənt]	платеж, уплата
untraceable	[ʌnˈtreɪsəbl]	То, что невозможно отследить или <i>безвестно отсутствующий</i>
supplier <i>n</i>	[səˈplaɪə]	поставщик
purport	[ˈpə:pə:t]	иметь в виду, предполагать
defraud <i>v</i>	[dɪˈfrɔ:d]	обманывать, отбирать обманом (бесчестно)
defraud smb. of smth	[dɪˈfrɔ:d]	Обманывать кого-то в чем-то
profit <i>n</i>	[ˈprɒfɪt]	прибыль
perpetrator <i>n</i>	[ˈpə:pɪtreɪtə]	Злоумышленник
amass <i>v</i>	[əˈmæs]	собирать, накапливать
circulation <i>n</i>	[sə:kjuˈleɪʃn]	оборот
dummy <i>adj</i>	[ˈdʌmɪ]	фиктивные, подставной
fake <i>n</i>	[feɪk]	фальшивка, подделка
letter of advice <i>n</i>	[ədˈvaɪs]	сообщение
sham <i>adj</i>	[ʃæm]	фальшивый, фиктивные
eliminate <i>v</i>	[ɪˈlɪmɪneɪt]	ликвидировать
cover the tracks	[ˈkʌvə]	замести следы
commodity <i>n</i>	[kəˈmɒdɪti]	товар
receipts <i>n</i>	[riˈsi:ts]	выручка, прибыль

Money laundering is the process of funnelling 'dirty' or illegally obtained funds through a series of transactions to make it appear legitimate before pocketing it.



Read and translate the text. Title all parts of the text:

I

Like most social, let alone economic evils, money laundering is nothing new. It is as old as is the need to hide one's wealth from prying eyes and jealous hands and concern about the uses and misuses of hidden money is not just an issue in our century. Of course, the modern money launderer will no doubt adopt rather more sophisticated techniques.

The aim of the launderer is either to disguise the initial source of the individual funds because of the criminal nature of the acquisition; or to re-define the nature of the funds themselves because of the way in which they have become tainted along the money trail, as when their owners evade exchange controls, customs duties or tax liabilities, and to do that successfully requires different skills and different techniques.

II

During the period of Russian transition from a centrally planned economy to a market economy, the opportunities to launder money appear to be limitless.

What is happening is a massive outflow of capital from Russia. These proceeds range from criminally derived funds, from commonplace offences to the misappropriation of state assets through embezzlement, theft, and corruption. This money is legalized in Russia and eventually sent abroad, primarily to Western countries for laundering and safekeeping.

Funds leaving Russia to be legalized abroad consist of combination of assets from the proceeds of predicate offences stipulated by criminal codes and proceeds that are illegally transferred out of Russia, commonly referred to as “gray money”. Examples of this include corporate, private and official funds sent to foreign accounts to evade hard currency restrictions, taxation, inflation, or detection.

Instances of embezzlement by individuals in positions allowing access to either private or public funds also occur; these proceeds are likewise sent abroad. The proceeds ultimately return to Russia in the form of cash, goods, services, and equipment. Those remaining in Russia are used for operational expenses in furtherance of the criminal enterprise.

III

Common methods used to launder assets are false invoicing schemes, keeping of double books, and contract fraud. A common scenario is a wire transfer of funds in Western currency to a front company abroad for a

commercial transaction. A fraudulent purchase contract provided by the front company is presented as proof of the commercial need for wiring the funds. After the funds are wired, the legitimized funds are free to be transferred or converted to cash. This method is also used to embezzle state funds. Most international trade payments are made by electronic interbank transfers which are virtually untraceable once completed.

Another method used to launder funds involves instances in which suppliers never receive payment for products that are purportedly ordered by the state. Schemes to defraud the state of strategic materials – such as oil, gas, metal, gold, diamonds, and timber – regularly occurs in which the resources are shipped abroad with deliberately undervalued invoices and sold at world markets – the profits of which are embezzled by the perpetrators.

But though the financial and credit system is a common area where criminals launder money, it is not the only way, of course. The casino is perhaps one of the most traditional “laundries” for washing dirty capital in the West. Without any doubt, domestic gambling houses (institutions) are also used for these purposes. The system of laundering is simple: dirty money is passed through the casino as winnings.

Active use is being made of numerous currency exchange offices, which violate instructions and legislation, for laundering operations with cash in hryvnias and foreign exchange. That is, any money – whether stolen from the state, amassed through racket or received on fictitious payment – may be put into circulation.

ADDITIONAL INFORMATION!

The scheme of laundering stolen money is always typical. The firm – organizer of a shady transaction – is setting up two dummy corporations. On the account of one of them money obtained by means of fake letters of advice and illegal credit is deposited.

This money is instantly converted and transferred abroad, whereas the sham firm eliminates itself. Dirty money is being transferred in the West several times through bank structures so as to finally cover the tracks of stolen millions. Then this money is received by a certain firm “C”, the confidential partner or the dummy corporation of the Russian firm – organizer of the transaction under some concrete contract – for the delivery of alcohol, products and equipment. This cargo is dispatched to another dummy corporation which immediately “resells” the commodity to the main firm and after that again eliminates itself. Now the goods are quietly sold on the Russian market, and the receipts, actually laundered money, are invested in legal business.

EXERCISES

Ex. 1. Translate the following terms into Russian:

sophisticated techniques, acquisition, funds, market economy, account, commonplace offence, wire transfer, embezzlement, hard currency, invoice, fraud, gambling houses, payment, proceeds, money laundering, set up, dummy corporation, letter of advice, goods, transaction.

Ex. 2. Match the English and Russian equivalents:

misappropriation	прибыль
assets	товар
embezzlement	незаконное присвоение
perpetrator	активы
fraudulent	ликвидировать

profit	хищение
eliminate	преступник
commodity	уклоняться
evade	мошеннический

Ex. 3. Choose the synonyms from the box:

washing, method, stealing, crime, commodity, faked, criminal, supply, swindle,
profit(s)

theft

laundering

provide

fraud

false

perpetrator

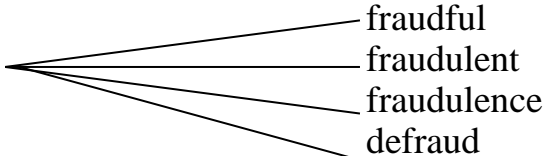
technique

goods

proceeds

offence

Ex. 4. Give the word-families of the following words:

fraud 

to launder 

to embezzle 

to restrict 

to detect 

Ex. 5. Encircle the prefixes and suffixes and translate the following words:

launderer, acquisition, successful, different, untraceable, supplier, defraud, regularly, deliberately, financial, legislation, circulation, misappropriation, illegally, equipment, independence, unlawful, proceeding.

Ex. 6. Group the following words and word-combinations into 4 logical groups:

gambling houses, goods, theft, taxation, misappropriation, services, corruption, inflation, cash, hard currency restrictions, embezzlement, currency exchange offices.

crimes	phenomena	laundering money ways	banking
.....

Ex. 7. Translate the following sentences into Russian:

1. Instances of embezzlement by individuals in positions allowing access to either private or public funds also occur.
2. Some of the most common methods used to avoid discovery or suspicion are the employment of a number of individuals who are used to deposit sums of cash which, because they are just under the cash reporting limits, do not require registration or reporting.
3. According to strict instructions, every authorized bank must present exhaustive information on all its exchange offices to the territorial departments of the National Bank.

Ex. 8. Open the brackets using the correct Voice forms:

1. The proceeds (*to use*) for operational expenses in furtherance of the criminal enterprise.
2. Dirty money instantly (*to convert and transfer*) abroad.
3. Some commercial structure (*to set up*) a group of fictitious firms.
4. The false firm (*to liquidate*) and the stolen money (*to disappear*) without a trace.
5. More sophisticated techniques (*to adopt*) by the modern money launderer.
6. Any money – whether stolen from the state or amassed through racket – may (*to put*) into circulation.

Ex. 9. Complete the sentences using the text:

1. The firm – organizer of shady transaction –.....
- in the form of cash, goods, services and equipment.
2. Most international trade payments are made ...
- sent abroad, primarily to Western countries for laundering.
3. Dirty money is legalized in Russian and eventually ...
- for washing dirty capital in the West.
4. The proceeds ultimately return to Russian ...
- is setting up two dummy corporations.
5. The casino is perhaps one of the most traditional “laundries” ...
- by electronic interbank transfers.

Ex. 10. Write out the English equivalents from the text:

переводить деньги , замести следы, конвертировать деньги,
обмен валюты,

фальшивое сообщение, фиктивные платежи, финансово-кредитная система, подставные корпорации, пустить в оборот

Ex. 11. Complete the following sentences with the words from the box:

скрывать, игральные дома, незаконное присвоение (приобретения), хищения, отмывать деньги, приобретение

1. The aim of the launderer is _____ the initial source of the individual funds because of the criminal nature of the _____.
2. The proceeds range from commonplace offences to the _____ of state assets through _____, theft and corruption.
3. Though the financial and credit system is a common area where criminals _____, it is not the only way, of course.
4. Without any doubt, domestic _____ are also used for washing dirty capital.

Ex. 12. Find the answers in the text:

1. Is money laundering a new phenomena today?
2. What is the aim of the launderer?
3. What is happening now in our country?
4. What do the proceeds range from/to?
5. Where can dirty money be legalized?
6. What is the meaning of the term “gray money”?
7. What are common methods and scenario to launder assets?
8. What is the scheme to defraud the state of strategic materials?
9. What other ways of laundering money are there?
10. What types of financial institutions do you know?

Ex. 13. Say what you know about the methods and means of money laundering using the following key words:

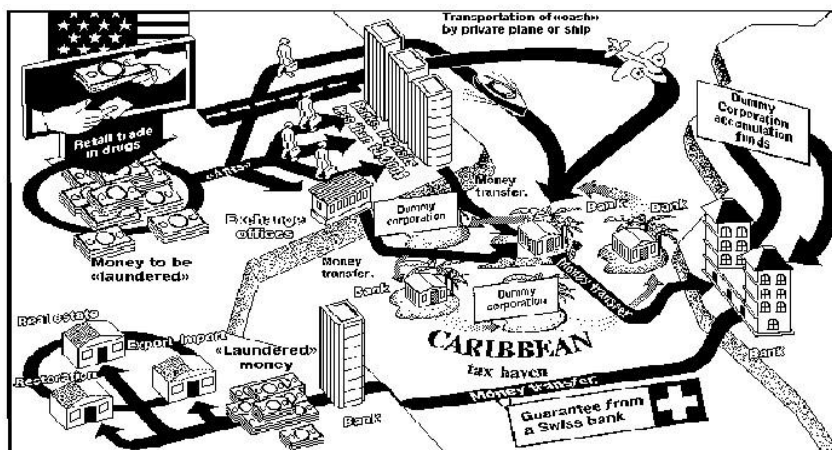
- false invoicing schemes
- wire transfer
- fraudulent purchase contract
- legitimized funds
- electronic interbank transfers
- to defraud the state of strategic materials
- undervalued invoices
- gambling houses
- currency exchange offices

Ex. 14. Translate into English:

- 1. Цель отмывания денег - скрыть первоначальный источник индивидуального капитала, приобретенного незаконным путем.*
- 2. Сейчас наблюдается массовый отток капитала для его отмывания за рубежом.*
- 3. Имеет место присвоение индивидуальных или общественных денежных средств должностными лицами, имеющими к ним доступ.*
- 4. Доходы возвращаются в страну в виде наличности, товаров, услуг и оборудования.*
- 5. Обычные методы отмывания денег - оформление фальшивых счетов, ведение двойного бухгалтерского учета, мошенничество с контрактами.*
- 6. Большинство международных платежей между банками осуществляется с помощью электронных переводов, которые достаточно сложно проследить и контролировать.*

7. *Казино, пожалуй, является одним из самых традиционных и удобных способов отмывания грязных денег в разных странах.*

Ex. 15. Read the text and review it:



HOW "DIRTY" MONEY IS LAUNDERED IN THE WEST

The sense of the operation, according to the version of the French magazine "L'Evenement du jeudi" is to turn the dirty money into bank loans. With this aim, at the first stage dirty money is transferred to various intermediate banks in small deposits (this is what the "ants" are dealing with), then they are transferred to "tax haven" as, for example, the Caribbean islands (also likely is a version in which they are illegally delivered to the "tax haven"). Then follows a series of fake transactions between various banks, registered in one or another "tax haven" with the aim of covering their tracks and making it impossible to discover the origin of the money. Then this money is transferred to a respectable bank, usually in Switzerland, under the name of a certain dummy corporation which accumulates funds. The last stage: on the instructions of its client (the latter is a false society in this chain) and on some security (for example, the blocking of accounts) the Swiss bank agrees to guarantee the loans of some other bank, say, in the USA. In turn, this bank grants these loans legally to firms set up in the USA, which in reality are controlled by criminal organizations.

SUPPLEMENTARY READING

1.CHECK FRAUD

Read and translate the additional text:

Like waves on the ocean, variations of fraudulent activity keep pounding the shores of the banking industry. Prior to the 1980s, bank fraud schemes generally involved only a few transactions perpetrated by a single individual or small group. Losses averaged less than \$100,000 to the victim institution, and law enforcement investigations were fairly routine in nature.

Following deregulation of the savings and loan industry in 1982 and the initiation of more speculative, risky ventures by those in charge of these institutions, a new wave of fraud emerged. During the late 1980s and early 1990s large-scale frauds perpetrated by institution insiders and those held in trust within the banking industry became prevalent. Law enforcement agencies used massive task force-oriented investigations to calm the surge of these frauds. As a result the banking industry as a whole has stabilized and continues to insulate itself from insider abuse.

Conversely, a flood of fraud perpetrated by outsiders, especially organized ethnic groups, has risen dramatically since 1987. Outsider fraud now accounts for more than 60 per cent of all fraud against financial institutions. The most prevalent problem in the industry by far centers on check fraud, but also involves other counterfeit negotiable instruments, such as traveller's checks, credit cards, certified bank checks, money orders, and currency.

2.THE TELEMARKETING CRIME PROBLEM

Read the text and write out 25 key words from the text. Review the text:

Telemarketing is a planned professional telephone use to advertise, market, or provide service functions to both consumers and businesses.

A major feature of telemarketing is that it eliminates geographic and physical limitations allowing consumers and businesses to access markets otherwise inaccessible.

Many legitimate businesses and organizations utilize multiple telephone solicitations and mass mailings to conduct legitimate business. However, there are numerous telemarketing firms that defraud the unsuspecting consumer through fraudulent representations and promises. The distinction between legitimate and illegal telemarketing operations is critical to an understanding of this crime problem because most forms are designed to closely resemble legitimate business transactions in order to thwart prosecutive efforts. The term telemarketing is a term that applies to a frequently used legitimate sales technique and this technique is not necessarily criminal in nature.

Telemarketers are successful by preying on the belief of most Americans that the American dream can come true. They offer a window of opportunity that seems irresistible. However, this American dream can soon turn into a nightmare. The telemarketer will sometimes continue to prey on victims of earlier frauds. The telemarketer will continue to contact these individuals over and over again. The consequences can be devastating. Individuals have been known to lose their homes, marriage, and their life savings, all in pursuit of the telemarketer's tantalizing offer.

Previously, the trend for illegal telemarketers was to change locations and names almost on a monthly basis. This was done to avoid detection and arrest. For the most part, this is no longer the case. Telemarketers now operate in a number of states calling or soliciting customers in other states. They take

advantage of the fact that most consumer complaints will be made to local law enforcement and consumer agencies which, for the most part, do not regularly and systematically share this type of information with Federal law enforcement.

The most vulnerable victims are sought, and when found, they are exploited. As a result, consumer awareness of this crime problem and the consumer's ability to recognize these schemes, prior to being victimized, are likely to be the most effective weapons in combatting telemarketing fraud.

3.PONZI AND PYRAMID SCHEMES

Give a summary of the text according to the following scheme:

<i>This text is entitled ... It deals with ... At the beginning of the text the author says that ... He focuses on ... He also gives a description of ...</i>

One of the earliest known examples of a Ponzi scheme appeared in 1920, in Boston, Massachusetts. Charles Ponzi, an Italian immigrant and financial wizard, established the Securities and Exchange Company. The corporation consisted of only Ponzi, who started his company with a few hundred dollars borrowed from two silent partners. The company's prospectors promised investors substantial returns on their investments in Ponzi's company. Within 45 days, an investor would receive his original investment plus 50 percent interest; in 90 days, he would double his original investment.

Ponzi explained to doubters that knowing how to take advantage of the varying currency exchange rates in different parts of the world was how he made his profit. He started his company upon receiving a business letter from a conspirator in Spain, who enclosed a reply coupon which, if exchanged at any U.S. Post Office, was worth 6 cents. In Spain, the cost of the coupon to a buyer was only 1 cent. Ponzi reasoned that by buying the coupon in Spain and

redeeming it in the United States, he made a 5-cent profit. Thereafter, Ponzi began operations in nine different countries, with his agents travelling back and forth between these countries and the United States to take advantage of the disparity in currency value.

A "Boston Post" newspaper reporter was convinced that Ponzi had never purchased any coupons and that he was taking money from one investor to pay off another. Further investigation by this reporter turned up information that Ponzi, under his real name Charles Bianchi, had been sentenced to prison in Canada for forgery several years earlier.

By the end of 1920, Ponzi's world collapsed and he was subsequently convicted in Massachusetts. Of the \$15 million that Ponzi had taken in, there was no accounting for \$8 million. Such schemes became known as Ponzi schemes and are a "Rob Peter to Pay Paul" concept. Investors believe they are investing in something for an unrealistic rate of return.

Pyramid schemes are really just "a transfer of wealth." At the heart of each pyramid scheme is the representation, expressed or implied, that a new participant can recoup his original investment by simply finding and inducing two or more prospects to make the same investment. Promoters fail to tell prospective participants that this is mathematically impossible for everyone to win; an infinite number of investors is needed to pay out the promised profits.

4. WHITE-COLLAR CRIMES

Vocabulary

to exceed	превышать
loss	потеря
shoplifting	магазинная кража
legitimate	законный
to affect	наносить ущерб

disclosure

раскрытие

Exercise 1. Read the text, drawing attention at the following words:

White-collar crimes, business community, employee theft, alarming rate, the cost of crime, a cost of doing business, business-related crimes, a legitimate cost, badly affect, legal scholars, manipulation of computers.

Criminal law includes many crimes that may be committed by a business enterprise as well as those that may be committed by individuals. Some business crimes, such as violating antitrust laws and laws on insider trading of securities, are often referred to as white-collar crimes. The amount of white-collar crime greatly concerns the business community. Losses from embezzlement and employee theft, including theft through manipulation of computers, not only exceed losses from burglary and larceny but also are growing at an alarming rate.

There is evidence that losses from shoplifting by employees exceed losses from shoplifting by customers. The cost of crime is a cost of doing business, which results in higher prices for consumers. The total cost of business-related crime amounts to billions of dollars annually.

One reason for the increase in white-collar crime is that historically the risk of being caught and sent to prison has been slight. For example, bribery of local officials frequently was considered a legitimate cost of doing business. In addition, employers are often hesitant to prosecute employees for crimes such as embezzlement because disclosure would badly affect the image of the business.

Legal scholars are suggesting new approaches to the solution of this problem: to impose stiff penalties for white-collar crime, to improve the internal

controls of businesses, to punish corporate officials for the crimes of their corporations.

-

Exercise 2. Find the sentences with the verb “to be”, determine the tense and voice of the predicate, translate the sentences.

-

Exercise 3. Put the letters into the right order to make a word.

tthfe, csot, molypeee, iunsesbs, ehiwt-rclola, zmelembenzte, uyrblarg, lsgopithinf, crstomue.

5. WHAT IS A CYBERCRIME?

Vocabulary

fastest-growing	быстро растущий
computer hacking	хакерство
stalking/ espionage	шпионаж
racial hatred	расовая неприязнь
extortion	вымогательство
bogus companies	фиктивная компания, фирма-однодневка
to trawl	«тролить»,
rumour	слухи, сплетни

Cybercrime is one of the fastest-growing criminal activities on the planet. Cybercrime is defined as the use of any computer network for crime and the *high-tech criminals* of the digital age have not been slow to spot the opportunities.

Cybercrime covers a huge range of illegal activity including financial scams, *computer hacking*, downloading pornographic images from the Internet,

virus attacks, stalking by e-mail and creating websites that promote racial hatred.

The term hacking was originally used to describe the activities of computer enthusiasts who pit their skills against the IT systems of governments and big corporations.

Some hackers have broken into the computer systems of banks and other businesses, with the intention of stealing money - or information like credit card numbers.

Scams by cyber-criminals include setting up *bogus companies* on the Net. Unsuspecting buyers are offered products at tempting prices, and then supply their credit card details - only to find that the site suddenly disappears. No phone number, no address and no redress.

Another 21st century crime is identity theft. Criminals can trawl the web or other public databases for information about someone's date of birth, social security number and address and then use that to apply for credit cards and run up huge bills.

Cyberstalking. The goal of a cyberstalker is control. Some examples of computer harassment are:

- harassment;
- Threatening e-mail;
- Hostile postings about someone;
- Spreading vicious rumours about someone;
- abusive messages.

Malicious codes like worms, viruses and Trojan horses cause damage on a greater scale. The damage they cause is worth millions to companies as well as government agencies.

Industrial espionage. This is where corporations spy on other companies and with network systems.

With so many cybercrimes on the rise the need for a cyberlaw is obvious, but the difficulties are baffling. The internet is a global system. We can now be attacked by criminals who do not need to come to this territory. Lots of policing arrangements have their roots in the fact that victim and offender are geographically co-located. An investigation that begins in one country may quickly lead elsewhere, but without the co-operation of other nations, it may be impossible to track down the perpetrators and secure convictions.

Exercise 1. Put the sentences into a logical order to make a text. Read the full text and check up your order.

1. So we need cyberlaw to prevent cybercrime.
2. Cybercrime includes financial scams, computer hacking, virus attacks and so on.
3. The 21st century crime is identity theft.
4. The internet is a global system.
5. It is difficult to prevent cybercrime and arrest a cybercriminal.
6. Cybercrime is the use of any computer network for committing a crime.

Exercise 2. Read the text and discuss advantages and disadvantages of computers.

Exercise 3. Explain the following terms.

- trawl the web;
- hostile postings;
- vicious rumours;
- the high-tech criminals;
- computer hacking;

- bogus companies;
- Cyberstalking;
- Malicious codes;
- Industrial espionage.

Exercise 4. Read the sentences from the text. Decide whether each sentence is true, false or not stated in the given text.

1. Cybercrime is the use of any computer network for crime.
2. Some hackers have broken into the computer systems of banks with the intention of stealing money or information.
3. The goal of a cyberstalker is control.
4. Cybercriminals always attack at our territory.

Exercise 5. Answer the questions.

1. What is Cybercrime?
2. What kinds of Cybercrime do you know?
3. Do you or your friends have ever been the victims of Cybercriminals?
4. What type of Cybercrimes do you consider the most dangerous?
5. How to protect yourself from Cybercriminals?
6. What measures can the Government of law enforcement agencies use to protect the country and citizens from Cybercrimes?

Exercise 5. Translate the sentences into Russian.

1. Cybercrime is defined as the use of any computer network for crime and the high-tech criminals of the digital age have not been slow to spot the opportunities.
2. Cybercrime covers a huge range of illegal activity including financial scams, computer hacking, downloading pornographic images from the internet,

virus attacks, stalking by e-mail and creating websites that promote racial hatred.

3. Criminals can trawl the web or other public databases for information about someone's date of birth, social security number and address and then use that to apply for credit cards and run up huge bills.

4. With so many cybercrimes on the rise the need for a cyberlaw is obvious, but the difficulties are baffling.

Exercise 6. Give the written translation of the text and make a short plan of the text.

6. FAMOUS FINANCIAL FRAUDSTERS

Vocabulary

high-level fraud	высокопрофессиональная афера
fraudster	мошенник, аферист
to be involved	быть вовлеченным
signatory	подписавшаяся сторона
dodgy	изворотливый

In recent years a number of high-level fraud cases have made the headlines and continue to do so. Here are three of the biggest fraud cases from the 20th century, both from the UK and overseas:

Frank Abagnale remains one of America's most successful fraudsters ever, cashing \$2.5 million over a five-year period in the 1960s. Eventually, he was caught and imprisoned in France, only to be released five years later as an unpaid adviser to the FBI. Abagnale still lecturing to the bureau's Academy students more than 30 years, thought he does not get paid for his work with the

FBI. As well as a series of books about his own experiences of fraud, Abagnale was the subject of the Leonardo DiCaprio film *Catch Me If You Can*.

Robert Maxwell was a familiar face in the British media. His media organization, Mirror Group Newspapers, hit the financial rocks. The Department of Trade and Industry (DTI) found that Maxwell was heavily involved not just in the management of the group of companies, but in controlling the pension funds of his employees. He was also the only authorised signatory for transferring unlimited amounts of cash between the firms' bank accounts. According to the DTI report, Maxwell routinely used the pensions of his employees to provide cash for investments to disguise the shortfall. In 1986 £34 million in cash was found at his place.

Nick Leeson's official website now carries the full story of how he brought down Barings Bank in 1995 as part of one of the highest-profile fraud cases in British history. Hidden among the financial institution's accounts was error account number 88888, set up to hide a £20,000 debt from an inexperienced employee's poor investment decisions.

In all, \$1.3 billion was lost by Leeson's dodgy dealing.

Exercise 1. Find the English equivalents.

Громкое дело о мошенничестве, самый успешный мошенник, посадить в тюрьму, контролировать пенсионный капитал, единственный человек, имеющий право подписи, переводить неограниченные суммы, счета финансовых учреждений, несуществующий счет, долг.

Exercise 2. Answer the questions.

1. Who is Frank Abagnale? What is he famous for? 2. Who used the pensions of his employees to provide cash for investments to disguise the shortfall? 3. Nick Leeson or Robert Maxwell used an error account? 4. Who is the most successful fraudster?

Exercise 3. Translate the sentences into Russian.

1. In recent years a number of high-level fraud cases have made the headlines and continue to do so. 2. Frank Abagnale remains one of America's most successful fraudsters ever, cashing \$2.5 million over a five-year period in the 1960s. 3. Frank Abagnale also designed the Integrated Payment System cheque now used in place of the old-style cashier cheques. 4. The Department of Trade and Industry found that Maxwell was heavily involved not just in the management of the group of companies, but in controlling the pension funds of his employees. 5. According to the DTI report, Maxwell routinely used the pensions of his employees to provide cash for investments to disguise the shortfall. 6. Hidden among the financial institution's accounts was error account number 88888, set up to hide a £20,000 debt from an inexperienced employee's poor investment decisions.

Exercise 4. Find the correct translation to the English organizations.

The Economic Crimes Bureau;

The Bureau of Fire Investigations of the New York City Fire Department;

The Bureau of Alcohol, Tobacco and Firearms.

Exercise 5. Match the Russian and English equivalents.

- | | | | |
|----|-------------------------------|----------|-----------------------------------------------|
| 1. | to be responsible for | A | мошенничество в сфере страхования |
| 2. | investigation and prosecution | B | поджог |
| 3. | arson | C | укрывать, скрывать |
| 4. | to obtain criminal charge | D | важность |
| 5. | magnitude, significance | E | мошенничество в сфере социального обеспечения |

6.	white-collar case	F	мошенничество с использованием мобильной связи
7.	cellular phone fraud	G	дело о растрате, хищении
8.	video piracy	H	быть ответственным за
9.	insurance fraud	I	бдительность
10.	vigilant	J	дело, связанное с защитой окружающей среды
11.	welfare fraud case	K	добиться обвинения в уголовном деле
12.	embezzlement case	L	нелегальное растрата медицинских препаратов
13.	to conceal	M	раскрытие и обвинение
14.	environmental case	N	секретность видеозаписи
15.	illegal disposal of medical waste	O	случаи преступлений, совершенных белыми воротничками

Exercise 6. Make your own short story using as many given words as possible.

Russia, theft, world, financial scam, criminal, identity theft, computer crime, money, to commit, computer hacking.

7. FRAUD AND ITS TYPES

There are many different types of bank fraud. Some of the most common types of fraud tend to be check fraud, debit and credit card fraud, safe deposit box fraud, and **ACH fraud**, but there are many additional types of bank fraud both within and beyond these basic categories. Here's a closer look at some of the more unusual types of bank fraud faced.

Accounting Fraud

Accounting fraud primarily affects business lending. Businesses who commit accounting fraud “cook the books” so they look more profitable on paper than they really are. Based on these fraudulent statements, banks grant loans to these businesses, but ultimately, because the businesses are insolvent, they can’t repay the loans. Then, the banks get left with a loss. The classic example is the Enron scandal.

Loan Fraud

Accounting fraud can lead to loan fraud, but this type of fraud isn’t just limited to businesses presenting fraudulent information on their loan applications. When individuals present false information in order to obtain a loan, that is also loan fraud. Similarly, if a thief steals someone’s identity and applies for a loan in their name, that is another type of loan fraud. Additionally, if someone has a line of credit and a scam artist draws funds from that line, that also falls into this category.

Wire Transfer Fraud

Wire fraud includes all cases of fraud involving wire transfers or the internet. In some cases, the scammers steal the username and password of a banking customer, and they wire money to themselves. For instance, when an attacker stole the sign-in details from a company in Missouri, the attacker was able to steal **\$440,000 in wire transfers**

Often, however, with this type of fraud, the scam artist convinces the victim to wire money to them. For instance, in the all-too-popular secret shopper scam, the scam artist convinces someone that they’ve been hired to be a secret shopper for a wire transfer company or a bank. The scam artist directs the victim to wire some funds through that institution. The victim believes that if they do this, they will be compensated for the funds they sent and for their work as a

“secret shopper”. However, after they wire the funds, the other party disappears, and the victim never gets their money back.

Phishing Fraud

Phishing is when a scam artist uses email, text, phone calls, or other methods to try to obtain a victim’s banking details. This type of fraud often overlaps with other types of fraud. For instance, fraudsters often use phishing emails to get bank account details from their victims so they can commit ACH or wire transfer fraud.

Rogue Traders

If you run an investment bank, you likely have traders on staff, and in this situation, you need to ensure that you protect yourself from rogue traders. These are traders who engage in unauthorized trades and manipulate the system to make it look as if their trading activities are generating more money for the bank than they really are.

Demand Draft Fraud

Like rogue trading, demand draft fraud happens internally. One of the bankers simply generates a demand draft payable at another branch or even at another bank. Then, they leverage what they know about the system to avoid detection, they cash the demand draft, and they keep the funds.

Bill Discounting Fraud

Although this type of bank fraud is relatively rare, you should still understand the risk. Generally, with **bill discounting fraud**, the fraudster opens a business account at the bank. Then, the “business owner” convinces the bank to start collecting bills from the business’s clients. The so-called clients are part of the scam, so they always pay the bills. After a while, the financial institution gets lulled into a false sense of security about this customer. Eventually, the customer asks the bank to credit the bills in advance. When the bank does that, the fraudster takes all the money and runs, and the bank never gets those funds back.

ATM Fraud

ATM fraud includes everything from reprogramming the machine to installing a skimmer to steal card details. However, it can also include making fraudulent deposits by depositing empty envelopes — an envelope-free ATM is usually the easiest way to avoid that.

The vocabulary of fraud, business crime, and scams

Through several exercises we look first at the vocabulary of business crime, also known as white-collar or financial crime, and then at the world of scams.

Business crime collocations

Exercise 1 - Match the beginnings and endings

1. creative	<input type="text"/>	a <u>trick</u>
2. insider	<input type="text"/>	b <u>and corruption</u>
3. market	<input type="text"/>	c <u>theft</u>
4. money	<input type="text"/>	d <u>trading</u>
5. ponzi	<input type="text"/>	e <u>peddling</u>
6. identity	<input type="text"/>	f <u>scheme</u>
7. bribery	<input type="text"/>	g <u>laundering</u>
8. influence	<input type="text"/>	h <u>fund</u>
9. confidence	<input type="text"/>	i <u>accounting</u>
10. slush	<input type="text"/>	j <u>rigging</u>

Exercise 2 - Enter the expressions from Exercise 1 to match their definitions

- Illegally buying and selling a company's shares based on privileged non-public information, for example professional information.
- Often used to mean a reserve of money kept in a special and

possibly secret account for making illegal payments to others, eg government officials

3. - When your personal information is stolen and used without your knowledge to commit fraud or other crimes.
4. - The illegal practice of using your political influence to obtain favours or preferential treatment for another, usually in return for payment.
5. - When competing companies act together and agree prices etc, to their own advantage but against the spirit of competition.
6. - A fraudulent operation that pays returns to its investors from their own money or the money paid by subsequent investors, rather than from profit earned by the individual or organization running the operation
7. - Illegally giving money or gifts to somebody, often a government official, so that they will act in your favour.
8. - An attempt to get money illegally from somebody by gaining their trust and making them think you are genuinely what you say you are.
9. - Manipulating financial figures within the letter of the law, but not within the spirit of the law. - Also known as '*cooking the books*'
10. - Hiding the source of illegally-gained money by, eg, investing it in legitimate businesses.

Verbs

Exercise 3 - Match the verbs with their definitions

- | | | |
|----------|--|-------------------------------------------------------------------------------------------------------------------|
| 1. bribe | | a <u>to make an illegal copy of something, especially a document or something in writing or a painting</u> |
|----------|--|-------------------------------------------------------------------------------------------------------------------|

2. embezzle 3. forge 4. defraud 5. fake 6. counterfeit 7. swindle **b** to get money illegally from a person or an organization by tricking them (more formal)**c** to make a nearly exact copy of something valuable, so that people will think they are getting the real thing.**d** to make something false appear to be genuine, or a false situation appear to be real.**e** to cheat somebody so as to to get money or something valuable from them (more informal)**f** to steal money from your employer or money that you are responsible for**g** to give somebody money or something valuable in order to persuade them to help you, especially by doing something dishonest

Word formation

Exercise 4 - Complete the table

	verb	noun (thing)	the person who does it	adjective
1.	bribe	<input type="text"/>		
2.	embezzle	<input type="text"/>	<input type="text"/>	
3.	forge	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	defraud	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	fake	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.	counterfeit	<input type="text"/>	<input type="text"/>	<input type="text"/>
7.	swindle	<input type="text"/>	<input type="text"/>	

Some explanations

Bribery and corruption - These two words are often used together - "bribery and corruption are **rife** in this country"

- *corruption* - dishonest or illegal behaviour, especially involving people in authority
- *bribery* - abstract noun for the activity of giving bribes
- *bribe* (n) - an amount of money or a gift given on a specific occasion to buy favour
- *bribe* (v) - to give an amount of money or a gift to buy favour

Fake, forgery and counterfeit - These words have very similar meanings

- *fake* - used to describe something or a situation which is not genuine or real
 - *She was wearing a fake fur coat*
 - *He faked his own death*
 - *He knew that at £25 it was obviously a fake Rollex*
 - *Do you think he's really ill, or just faking*
- *forg* - relates especially to the copying of things which are printed or in writing - documents, passports, signatures etc.
- *counterfeit* - used especially for money and branded goods

Confidence trick - it's a con! - In informal English we often use the word *con*.

Notice the different ways it can be used as a verb:

- To con somebody out of something
He conned her out of her life's savings.
- To con somebody into doing something
She conned me into buying her old car.
- To con your way into something
He conned his way into the job.

It can also be used as a noun and as an adjective

- *It was a con / a con trick.*

- *He's a con man / con artis / con merchant*

Whistleblower, to blow the whistle

A whistleblower is somebody who tells people in authority or the public that the company or organisation they work for is doing something immoral, dishonest or illegal.

In the most famous cases, the whistleblowers make their information public via the media or the Internet. But in the vast majority of cases, whistleblowers tell their superiors within their organisation and the matter is dealt with internally. While in the past whistleblowers have often been badly treated by their employers, organisations are increasingly seeing their value, and many have set up internal whistle-blowing procedures.

Some odds and ends

Exercise 5 - Use the words in the box to complete these expressions related to tax

avoidance · corporation · dodge · evasion · exile · haven · income · poll

1. Companies in the UK pay tax.
2. Most individuals pay tax.
3. A trick for not paying tax, legally or illegally, is a tax .
4. Legally paying as little tax as possible is called tax .
5. A tax is paid at the same rate by everybody.
6. Illegally not paying tax due is known as tax .
7. Companies are often registered in a tax , where taxes are low.
8. Somebody who lives abroad so as to pay less tax is a tax .

Exercise 6 - Enter words meaning false, not real by adding the missing vowels

1. (f _ k _)
2. (b _ g _ s)

3. (sh _ m)
4. (ph _ n _)
5. (sp _ r _ _ _ s)
6. (ps _ _ d _)

Exercise 7 - Fill the gaps using the words in the box

rat · cover-up · dodgy · fiddle · jiggery-pokery · sharp · crooked · books

1. Activity that is possibly dishonest but not necessarily illegal is sometimes called practice.
2. If you the accounts or your taxes, you dishonestly change the details or figures.
3. Changing the accounts for illegal advantage is also known as cooking the .
4. Illegal activity is also known as behaviour.
5. The word is used for some unspecified dishonest behaviour.
6. A is when an organisation tries to hide illegal activity.
7. If something is or fishy, you suspect it is illegal or risky.
8. Another way of saying something is suspicious is to say that you smell a .

Scams

So far we have been looking mainly at corporate crime, the sort we read about in the newspapers but which is unlikely to have a direct effect on us.

But now we move to an area which affects us all. Most of us, at one time or another, will have had an email offering us huge amounts of money in exchange for some sort of upfront or advance payment. Or playing on our emotions to try and get us to help somebody in apparently tragic circumstances.

Exercise 8 - Fill the gaps using the words in the box

cowboy · cures · dating · donations · draw · pyramid · racket · ripped · sum
s · vulnerable

1. A scam or is a plan for fraudulently getting money from people.
2. A outfit is a company that overcharges for work that is not up to normal professional standards, or one that "takes the money and runs".
3. If you get off, you are cheated or made to pay too much for something.
4. In psychic or clairvoyant scams, the victims are often because they have recently lost a loved one.
5. Lottery and prize scams tell you that you have won a prize – but first you must pay an "administration fee".
6. In the so-called Nigerian scam you are often offered huge to help somebody get money out of Africa or set up business in your country.
7. In online scams the person you have struck up a relationship with might ask you for money to help them come to your country.
8. Health scams include so-called miracle and slimming products.
9. A particularly nasty scam involves asking for to fake disaster relief charities.
10. A scheme is a bit like a chain letter: you send a small amount of money to somebody, and find a number of other people to join who send money to you.

Expressions and idioms connected with being tricked or fooled

Exercise 9 - Fill the gaps using the words in the box

reel · lure · luring · phishing · prey · bait · sinker · swallow

Quite a few words to do with scams come from fishing and hunting. The fraudsters entice people with (1) - (uncountable) the food that is used to attract fish or animals so that they can be caught. This is also known as a (2) (countable), and this word can also be used as a verb, meaning to attract people to a scam.

The word (3) - the animals etc, hunted by other animals - can be used to mean potential victim(s) or used in a phrasal verb with the preposition *on*.

Somebody can fall for or (4) something "*hook, line and* " (5), just as a greedy fish might try to eat the hook, some of the fishing line, and the weight that is attached to it. And then the fraudster will (6) in his victim, just as a fisherman winds in the fish on his line.

And finally we have the internet scam of (7), where fraudsters try and get your bank details by (8) you to a site which looks like your bank's.

Exercise 10 - Complete the story with words from the box

charlatan · duped · fell · gullible · had · led · line · minute · pull · sucker · taken · candy · talk · took · yesterday

She had always considered herself impossible to fool. If anyone tried to (1) a fast one on her, she'd tell them, "I wasn't born (2), you know.", and add, "Do you think I'm a complete (3) ?". And she'd think to herself, "Some people are so (4) they'll believe anything they're told. But not me."

Then along came Peter, an investment banker, or at least that's what he had (5) her to believe. She was totally (6) in by his smooth

talking and easy charm, and let him (7) her into investing some money in one of his funds. He (8) her into thinking the fund was doing really well, and she (9) for his story, hook, (10) and sinker. She ended up putting all her savings into it.

Peter turned out to be a complete (11), and (12) her for all she'd got. "I was well and truly (13)", she said later. "So it's true what they say about fools. There's one born every (14), and I was one of them.", adding, "It must have been like taking (15) from a baby."

Phrasal verbs, prepositions etc,

See if you can spot any patterns in the following exercise

Exercise 11 - Fill the gaps using the words in the box

for · from · in · into · of · off · out · up

1. He embezzled thousands his employers.
2. She talked him lending her his car.
3. He conned her of all her money.
4. He was duped investing in a non-existent holiday venture.
5. A lot of companies go to great lengths to get of paying tax.
6. They lured him giving them his bank account details.
7. I told the boss I was ill and I think he fell it.
8. She was taken by his charm.
9. They defrauded their 'customers' out millions of pounds.
10. The fraudsters took their victims everything they'd got.
11. He was totally ripped when he bought that car.

12. She was just leading him the garden path. She had no intention of marrying him.

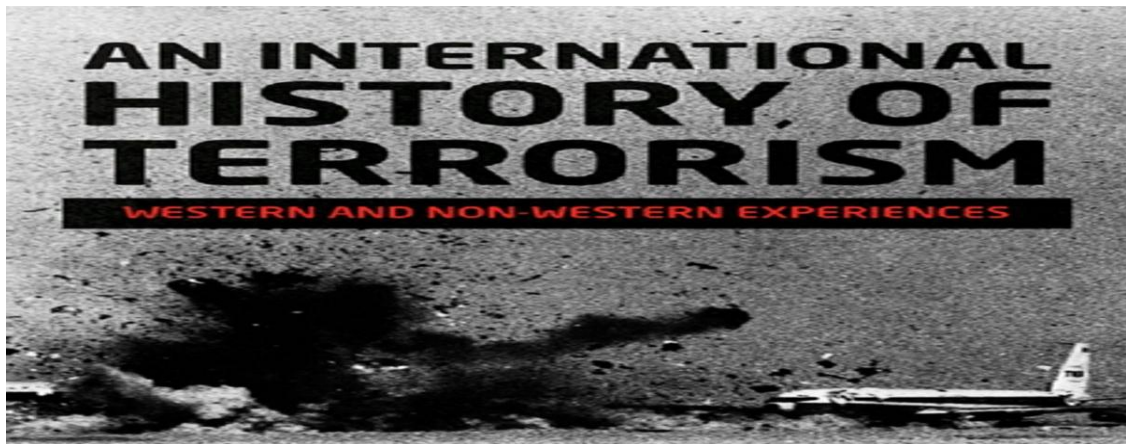
TEST YOURSELF

1. Name the types of financial crimes.
 - a. fraud, embezzlement, forgery
 - b. financial scam, tax evasion, rape
 - c. money laundering, bribery, murder
2. What is identity theft?
 - a. theft of personal information
 - b. theft of credit cards
 - c. theft of ideas
3. What is Cybercrime?
 - a. the use of any computer network for crime.
 - b. the use of video and audio-means for a crime.
 - c. the use of robots for a crime.
4. What of the following crimes are not Cybercrimes?
 - a. trawl the web, hostile postings, burglary
 - b. vicious rumours, computer hacking, abusive messages.
 - c. extortion, stalking and harassment
5. In what sphere are the white-collar crimes widespread?
 - a. economy b. criminal law c. administrative law

UNIT III

TERRORISM: HISTORY, DEFINITION, CLASSIFICATION.

Part 1. A BRIEF HISTORY OF TERRORISM



Terrorism is not a 21st century phenomenon and has its roots in early resistance and political movements. The Sicarii were an early Jewish terrorist organisation founded in the first century AD with the goal of overthrowing the Romans in the Middle East. Judas of Galilee, leader of the Zealots and a key influence on the Sicarii, believed that the Jews should be ruled by God alone and that armed resistance was necessary.

Unlike the Zealots, the Sicarii targeted other Jews they believed to be collaborators or traitors to the cause. The tactics employed by the Sicarii were detailed by the historian Josephus around 50AD: "they would mingle with the crowd, carrying short daggers concealed under their clothing, with which they stabbed their enemies. Then when they fell, the murderers would join in the cries of indignation and, through this plausible behavior, avoided discovery."¹

There are many other key examples of terrorism throughout history before the modern terrorism of the 20th century. Guy Fawkes' failed attempt at reinstating a Catholic monarch is an example of an early terrorist plot motivated by religion. Meanwhile, The Reign of Terror during the French Revolution is an example of state terrorism.

The French Revolution provided the first uses of the words "Terrorist" and "Terrorism". Use of the word "terrorism" began in 1795 in reference to the

Reign of Terror initiated by the Revolutionary government. The agents of the Committee of Public Safety and the National Convention that enforced the policies of "The Terror" were referred to as "Terrorists". The French Revolution provided an example to future states in oppressing their populations. It also inspired a reaction by royalists and other opponents of the Revolution who employed terrorist tactics such as assassination and intimidation in resistance to the Revolutionary agents.



I. Study the vocabulary.

Translate the words. Make up the sentences of your own.



1. запугивать/терроризировать
 - страх/ужас
 - вызывать ужас
 - терроризм
 - прибегнуть к террору
 - осуществлять террористическую деятельность
 - террорист
 - потакать террористам
 - запугивать/наводить ужас
 - ужасный
 - устрашающий
2. угроза

- представлять угрозу
- предотвратить угрозу
- угрожать
- 3. to violate/ to break/ to breach
 - нарушение
 - нарушитель
 - насилие
 - отказаться от насилия
 - развязать войну
 - насильственный
- 4. to assassinate
 - убийца
 - убийство
- 5. свидетельствовать/давать показания
 - свидетель
- 6. to explode
 - взрыв
 - взрывной
- 7. to magnify/ to exaggerate
 - увеличение/ преувеличение
 - величина/магнитуда
- 8. to expose to violence
 - exposure to a risk
- 9. to adhere to.../ to advocate a view/ to stick to...
 - adherence/ commitment
 - adherent
 - an adherent
- 10. получить доступ к чему-либо
 - доступ к чему-либо

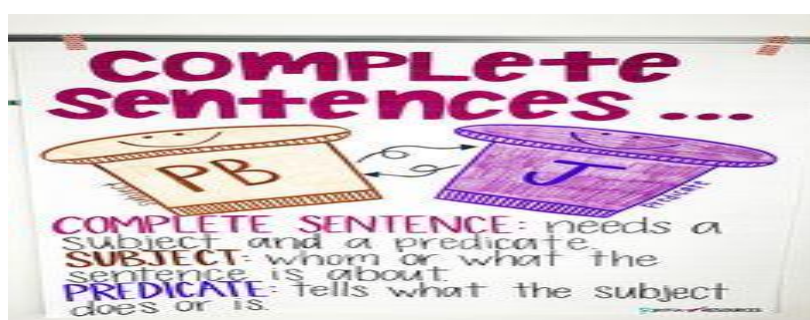
- доступный



II. Give the translation of the following sentences. Pay attention to units from the Word Study

1. A single nuclear bomb exploding in the atmosphere over the United States could lead to a nationwide power blackout.
2. Any act of violence *exposes* viewers to the terrorists' demands, grievances, or political goals.
3. Electrically detonated *explosives* gave terrorists a new mobility and lethality.
4. Legitimizing Arafat's *terrorist organization* and persuading them to *abandon terror* quickly proved wrong.
5. *Magnification* of events often takes place in popular press.
6. No one who observed how the world responded to the *globalization of terrorism* between 1968 and 2001 should have been surprised by September 11.
7. Terrorism's public impact is greatly *magnified* by the media.
8. The hijacking of an Italian cruise ship was followed by European policy of *appeasing terrorists*. The first recorded use of "*terrorism*" and "*terrorist*" was in 1795.
9. The reporters took up their own investigative reporting *to expose the assassination*.

10. The states may *use the threat of violence* against civilians to *intimidate adversaries*.
11. They have a political creed of *violence*.
12. This group of young people was distinguished by *adherence* to humanitarian ideals.
13. Those *adherent* to communist ideas were pursued and prosecuted.
14. Two successive *explosions* occurred in the area for the last week.



III. Complete the sentences with suitable words

1.1..... to the democratic ideas organized a meeting against the authorities.
2. A number of riots2... in Liverpool last month.
3. According to the UN General Assembly the use of nuclear weapons ...3..... the UN Charter.
4. Any problem can be4..... if it is covered by mass media.
5. Extremists'5..... acts include kidnappings, assassinations, hijackings, bombings and taking hostages.
6. No one expected him6.....so violently to criticism.
7. The7..... of the measures taken is to be assessed later.
8. The arrested young people were accused of8..... to a nationalistic group.
9. The European Court of Justice hears all cases of9..... human rights.

10. Three armed Palestinian10..... hijacked an Israeli passenger plane; it was the first11.....act which12..... a nation into changing its policy.



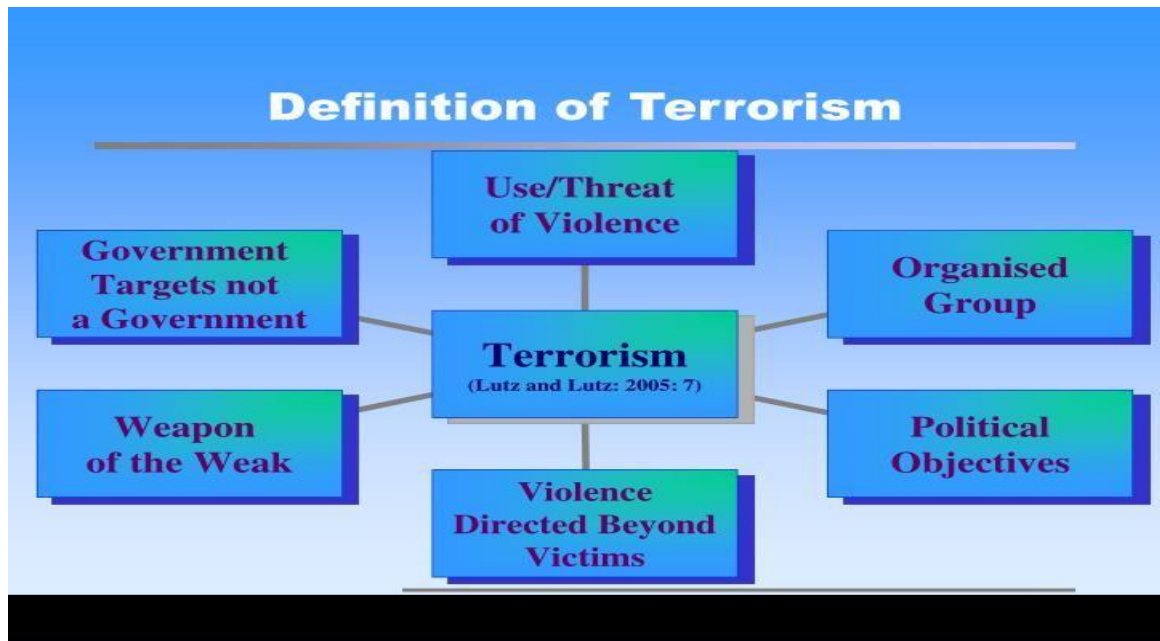
History of Terrorism

Make up the summary of the text using the words and phrases from the Word Study section.

- Term “**terrorism**” coined during French Revolution’s *Reign of Terror* (1793 – 1794)
- Birth of Government-sponsored Terrorism
- State terrorism goal to eliminate opposition & consolidate power

ONE MAN'S TERRORIST IS ANOTHER MAN'S FREEDOM FIGHTER”
David Brownlow

PART 2. DEFINITION OF TERRORISM



I. Work in groups.

Comment on the following definitions of terrorism.
Which one if any can be considered comprehensive?
Which one describes the modern world's phenomenon in the most appropriate way? Try to give your own definition of the notion.



Terrorism

Terrorism is different from regular crime because of its strong political properties
The definition of terrorism can vary from people to people due to the differences in standpoint
One person's terrorist can be another's freedom fighter

Definitions of Terrorism

- "Terrorism is the unlawful use of force or violence against person or Property to intimidate or coerce o government, the civilian population, or any segment thereof, in furtherance of political or social objectives."

- F.B.I Definition

- "calculated use of unlawful violence or threat of unlawful violence to inculcate fear. It is intended to coerce or intimidate governments or societies ... [to attain] political, religious, or ideological goals."

- U.S. Army Manual

- "Terrorism is the use or threatened use of force designed to bring about political change."

- Brian Jenkins

- "Terrorism constitutes the illegitimate use of force to achieve a political objective when innocent people are targeted."

- Walter Laqueur

Pronunciation



Watch the pronunciation of the following words and phrases from the text

- Indiscriminate violence
- tointimidateadversaries
- SriLanka
- legitimate
- tocondemn
- covertwar
- a suicidebomber
- rebelguerillas
- grenade-thrower
- SouthLebanon

- notorious
- a besieged town
- slaughter
- righteousness



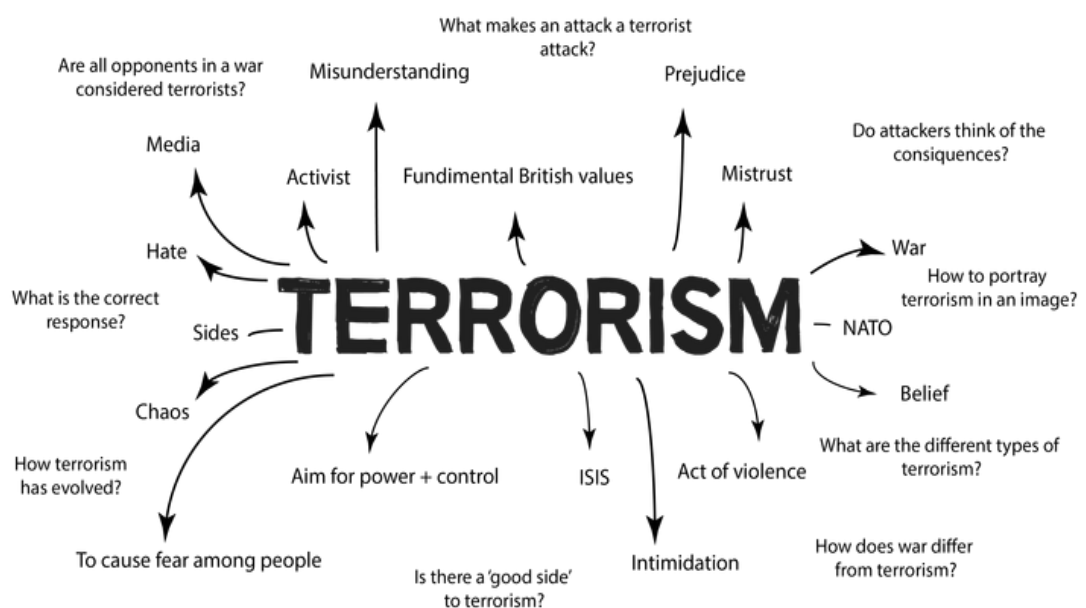
Reading

Reading the following statements, pay attention to the definitions and comment them on.

Terrorism Definition

- Terrorism is defined as:- *"the use or threat of action designed to influence any Government or the general public, for the purpose of advancing a political, religious, racial or ideological cause."*

(Terrorism Act 2000)



Terrorism

- Rejects the notion that only states can legitimately use violence.
- Is the use of violence to achieve political objectives
- Different from other forms of violence because it's never aimed just at the people it harms
- Designed to have far-reaching psychological effects



It's hard to define terrorism. One man's terrorist is another man's freedom fighter. People tend to forget "terrorists" are fighting for a cause.

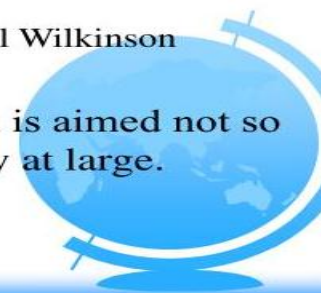
- Terrorism is the pursuit, acquisition, and use of power
- It's about violence to instill fear or a purpose
- Terrorists acts are calculated.
- It targets military, government representatives as well as civilians.

Definition of Terrorism

- "Terrorism is arbitrary and unpredictable violence perpetrated on unsuspecting targets"

Paul Wilkinson

- "Terrorism is staged violence which is aimed not so much at its victims, but at the society at large."





Terrorism is a psychological warfare. Terrorists try to manipulate us and change our behavior by creating fear, uncertainty, and division in society.

(Patrick J. Kennedy)

Characteristics of terrorism and a terrorist

Terrorism

- An asymmetric form of conflict-confers coercive power with many of the advantages of military force at a fraction of the cost.
- Often secretive-they often offer opponents no clear organization to defend against .
- Has often been an effective tactic for the weaker side in a conflict.

Terrorist.

- Feel angry, alienated or disenfranchised.
- Believe that their current political involvement does not give them the power to effect real change.
- Identify with perceived victims of the social injustice they are fighting.
- Feel the need to take action rather than just talking about the problem.
- Have friends or family sympathetic to the cause.
- Believe that engaging in violence against the state is not immoral.

Terrorism will strike back against the West and other countries that "supported" attacks in Syria and elsewhere in the Middle East

-President Bashar Al-Assad

June 19, 2014



WHAT IS TERRORISM?

PICTURE BASED DISCUSSION

RONALD REAGAN MEETS WITH THE TALIBAN



"THESE GENTLEMEN ARE THE MORAL EQUIVALENTS OF AMERICA'S FOUNDING FATHERS." – RONALD REAGAN, 1985

terrorism

/ˈtɛrəˌrɪzəm/ noun
The use of violence and threats to intimidate or coerce, especially for political purposes.

What government does:

Uses force and intimidation to coerce people to comply with their demands.

Definition of Terrorism:

The use of violence and intimidation in the pursuit of political aims.

'I was called a
TERRORIST
yesterday... Today, I
am admired by the
very people who
said I was one.'
NELSON MANDELA

Freedom Fighter OR TERRORIST!

Definitions of Terrorism

- Our definition of terrorism will depend on how we construe the groups involved and what behaviors we consider to constitute a terrorist act.
- Thus, one's terrorist, fanatic, or militant radical is another's martyr, revolutionary, or freedom fighter.
- Depending on your own views, figures such as British Colonel T.E. Lawrence "of Arabia" could either be a liberator or a terrorist.
- Lawrence organized the 1916-1918 insurgency by Arab irregulars against the empire of the Ottoman Turks.

'To jaw-jaw is always better than to war-war.'
WINSTON CHURCHILL



TERRORISM
HAS NO
RELIGION.

FIRST: Look at the graphics, quotes and definitions and comment on each of them. What points are they making?

- Is it ever right to use violence to achieve a political goal?
- Was it right for the Allies to fight against Hitler in World War 2?
- What can be done to combat terrorism?
- Was it right for Nelson Mandela to take up arms against apartheid?
- Some politicians blame international foreign policy for causing terrorism. Are they right?
- Does the aim/goal make any difference, or is violence always wrong?
- Is so-called Isis (or Daesh) a religious group, or are their actions not linked to religion? Do they target any specific groups, or do they kill indiscriminately?
- What is YOUR definition of a terrorist?



MALALA YOUSAFZAI says that education is the best answer to terrorism. 'The pen, not the sword.'

Many terrorists in the West are young men, some of whom have been linked to long term drug abuse. They have little prospect of a good job and a place in society. Therefore, they are easy prey for older, evil men to radicalise.

What is your opinion about the above comments?

**Whoever kills
an innocent
life it is as if
he has killed
all of humanity..**

| Surat Al-Ma'idah 5:32 |

[ip]
THE ISLAM POST



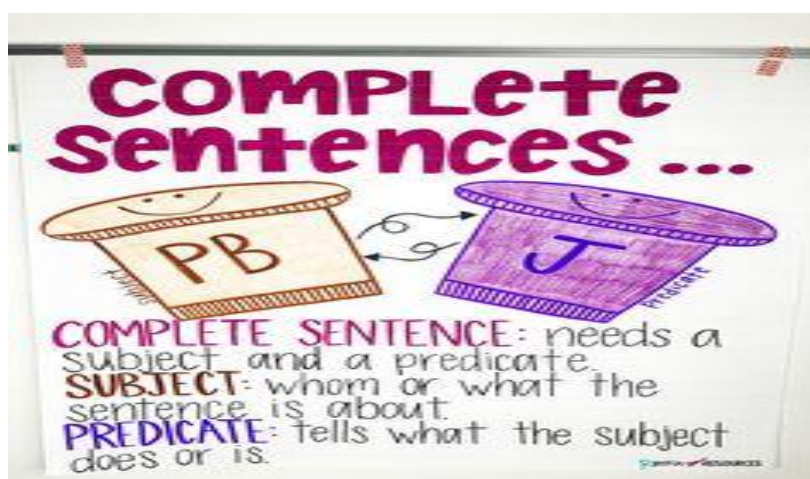


I. Answer the following questions and give your own definition of the term “terrorism”.

Questions

- ▣ What is terrorism?
- ▣ What is the strategy of terrorists?
- ▣ What does the effectiveness of the terrorist act lie?
- ▣ What are the perspectives of terrorism?
- ▣ How do terrorists see themselves?
- ▣ Can you give the examples of the most famous incidents?

- ▶ **What is terrorism?** Definition: political violence: violence or the threat of violence, especially bombing, kidnapping, and assassination, carried out for political purposes, the experience of terror or fear as the proximate aim of that violence
- ▶ **The moral question:** Can terrorism ever be morally justified?



II. Complete the following sentences

1. Originally, terrorism implied
2. Terrorist groups use the threat of indiscriminate attacks on civilians
.....
3. Many terrorist groups seek, whereas others
.....
4. Both states and terrorist groups
5. The main difference between terrorism and violence is
.....
6. Understanding who is considered a terrorist
7. Terrorism is an ambiguous notion because
.....



I. Give the translation of the following words and phrases

a fighter-bomber; armed forces; besieged town; by proxy; covert war; grenade-thrower; legitimate; to condemn; rebel

guerilla; rifle; Semtex; suicide-bomber; the liberation front; to be convinced of righteousness. to be ideologically motivated; to cause trouble; to compel political change; to contest the authority; to impose pain; to intimidate adversaries; to link violence to clear political objectives; to make concessions; to mark off; to protect national interests; to seek independence and autonomy; to slaughter; to surrender; to suppress disorder; to terrorize smb.; use of threat;



II. Find the words and phrases from the text that correspond to the following

1. an opponent, enemy;
2. famous or widely known for something bad;
3. not showing the ability to make (moral) judgments or to see a difference in value between people, groups or things;
4. the right given to a person to act or represent another person on a single occasion;
5. to begin and continue a war;
6. to destroy or bring to an end by force;
7. to express very strong disapproval of someone or something any object or place at which an attack is directed;
8. to frighten somebody, especially by making threats
9. to give in to the power.



10. to make somebody do something by force, moral persuasion, or orders that must be obeyed;

11. to surround (a town, a castle) with armed forces so as to prevent the people inside from getting outside;

II.Explain the meaning of the following words and phrases from the text

1. Armed forces;
2. civilians;
3. covert war;
4. fighter-bomber;
5. grenade-thrower;
6. legitimate;
7. state-sponsored terrorism.
8. suicide-bomber;
9. terroristgroup;
10. the liberation front;
11. to be ideologically motivated;
12. to contest something;
13. to slaughter;
14. to terrorize;



II.Fill in the gaps using the words from the previous exercises

1. After bribes had proved useless, they tried threats and

2. I intend to the judge's decision in another court.

3. Most of UNITA's troops are sick of

fighting. If they are to lay down their arms, however, the Angolan government needs to call an immediate ceasefire and offer an amnesty to all who

4. Mr. Bush said that China was neither an nor a strategic partner, but simply a large nation with which the United States must engage on many levels.

5. The government hasto the pressure of big business and lowered interest rates.

6. The government has pledged itself to.....a war against poverty and disease.

7. The President pledged never to make to terrorists.

8. The report accused the CIA of theactivity aimed at undermining the government.

9. The United States is not an imperial or colonial power, it has no desire (because its people have no desire) to conquer Afghanistan, occupy it, own it by

10. They say they feel no remorse concerning attacks against Israeli military and political elements whowar against the Palestinian people.

11. Many people would violence of any sort.



Speaking

**Make up the summary using
the words and phrases from the
Word Study section.**



PART 3. CLASSIFICATION OF TERRORISM

VIOLENCE WOMEN CHILDREN ORPHANS THE WEAPON
 DRUGS **TERRORISM** DEATH
 FEAR TEAR
 CRIME KILLER
 HOSTAGES MURDERERS HATRED TERRORIST WAR WEAPON
 POLITICAL SEPARATIST GUERILLA HIJACKING EXTRIMISM
 SECURITY HORROR SHAHID EXPLOSION BOMB



Discuss the following questions in pairs. Share your ideas with the class.

1. Have you heard about any classifications of terrorism?
2. What types of terrorism are known to you? Give examples.

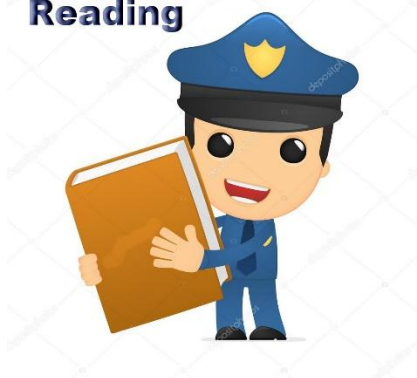
Pronunciation



Watch the pronunciation of the following words from the text

1. anthrax
2. apartheid
3. botulism
4. diverse
5. hemorrhagic fever
6. prolific
7. smallpox
8. the plague
9. to disavow
10. to disperse
11. to sabotage
12. tularemia
13. typology

Reading



Reading

Read the text and say what types of terrorism are mentioned in the text. Compare the types mentioned in the text with your own list. Are they the same?

TYPES OF TERRORISM

- Political/Ideological Terrorism
- Urban Terrorism
- Regional Terrorism
- State terrorism
- International Terrorism
- Nationalist Terrorism
- Religious Terrorism
- State Sponsored Terrorism
- Left-Right Wing Terrorism
- Anarchist Terrorism
- Disruptive Terrorism
- Coercive Terrorism
- Transitional Terrorism
- Nuclear Terrorism
- Chemical Terrorism
- Biological Terrorism
- Narco Terrorism
- Cyber Terrorism
- Single Use Terrorism
- Individual Terrorism
- Criminal Terrorism

Various attempts have been made to distinguish between types of terrorist activities. However, it is vital to understand that there are many kinds of terrorist movements, and no single theory can cover them all. Not only are the objectives, members, beliefs, and resources of groups engaged in terrorism extremely diverse, but so are the political contexts of their campaigns. One popular typology identifies three broad classes of terrorism: revolutionary, subrevolutionary and establishment.

Revolutionary terrorism is the most common form. Practitioners of this type of terrorism seek the complete abolition of a political system and its replacement with new structures. Modern instances of such activity include campaigns by the Italian Red Brigades, the Basque separatist group ETA, each of which attempted to topple a national regime.

Subrevolutionary terrorism is rather less common. It is used not to overthrow an existing regime but to modify the existing sociopolitical structure. Since this modification is often accomplished through the threat of deposing the existing regime, subrevolutionary groups are more difficult to identify. An example can be seen in the ANC and its campaign to end apartheid in South Africa.

Establishment terrorism, often called *state* or *state-sponsored* terrorism is resorted to by governments, or more often by factions within governments, against that government's citizens, against factions within the government, or against foreign governments or groups. This type of terrorism is very common. Different Muslim countries (Iran, Syria) provided logistical support and financial aid to Islamic revolutionary groups engaged in campaigns against Israel, the United States and some other Muslim countries in the late 20th and early 21st centuries. The persistent element of all forms of establishment terrorism is that of secrecy. States seek to disavow their active involvement in such acts, both to evade international censure and to avoid political and military retribution by those they target.

Another classification was worked out by American researches in the 1970s. By that time terrorist groups had begun to use such techniques as hijackings, bombings, diplomatic kidnapping and assassination to assert their demands and attain their objectives. For the first time they appeared as real menace to Western democracies. According to this classification types of terrorism are divided into: state (state-sponsored terrorism), bioterrorism, cyberterrorism, ecoterrorism, nuclear terrorism and narcoterrorism.

State terrorism. Many definitions of terrorism restrict it to acts by non-state actors. However, it can also be argued that states can be and have been terrorists. States can use force or the threat of force, without declaring war, to terrorize citizens and attain political goals. Germany under Nazi rule was described in this way.

It has also been argued that states participate in international terrorism. The USA considers Iran the most prolific sponsor of terrorism because Iran arms groups, such as Hezbollah, help carry out its foreign policy objectives.

Bioterrorism. It refers to the international release of toxic biological agents to harm and terrorize civilians, in the name of a political or another cause. The US Centre for Disease Control has classified the viruses, bacteria and toxins that could be used in an attack. Category A “Biological Diseases” are those which are likely to do the most damage. They include: anthrax, botulism, the plague, smallpox, tularemia, hemorrhagic fever.

Cyberterrorism. It is the use of information technology to attack civilians and draw attention to their cause. So cyberterrorists use computer systems and telecommunications as a tool to orchestrate a traditional attack. More often cyberterrorism refers to an attack on information technology itself in a way that would radically disrupt networked services. For example, cyberterrorists could disable networked emergency systems or hack into networks housing critical financial information.

Ecoterrorism. It is a term describing violence in the interests of environmentalism. Environmental extremists sabotage property to inflict economic damage on industries or actors they see as harming animals or the natural environment.

Nuclear terrorism. This type of terrorism refers to a number of different ways nuclear materials might be exploited as a terrorist tactic. These include attacking nuclear facilities, purchasing nuclear weapons, building nuclear weapons or finding ways to disperse radioactive materials.

Narcoterrorism. It has had several meanings. It once denoted violence used by drug traffickers to influence governments or prevent governments’ efforts to stop the drug state. In the last several years, narcoterrorism has been used to indicate situations in which terrorist groups use drug trafficking to fund other operations.



Answer the following questions

1. Why is it difficult to work out a universal classification of different types of terrorism?
2. What are the main types of terrorism according to the first classification mentioned in the text?
3. What is revolutionary terrorism?
4. What are the present-day examples of revolutionary terrorism? What did they aim at?
5. What are the main objectives of sub revolutionary terrorism?
6. Why are sub revolutionary groups difficult to identify?
7. What is establishment terrorism?
8. What is the persistent element of all forms of establishment terrorism?
9. Why do states disavow their active involvement in terrorist acts?
10. What new methods and techniques had terrorists started to use?
11. What types of terrorism are distinguished according to the second classification mentioned in the text?
12. What is understood by State terrorism?
13. What methods can states use to terrorize citizens and keep them under control?
14. Which state is considered the most prolific sponsor of terrorism by the USA?
15. What is bioterrorism?
16. What are the biological diseases that can do the most damage according to the survey of the US Centre for Disease Control?
17. What are the main methods used and aims of cyber terrorists?
18. What is ecoterrorism?
19. In what ways might nuclear terrorists exploit nuclear materials?
20. What is understood by narcoterrorism?





II. Comment on the following statements

1. By the 1970s terrorist groups had begun to apply more sophisticated ways of attaining their goals.
2. Establishment terrorism is rather common.
3. States can use force or the threat of force to reach their political goals.
4. Sub revolutionary groups are difficult to identify.
5. The persistent element of all forms of establishment terrorism is secrecy.
6. The USA considers Iran the most prolific sponsor of terrorism.
7. There is no single classification that can cover all types of terrorism.

Terrorism

To define terrorism & give examples

To explain terrorist beliefs

To evaluate solutions to the problem of terrorism

Terrorism is the use of to create fear to achieve a Goal. It deliberately targets

Why does terrorism happen?





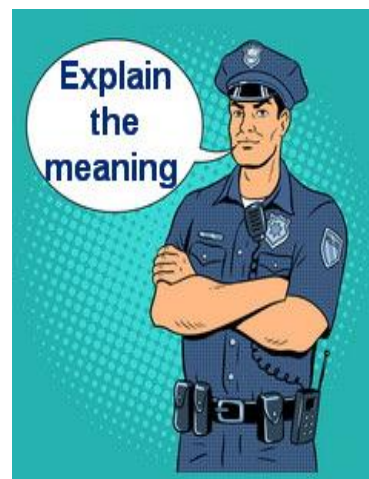
I. Translate the following word combinations from English into Russian. Say what context they were used in the text.



To distinguish; terrorist movements; to be engaged in; diverse; revolutionary terrorism; sub revolutionary terrorism; establishment terrorism; practitioner; abolition; to topple; to overthrow the existing regime; to modify; to depose the existing regime; faction; to disavow; to evade censure; to target; to assert demands; to attain objectives; menace; to declare war; to terrorize citizens; prolific sponsor; release of toxic agents; civilians; viruses; bacteria; to do damage; anthrax; botulism; the plague; smallpox; tularemia; hemorrhagic fever; to orchestrate an attack; to disrupt networked services; to disable; to hack; to sabotage; to inflict damage; to attack nuclear facilities; to purchase nuclear weapons; to disperse radioactive materials; drug traffickers; to fund operations.

II. Explain the meaning of the following words

1. attain objectives
2. bioterrorism
3. cyberterrorism
4. drug traffickers
5. ecoterrorism
6. establishment terrorism
7. faction
8. menace



9. narcoterrorism
10. nuclearterrorism
11. practitioner
12. prolific
13. revolutionary terrorism
14. state-sponsored terrorism
15. subrevolutionary terrorism
16. to be engaged in
17. to disrupt
18. to do damage
19. to hack
20. to overthrow
21. to sabotage
22. to terrorizecitizens



Discuss the following questions in groups. Don't forget to use active vocabulary!



1. Do you think the classification mentioned in the text are relevant? What are the weak and strong points?
2. Could you propose any other classification?
3. What types of terrorism are the most dangerous ones? Prove your viewpoint. Give examples.



Make up the summary of the text using the words and phrases from the Word Study section.

.....

GRAMMAR IN USE



1. Fill in one correct variant: “so” or “such” (Appendix 2)

I’ve never met 1) _____ a kind person before. He was 2) _____ polite and well-mannered that I even couldn’t imagine him as a swindler. He explained the necessity of moving the house in 3) _____ a perfect way. Everything was 4) _____ clear, that I immediately agreed to sell my house in the centre of Moscow and to buy a house in the village. He was 5) _____ decent and proposed his help. I couldn’t imagine that he can take my money and disappear.



2. Fill in “as” or “like” (Appendix 2)

— What will you do after escaping, Ted?
 — I’d like to work 1) _____ a sailor.
 — Oh, no! I’ve worked on the ship before. It’s 2) _____ being in a prison. Don’t you want to be something more interesting, such 3) _____ a tour manager or a driver.

— No, I'd like to work in a sea and do something 4) _____ finishing. I could never see myself 5) _____ a driver or somebody else.

— You are just 6) _____ me. I've always dreamt to work 7) _____ a gardener.

3. Correct a mistake in lines. If the line is correct, tick (✓) it.



1 Mr. Black worked like a gardener many years	1 _____
2 ago. Although he regarded his job so boring,	2 _____
3 he worked well. He didn't earn so many	3 _____
4 money like his wife, because she worked in	4 _____
5 a bank office as manager. Been upset with	5 _____
6 this fact, he decided to do something to	6 _____
7 become very rich. He thought of changing	7 _____
8 work and committing crimes so as robbery,	8 _____
9 burglary and hijacking. At night when it was very	9 _____
10 dark, he put on black clothes. He looked as a spy.	10 _____
11 Then, he went to the nearest car park, saw	11 _____
12 a lot of parking cars and he was puzzled.	12 _____
13 He didn't know which car to choose for hijacking.	13 _____
14 There were many cars such so BMW, Bentley,	14 _____
15 Mitsubishi etc. He looked as a baby in a	15 _____
16 toy shop. What to choose? Some hours late	16 _____
17 he recalled one important item. He revised	17 _____

18 at the last moment like usual that he	18 _____
19 couldn't drive a car. He come back home being	19 _____
20 proud of himself – he wasn't a criminal.	20 _____

TEST YOURSELF



Choose one correct variant

4.

1. I expect that he _____ your problem and help you.
a) to understand b) will understand c) understood
2. She _____ to behave quite differently.
a) was expected b) expected c) to expect
3. Usage of _____ can save your life.
a) seat-belts b) a pedestrian c) a highway
4. He wasn't expected _____.
a) to fine b) fine c) to be fined
5. He _____ to be stopped for speeding.
a) seems b) seem c) is seemed
6. An offender is _____ to be a man.
a) known b) knew c) to know
7. Nobody noticed _____ come and sit down.
a) his b) he c) him
8. This highway is likely _____ two countries.
a) to be connected b) to connect c) connect
9. We saw some people _____ alcohol in the street.
a) drank b) drink c) drinking

10. He _____ to get a driving license.

a) is likely b) like c) are likely

11. He heard a car _____ from the opposite direction.

a) approaching b) approach c) approached

12. I heard him _____ the traffic cop about it.

a) told b) tell c) to tell

13. Girls agreed to meet at _____.

a) the bus stop b) the traffic jam c) the seat-belt

14. He was announced _____.

a) to be searched b) search c) to search

15. At the stop she _____ another girl waiting for the bus.

a) is seen b) saw c) to see

16. She _____ to take driving courses.

a) is told b) tells c) told



5. Fill in: “can” or “to be able to” (Appendix 12):

1) The criminal _____ be punished by the judge.

2) The offender _____ do anything because he was corded.

3) The driver _____ be fined for speeding.

4) He usually runs well, but yesterday he broke his leg and _____ run.



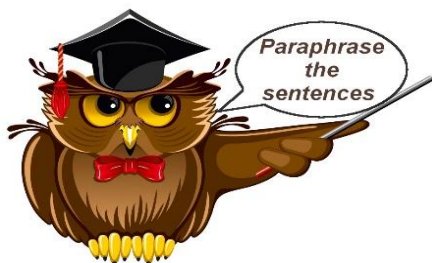
6. Fill in: “must” or “have to” (Appendix12):

1) Every morning each prisoner _____ clock in.

2) The prisoners _____ wear special clothes at all times.

3) All applications _____ be 18 and _____ have a valid

- 4) The victim recognized him, so he _____ be guilty.
 5) The witness _____ be present in the court last Monday.
 driver's license.



7. Paraphrase the sentences using modal “need” (Appendix 12):

- 1) Why do you want him to be fined?
- 2) Why did you sign that illegal document?
- 3) Is there any reason for her to repeat

individual's rights?

- 4) There is no reason for you to worry about them.
- 5) Is it necessary for him to do a remedial work?
- 6) It was not necessary him to hire a lawyer.
- 7) Why does she want to inform them immediately?

It is necessary for him to leave the city.



8. Fill in: must, can, should, ought, may, might, have, need, could, be to, be allowed (to) (Appendix 12):

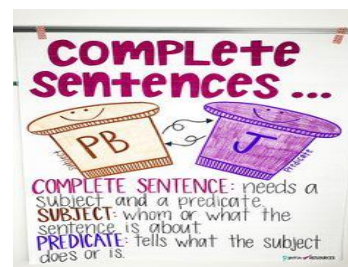
- 1) He _____ to have been more tolerant.
- 2) Mr. Brown _____ have consulted a lawyer.
- 3) We _____ to arrest you.
- 4) He _____ not have been at work yesterday.
- 5) This man _____ not be felt unaccompanied.
- 6) He _____ not _____ cross the border.
- 7) _____ I make personal phone calls?
- 8) A lawyer _____ be formally dressed.
- 9) I _____ to go to the bank yesterday.
- 10) You _____ keep silence.
- 11) Jenny _____ not have crashed your car.

- 12) My car _____ to be repaired.
- 13) This punishment _____ be too strict.
- 14) Any person _____ not be penalized for honesty.
- 15) The judicial process _____ be very boring.

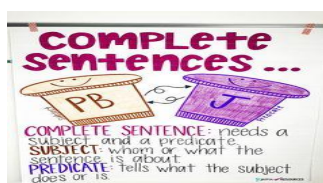
9. Complete the sentences using one necessary word (Appendix 17)

_____ take a day off.

1) _____ you apologize, or I'll never speak to you again.



- 10) The colonel told me that I could neither have a vacation
- 2) The truth is neither Eve Black _____ Mrs. White can be guilty.
- 3) You are neither guilty _____ suspected.
- 4) This is my offer. It isn't a law. You either take it _____ leave it.
- 5) When I go to the court I wear _____ a suit or a jacket.
- 6) The militiaman believed _____ the witness nor the suspect.
- 7) I need neither your help _____ your compassion I can
- 8) _____ you return the money you have stolen or I call the militia.
- 9) Neither a militiaman _____ a victim could find a witness.
- perfectly handle any problems myself.



10. Complete the second sentences so that it has a similar meaning to the first sentence. You must use between two and eight words:

- 1) It wasn't necessary for you to invite a lawyer as I already did it.
- You _____ a lawyer.
- 2) It would be a good idea for you to escape early.
- You _____ early.
- 3) It wasn't necessary for him to pay for the damage, although he did.

— He _____ the damage.

4) Perhaps he left the car unlocked.

— He _____ the car unlocked.

5) It is possible that you forgot to delete our fingerprints.

— You _____ to delete our fingerprints.

6) He will probably pass his driving test.

— He is _____ his driving test.

7) I'll bring all necessary things for you.

— Would _____ all necessary things for you?

8) Driving without headlights is forbidden.

— You _____ headlights.

9) I don't believe that he is a burglar.

— He _____ be a burglar.

10) I advice you to drive more slowly.

— You _____ slowly.

11) I know that he couldn't kidnap and kill.

— I know that he could _____.

12) They may keep all his jewellery in the garden or in the attic.

— Perhaps he keeps all his jewellery either in the garden _____.



Choose one correct variant

11. _____.

1) Jack has got a headache. He _____ sleep well recently.

a) can't b) couldn't have c) hasn't been able to

2) You _____ pay the fine. We have already done it.

a) needn't b) mustn't c) can't

- 3) I'm sorry you didn't inform me about his rank deprivation. You _____ tell me about such things next time.
a) must b) should c) need to
- 4) You _____ smoke in jail.
a) would b) can't c) must not
- 5) We have got life imprisonment. We _____ live our "previous life".
a) can't b) needn't c) must
- 6) Lawyers _____ learn a lot of laws by heart.
a) may b) should c) must
- 7) Some years ago he _____ imagine his son to be arrested.
a) cannot b) could not c) should not
- 8) You _____ stop cheating.
a) must b) may c) ought
- 9) The escape was great. You should _____ about it.
a) know b) have known c) knew
- 10) You _____ solve this problem in the court.
a) ought b) allowed c) can
- 11) You _____ to have visited your brother – prisoner, but you didn't.
a) should b) ought c) can
- 12) I _____ to do that.
a) had b) would c) might
- 13) You _____ do everything you want.
a) ought b) able to c) may
- 14) I'm not sure but he _____ be wrong
a) must b) should c) may
- 15) The prisoner _____ talk to his family last Friday.
a) was allowed to b) allowed to c) was allowed



UNIT II. TERRORIST ORGANIZATIONS. ANTI-TERRORISM ACTIVITY.

PART 1. TERRORIST ORGANIZATIONS



I. Work in groups and answer the following questions



1. When is an organization designated as a terrorist one?

2. What is understood by Designated Terrorist Organizations?
3. What functions do these organizations perform?
4. What objectives do they pursue?
5. What are their sources of finance?

II. Compare your answers with the rest of the group.



Watch the pronunciation of the following words

1. a beneficiary
2. a narcotics cartel
3. a perpetrator
4. guerrilla
5. the status quo
6. to converge

7. to leverage
8. lethality
9. robust
10. aninsurgent
11. anamalgamation
12. Kidnapping

Reading



Read the text below and answer the following questions

1. What are the four security issues?
2. What is meant by a *global Hydra*?
3. What is the difference between a *terrorist group* and an *organized crime syndicate*?



The whole world security community has been concerned about four particular security issues – proliferation of weapons of mass destruction (WMD), terrorism, transnational organized crime, and international narcotics trafficking. The past decade has clearly seen profound geopolitical, economic, social, and technological changes. The concern is based on the possibility that, while the particular security issues have always been present, they have leveraged these global changes to support operations with sufficient technological and economic power, to pose a strategic threat to the interests of the whole world community. There is even speculation that these phenomena will converge organizationally into a global Hydra, operating as a virtual, political entity and challenging the countries at the strategic level.

There are significant differences between terrorist and other “common” criminal groups in objectives and methods. After all, terrorism is a political crime and differs from other crimes in that the beneficiary and the perpetrator are different people. In addition, terrorist groups organize quite differently – in operations and logistics – than organized crime syndicates.

Terrorist groups are currently interacting with transnational organized crime syndicates, especially narcotics cartels. Peruvian Shining Path and Colombian FARC guerrillas have provided mercenary security support for narcotics, production and trafficking lines in South America. These terrorist groups receive enormous amounts of money, more than in fund-raising operations, such as kidnapping and bank robbery, which are far riskier than supporting narcotics trafficking. Furthermore, this interaction offers smuggling routes long established and tested by crime syndicates for drug and arms running. Besides, this interaction provides terrorists with logistical infrastructure to move people, arms and material.

Logically, there might be a natural partnership between terrorist groups and transnational organized crime syndicates. Organized crime syndicates frequently have access to and influence with political leaders. This makes such syndicates beneficial to terrorist groups that would try to influence and intimidate, rather than to destroy, a government. In return, organized crime syndicates can launch terrorist campaigns for several purposes. Firstly, they aim to gain power in particular areas, which is easy due to their regional instability. Or, secondly, to further coerce a weak government.

Currently, however, the objectives and methods of terrorist groups are different from those of transnational organized crime syndicates. Terrorist groups generally seek an overthrow of the status quo. To achieve it they conduct spectacular operations that attract the attention of the world community. In comparison to it, transnational criminal organizations derive their power through a low profile. In addition to it, they work within the existing structure and seek not to attract the attention of “legitimate” powers. However, criminal syndicates do work for money, besides they could lend their logistical, communications and transportation infrastructures to support terrorist operations.

Therefore there exist two important implications for counter-terrorism strategy. Firstly, if terrorist groups interact with organized crime syndicates,

they may evolve organizationally. Such an organizational evolution would require re-thinking infiltration and targeting strategies, because in this case terrorist organizations would resemble, for example, the narcotics cartels in South America.

Secondly, there is a tendency of increasing lethality of terrorist attacks. The logical end of this trend is terrorist use of WMD. If terrorist interaction with transnational crime syndicates is successful enough, the infrastructures of these interactions might be robust enough to provide terrorists with real opportunities for WMD proliferation. At that point counter-terrorism strategy would require re-thinking. The FBI and other law enforcement currently orient counter-terrorism strategy with a focus on the perpetrator or terrorist group. WMD terrorism (like all terrorism) is a concern not only of law enforcement, but also of the military and intelligence community. However, the military is concerned with capabilities, which might be a valid focus in the case of countering WMD terrorism. Unfortunately, there is no current national counter-terrorism strategy that recognizes terrorism as a diffuse, adaptable, networked phenomenon that requires a networked response.

Commentary



1. **FARC (Colombia)** – the Revolutionary Armed Forces of Colombia, the country's largest guerrilla group. Being one of the insurgent groups the Colombian Revolutionary Armed Forces committed terrorist acts in an effort to destabilize and overthrow the country's government.

2. **PFLP – GC (Palestine)** – the Popular Front for the Liberation of Palestine – General Command, organization providing an institutional framework associated with the Palestine Liberation Organization. This organization is notable for its terrorist activities. It was established in 1967 in an amalgamation of three different Palestinian terrorist groups by Georges Habash. The PFLP suffered from conflicts between its several factions, though all were

engaged in terrorist activities. The PFLP rejected political compromise with Israel and was pledged to the elimination of that state. The PFLP carried out or organized many notorious terrorist actions against Israel, most notably the hijacking and destruction of many Israeli commercial airlines in the late 1960-s and '70s.



I.Fill in the gaps in the following sentences

1. The most pivotal security challenges the world community has ever been concerned about are ____.
2. The four security challenges are thought to converge into ____ in order to ____.
3. Terrorist groups and criminal ones are different in ____ and ____.
4. The interaction of terrorist groups with transnational organized crime syndicates contributes to ____ and ____.
5. Cooperating with terrorist groups transnational organized crime syndicates pursue such purposes as ____ and ____.
6. Terrorist groups conduct ____ operations in order overthrow ____, whereas transnational crime syndicates gain ____ through a ____.
7. The two implications for counter-terrorism strategy are ____ and ____.
8. If crime syndicates and terrorist groups evolve organizationally, it would lead to ____, because ____.
9. The tendency of increasing lethality of terrorist attacks causes ____, which, in its turn, contributes to ____.
10. Mainly the FBI and other law enforcement are focused on ____ or ____.

II. Answer the following questions

1. What significant changes has the world community gone through for the recent 10 years?



2. Have the four security issues caused any influence on the global changes?

3. What phenomena are believed to converge into a global Hydra?

4. Terrorist organizations aim to challenge countries at the economic and social levels, don't they?

5. Is there any difference between a terrorist group and a transnational crime syndicate?

6. What kind of transnational organized crime syndicates do terrorist groups interact with?

7. What aims do these groups gain from this interaction?

8. What makes crime syndicates beneficial to terrorist groups?

9. The cooperation of crime syndicates and terrorist groups is based on mutually advantageous terms, isn't it? What are these terms?

10. How can you prove that terrorist groups differ from criminal ones?

11. How do terrorist groups achieve an overthrow of the status quo?

12. What do criminal groups derive their power through?

13. In what ways do criminal and terrorist groups cooperate?

14. Why is it necessary to re-think counter-terrorism strategy?

15. What is the focus of counter-terrorism strategy, implemented by the FBI and other law-enforcement structures?

16. Why is it necessary to create a national counter-terrorism strategy?

17. What guerilla group is mentioned in the text? How can you characterize it?

18. What does PFLP-GC stand for? What is it notorious for?



III. Translate the following lexical units from the text from Russian into English, make up the examples of your own with these units

Транснациональная организованная преступность; международный наркотрафик; распространение наркотиков и оружия; инфраструктуры по перевозке грузов и товаров; контр-террористическая стратегия; пересмотреть/переосмыслить стратегии проникновения и планирования; проводить террористические кампании; добиться дискредитации статуса кво; приобретать власть за счет сдерживания позиций; увеличить летальность террористических атак; разведывательное сообщество; распространяемое, приспособляемое сетевое явление; дестабилизировать и разрушить; обещать; уничтожение государства.

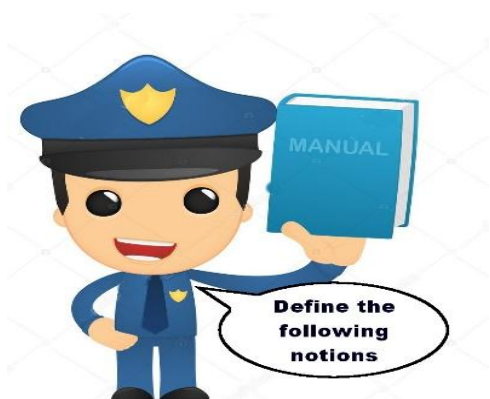
IV. Look through the text and find the words and word-phrases, that mean the following, make up the questions with them



1. To take advantage of radical/total changes
2. To turn into
3. A group of gangs aimed at drug trafficking
4. A member of an unofficial military group, especially one fighting to remove a government from power, that attacks its enemies in small groups unexpectedly
5. To make smb frightened enough to do what you want them to do
6. To develop or cause to develop gradually



7. A rebel group
8. A merger
9. To perpetrate/ to orchestrate/to conduct terrorist attacks
10. A group of people forming a minority within a larger body



IV. Define the following notions, illustrate their meaning in the examples of your own

1. bankrobbery
2. hijacking
3. lawenforcement
4. notorious
5. organized crime syndicates
6. robust
7. smuggling
8. the beneficiary
9. the perpetrator
10. to coerce
11. kidnapping



combinations.

V. Translate the following sentences from English into Russian. Pay particular attention to the underlined words and word

1. Since the end of the Cold War, the US national security community has been concerned about, among other things, four particular security issues...

2. There is even speculation these phenomena will eventually converge organizationally into a global Hydra...

3. However, there may be connections of efficacy that have a profound evolutionary effect on the way both terrorist groups and other criminal syndicates organize to do business.

4. Such an evolution holds implications for governments constructing strategies to counter these phenomena.

5. Peruvian Shining Path and Colombian FARC guerrillas have provided mercenary security support for narcotics production and trafficking lines in South America...

6. Furthermore, this interaction offers smuggling routes long established and tested by crime syndicates for drug and arms running, potentially providing terrorists with logistical infrastructure to clandestinely move people, arms and material.

7. In return, organized crime syndicates can exploit terrorist campaigns, for the power vacuum present in regional instability, as a paramilitary wing of the syndicate...

8. Such a trend would find a welcome home in many former Soviet republics...

9. However, criminal syndicates do work for money, and there is no clear reason, given the right price, that such syndicates would not lend their logistical communications, and transportation infrastructures to support terrorist operations.

10. The FBI and other law enforcement currently orient counter-terrorism strategy with a focus on the perpetrator or terrorist group.

11. Unfortunately, there is no current national counter-terrorism strategy that balances focus between group and capability, or that recognizes terrorism as a diffuse, adaptable, networked phenomenon that requires a networked response.

VI. Compare society [U; C] and community [C].

The **community** is a general expression for the people as a whole in a particular village, town, city or area: *Keep the streets clean for the good of the community.*

Society is a more general word for people considered in relation to each other, perhaps in one country, or even in many countries: *He is a danger to society, and ought to be locked up.*



VII. Translate the following word combinations from English into Russian

The problems of modern society, to polarize/ unite a society, advanced society, affluent society, pluralistic society, society page, mutual-aid/ friendly society, learned society, humane society, community development, community work, community leaders, community center, community college, community life, community theatre, community care, governmental community, the Jewish community, the interests of the community, financial/ business community, community of interests, community of criminal purpose.



VIII. Fill in the gaps using appropriate words

1. Taliban success has depended on two things. They appear to have an unending supply of enthusiastic Afghan recruits from the madrassas (religious schools) in the refuge ____ of Pakistan. They also get money, fuel, weapons and training from Pakistan.

2. Britain now is a multi-racial ____ .

3. Drug abuse is one of the problems confronting modern Western ____ .
4. Such attitudes are not going unnoticed, both in the Western news media and especially by the large and influential Greek-American ____ in the U.S.
5. Terrorist organizations receive direct and indirect assistance from different states, enlist support from different ethnic____, and secure financial help throughout the world.
6. He was respected around the Gettysburg region, where he had bought his farm, but he was never a member of the ____.
7. ____ has a right to expect people to obey the law.
8. Such behavior is unacceptable in a civilized ____.
9. Mr. Adams and his deputy, Martin McGuinness, need to reach across ____ lines to make the peace agreements work, including at times, pushing their own constituencies to satisfy the demands of the other side.
10. During the Norman period London appears to have been a collection of small ____, manors, parishes, church-sokens, and guilds.
11. Opinions in America's intelligence ____ are also divided, but a recent CIA-sponsored national intelligence assessment again predicted that before 2015, Iran, along with North Korea, could have missiles capable of hitting the USA.
12. Many of the Scots had a bit of capital and rose easily through American ____ (and joined the Republican Party).
13. The U.S. delegation includes some combination of representatives from the intelligence and law enforcement ____s.
14. The definition of terrorism will be the basis and the operational tool for expanding the international ____'s ability to combat terrorism.

Supplementary Reading

I. AL QAIDA

Description

1. Founder of Al Qaida, Usama Bin Laden, deceased May 2011./

Al Qaida serves as the strategic hub and driver for the global Islamist terrorist movement. In addition to its own members, Al Qaida's network includes groups operating in many countries throughout the world.

Ayman Al-Zawahiri took over after its historic leader Usama Bin Laden was killed in an American raid in Abbottabad, Pakistan.

Objectives

Unite Muslims to fight the United States and its allies, overthrow regimes it deems "non-Islamic" and expel Westerners and non-Muslims from Muslim countries. Al Qaida has forged ties and strategic control over other like-minded Islamist terrorist groups and provides encouragement and inspiration to other affiliated and aligned groups around the world.



Targets

The United States and all its allies.

Also known as ISNOV

Al Jihad (AJ), Egyptian Islamic Jihad (EIJ), Vanguard of Conquest (VOC), The Islamic Army, Islamic Salvation Foundation, The Base, Group for the Preservation of the Holy Sites, Islamic Army for the Liberation of the Holy Places, World Islamic Front for Jihad Against Jews and Crusaders, Usama Bin Ladin Network, Usama Bin Ladin Organization and Qa'idat al-Jihad

Prominent attacks

Al Qaida activities include, but are not limited to, suicide attacks, simultaneous bombings, kidnappings and hijackings.

1993: First attack against the World Trade Center, leaving 6 people dead and 1,042 injured.

1998: Bombings of two American embassies in Kenya and Tanzania: 243 dead and nearly 4,500 injured.

2000: Bombing of the US Navy destroyer USS Cole in Yemen, killing 17 crew members and injuring 39.



2001: Attacks on the World Trade Center in New York and the Pentagon near Washington DC on September 11: 2,973 killed.

2004: Train bombings in suburban Madrid: close to 200 persons killed and 1,400 injured.

2009: Foiled plot to bomb the New York subway system

2. AL QAIDA IN THE ARABIAN PENINSULA (AQAP)

Description

1. *Anwar Al-Awlaki, a radical Yemeni-American cleric/*
2. *Militants from Al Qaida in the Arabian Peninsula*

Al Qaida in the Arabian Peninsula (AQAP) is a Yemen-based affiliate of Al Qaida's (AQ) network. Its former leader Nasir Al- Wuhayshi was killed in June 2015 by an American drone.



Objectives

Cleanse the Arabian Peninsula of foreign influence – particularly Western military personnel and civilian contractors – and establish a single Islamic caliphate in place of the existing regimes in Yemen and Saudi Arabia.

Targets

American and Western interests in the Arabian Peninsula.

Also known as

Ansar al-Shari'a (AAS), Al Qaida of Jihad Organization in the Arabian Peninsula, TanzimQa'idat al-Jihad fi Jazirat al-Arab, Al-Qaida Organization in the Arabian Peninsula (AQAP), Al- Qaida in the South Arabian Peninsula and Al-Qaida in Yemen (AQY)

Prominent attacks

AQAP's most prominent attacks have been suicide bombings; however, the group has also engaged in guerrilla-style raids on military and police targets.

December 25, 2009: AQAP was responsible for a failed attempt to detonate an explosive concealed by a Nigerian associate aboard a Northwest Airlines flight as the plane prepared to land in Detroit.

January 2015: Saïd and ChérifKouachi stormed the offices of Charlie Hebdo, a French satirical newspaper, killing 12 people. It is believed that Saïd had received training in Yemen. The two brothers claimed they were acting in the name of AQAP.

Anwar Al-Awlaki, an American ideologist of yemeni origin linked to AQAP, has played an important role with the group. Being an extremely popular figure, he helped publicize AQAP's magazine, *Inspire*. This publication is used to spread the group's ideology and to provide tactical advice about weapons training and bomb-making. It is also a way for AQAP to claim attacks or congratulate those responsible for them, for instance the Boston Marathon bombing in 2013 **09:** Foiled plot to bomb the New York subway system

3. ISLAMIC STATE (IS)

Flag of the Islamic State

Description

The Islamic State was created in 2006 when Al Qaida in Iraq formed the



Mujahideen Consultative Council (majlis Al-Choura) in Iraq. In October 2006, the Council proclaimed the "Islamic State in Iraq" (ISI). In April 2013, ISI became the "Islamic State in Iraq and the Levant" (ISIL) or Islamic State of Iraq and al-Sham

(ISIS/Daesh), and finally became the Islamic State (IS) in June 2014. IS is a Sunni group active mainly in Syria and Iraq.

Objectives

Establish a Caliphate, overthrow the governments in Iraq and Syria, and establish an Islamic state based on the Sharia (Islamic law).

Targets

Syria and Iraq military forces, the coalition forces, civilian



Muslims (Shias and Sunnis), Christians and other minority religious groups.

Also known as

Islamic State in Iraq and the Levant, ISIL, Islamic State of Iraq and Syria, Islamic State of Iraq and al-Sham, ISIS, Al-Dawla Al-Islamiya fi al-Iraq wa al-Sham, Al Qaida in Iraq, al-Qaida in Iraq, Al-Qaeda in Iraq, Al Qaeda in Iraq, AQI, AQI-Zarqawi, al-Tawhid, al-Tawhid and al-Jihad, Kateab al-Tawhid, Brigades of Tawhid, Monotheism and Jihad Group, Al Qaida of the Jihad in the Land of the Two Rivers, Al-Qaida of Jihad in the Land of the Two Rivers, Al-Qaeda in the Land of the Two Rivers, Al-Qaida in the Land of the Two Rivers, Al-Qaida of Jihad Organization in the Land of the Two Rivers, Al-Qaida Group of Jihad in Iraq,

Al-Qa'ida of Jihad in Iraq, Al-Qaida Group of Jihad in the Land of the Two Rivers, The Organization of Jihad's Base in the Country of the Two Rivers, The Organization of al-Jihad's Base of Operations in the Land of the Two Rivers, The Organization of al-Jihad's Base of Operations in Iraq, The Organization of al-Jihad's Base in Iraq, The Organization of al-Jihad's Base in the Land of the Two Rivers, The Organization Base of Jihad/ Country of the Two Rivers, The Organization Base of Jihad/

Mesopotamia, Al-Qaida in Mesopotamia, TanzimQa'idat Al-Jihad fi Bilad al-Rafidayn, Tanzim al-Qaeda al-Jihad fi Bilad al-Rafidain, TanzeemQa'idat al Jihad/Bilad al Raafidaini, Jama'at Al-TawhidWa'al- Jihad, JTI, Islamic State of Iraq, Islamic State in Iraq, ISI, Mujahidin Shura Council, Unity and Holy Struggle, Unity and Holy War, Unity and Jihad Group, al-Zarqawi Network, Daesh, Daech

Prominent attacks

The Islamic State's most prominent attacks have been suicide vehicle-borne improvised explosive devices, improvised explosive devices, armed attacks, hostage takings, beheadings and executions of prisoners by burning or shooting.

August 19, 2014: The Islamic State released a video entitled *A Message to America* showing the assassination of journalist James Foley.

September 2, 2014: Release of a video showing the beheading of American journalist Steven Sotloff.



4. BOKO HARAM

Description

Boko Haram is a Salafist jihadist group operating in northern Nigeria. The group desires a political system in Nigeria modeled after how the Taliban ruled in Afghanistan.



Boko Haram is suspected of recruiting and training child soldiers. The name “Boko Haram” means “Western education is sin”. In March 2015, the group pledged allegiance to the Islamic State and changed its name to Wilayat Al-Sudan Al-Gharbi (West Africa province).

Objectives

Overthrow the Nigerien government and implement an Islamic state in northern Nigeria.

Targets

Christian civilians, the Nigerien government, police forces, tourists, the media and schools

Also known as

Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad (People of the Tradition of the Prophet for Preaching and Striving/Group Committed to Propagating the Prophet's Teachings and Jihad)

Prominent attacks

The group's operations include assassinations of political and religious officials, small arms attacks, improvised explosive devices and suicide bombings.

From 2010 to 2012: Boko Haram carried out more than 300 attacks, which killed 1,000 people.

August 2011: Suicide bomb attack against the United Nations compound in Abuja, Nigeria, killing 23 and injuring more than 80 people.

September 29, 2013: Attack at the College of Agriculture in Gujba: 40 students killed.

February 16, 2014: Izghe, Nigeria massacre: 106 villagers killed.

April 15, 2014: More than 200 students kidnapped from a girls' school in Chibok, in northeast Nigeria.

5. AL SHABAAB

Description

Al Shabaab is an organized but shifting Islamist group. It is currently the strongest, best organized, financed and armed military group in Somalia, controlling the largest stretch of territory in southern Somalia. The group is believed to be closely linked with Al Qaida.

Objectives

Implement Sharia law in Somalia, wage war against the enemies of Islam and remove all foreign forces and Western influence from Somalia.



Targets

The Somali government and its allies, including Kenya.

Also known as

HarakatShabaab al Mujahidin, al Shabab, Shabaab, the Youth, Mujahidin al Shabaab Movement, Mujahideen Youth Movement, MYM, Mujahidin Youth, HizbulShabaab, Hisb'ulShabaab, al-Shabaab al-Islamiya, Youth Wing, al Shabaab al- Islaam, al-Shabaab al-Jihad, the Unity of Islamic Youth, the Popular Resistance Movement in the Land of the Two Migrations

Prominent attacks

Al Shabaab has carried out suicide bombings and attacks using land mines and remote-controlled roadside bombs, as well as targeted assassinations against Ethiopian and Somali security forces, other government officials, journalists and civil society leaders. It has also carried out suicide bombings in Uganda in retaliation for the presence of Ugandan peacekeeping forces in Somalia. Since

2007, the group has committed nearly 550 acts of terrorism, killing 1,600 and injuring 2,100.

July 11, 2010: Attacks in Kampala (Uganda) during the soccer World Cup final, killing at least 74.

October 1st, 2011: A 66 year old disabled French woman was kidnapped by an armed gang, at her home on Manda Island, situated off the coast of Kenya. She died while in custody.

October 4, 2011: A suicide bomber drove a truck carrying explosives into a government ministry in Mogadishu, Somalia, killing more than 70 people, including many students.

October 24, 2011: A grenade exploded in a Nairobi, Kenya, dance club, injuring 14 people.

April 14, 2013: Armed Al Shabaab militants carrying explosives attack Mogadishu's main Supreme Court. The suicide bombing resulted in 29 civilians killed and 58 injured. It is believed that a Canadian took part in this attack.

September 21, 2013: Al Shabaab militants claim responsibility for an armed attack at the Westgate shopping mall in Nairobi, resulting in the deaths of at least 68 civilians.

November 22, 2014: Execution of 28 non-Muslims out of 60 passengers in a bus in Kenya.

April 2, 2015: Attack in a university in Kenya, killing 147 people.

Fight against the financing of terrorism

Countering the financing of terrorism is a core component of EU's strategy in the fight against terrorism. As terrorists and their supporters constantly modify their ways to collect, move and gain access to funds, the EU needs to adapt its instruments and measures to deny them resources.

Background

2020: Counter-Terrorism Agenda

The agenda sets out specific measures to support financial investigators, proposing the establishment of a **network of counter-terrorism financial investigators**. The Commission intends to propose legislation to facilitate law enforcement access to **interconnected bank registers** in full compliance with fundamental rights on privacy and data protection.

Policy timeline

- **20 June 2019: Directive facilitating the use of financial and other information for the prevention, detection, investigation or prosecution of certain criminal offences**

Rules to strengthen the capacity of law enforcement authorities to fight terrorism by improving their access to financial information.

- **17 April 2019: Regulation on the introduction and the import of cultural goods**

A new Regulation introducing conditions and procedures for the import of cultural goods into the customs territory of the EU aims to detect and prevent illicit trade.

- **14 November 2018: Regulation on the mutual recognition of freezing orders and confiscation orders**

The EU countries mutually recognise the freezing and confiscation orders.

- **23 October 2018: Regulation on controls on cash entering or leaving the EU**

The regulation introduces controls on cash entering or leaving the EU, with reinforced safeguards against illicit cash movements.

- **19 June 2018: Amendments to the 4th anti-money laundering Directive**

Sets out a series of measures to better counter the financing of terrorism and to ensure increased transparency of financial transactions.

- **15 March 2017:** Directive on Combatting Terrorism

Provides for a comprehensive definition of the terrorism financing offence.

- **20 May 2015:** Anti-Money Laundering Directive

The EU has developed a comprehensive range of measures to combat terrorist financing, including an Anti-Money Laundering Directive and.

Cooperation to counter terrorist financing

Financial Intelligence Units (FIUs) play a key role in the fight against money laundering and terrorist financing. They are usually placed within law enforcement agencies or administrative bodies reporting to Ministries of Finance in EU Member States.

FIUs are independent and autonomous units responsible for receiving, requesting, analysing and disseminating information to competent authorities on potential money laundering or terrorist financing activities.

Reports on suspicious transactions

Several entities and persons fall under counter financing of terrorism reporting requirements, such as banks, financial institutions, notaries or casinos. They must file a **suspicious transaction report** without delay to their national FIU when they know or suspect that terrorist financing is being or has been committed or attempted. The reports are then transmitted to competent authorities, including law enforcement agencies and foreign FIUs. On the basis of these reports, **criminal investigations** might be launched.

EU Financial Intelligence Unit's Platform

The Commission facilitates cooperation between Financial Intelligence Units (FIUs) through the **EU Financial Intelligence Units' Platform**, an informal expert group that provides advice and expertise, and supports FIU.net,

the decentralised computer network enabling the exchange of information and cooperation between the FIUs.

Cooperation on global level

The Commission is a member of the international standard setting body for combatting the financing of terrorism, **Financial Action Task Force (FATF)**, and actively contributes to its work as well as to the implementation of the FATF Recommendations in the EU.

The Commission is also an observer in the Council of the:

- **Moneyval** - Europe's Committee of Experts on the Evaluation of Anti-Money Laundering Measures and the Financing of Terrorism
- **Egmont Group**, a united body of 166 Financial Intelligence Units (FIUs)

EU-US Terrorist Finance Tracking Programme (TFTP) Agreement

The EU signed an agreement with the US allowing for the transfer of financial messaging data from the EU to the US for the purpose of the **Terrorist Finance Tracking programme (TFTP)**. The agreement took effect on 1 August 2020.

The US Treasury Department set up TFTP shortly after the terrorist attacks of 11 September 2001. Since then, the TFTP has generated significant intelligence that has been beneficial for both the US and the EU in the fight against terrorism.

Link to the [EU-US TFTP Agreement](#)

Agreement safeguards and respect of fundamental rights

The agreement between the EU and the US includes appropriate safeguards to accommodate legitimate concerns about security, privacy and respect of fundamental rights.

More specifically, the agreement:

- safeguards data protection rights relating to transparency, rights regarding access, rectification and deletion of inaccurate data

- guarantees non-discriminatory rights of administrative redress and ensures that any person, whose data are processed under the agreement, has the right to seek redress in front of US judiciary for any adverse administrative action
- acknowledges the principle of proportionality as a guiding principle for its application

Data monitoring

Under the agreement, **Europol** assesses whether the **request for data** is necessary for the fight against terrorism and its financing. Europol also verifies that each request is tailored as narrowly as possible to minimise the amount of data requested. If a request for data does not meet these conditions, no data can be transferred.

All **searches** performed on the provided data are monitored by independent overseers, including persons appointed by the Commission. In accordance with the provisions of the agreement, they have the possibility

- to review, in real time and retroactively all searches performed on the provided data
- to request additional information for justifying the link of these searches to terrorism and the authority to block any or all searches that appear to be in breach of the safeguards laid down in the agreement.

Anti-money laundering and counter terrorist financing | European Commission

combat money laundering and the financing of terrorism are designed to prevent the financial market from being misused for these purposes.

The European Commission carries out **risk assessments** in order to identify and respond to risks affecting the EU internal market. It promotes the adoption of global solutions to respond to these threats at **international level**.

The European Union adopted robust **legislation to fight against money laundering and terrorist financing** which contributes to those international efforts. The Commission ensures effective application of this legislation by reviewing transposition of EU acquis and working with **networks of competent authorities**.

Latest developments

On 24 July 2019, the European Commission adopted a [Communication entitled "Towards better implementation of the EU's anti-money laundering and countering the financing of terrorism framework"](#) accompanied by four reports.

On 7 May 2020, the European Commission adopted an [action plan for a comprehensive Union policy on preventing money laundering and terrorism financing](#) built on six pillars. To gather the views of citizens and stakeholder on these measures, the Commission launched a [public consultation in parallel to the adoption of this action plan](#). Feedback is welcome until 26 August 2020.

On 16 September 2020, the European Commission adopted a [report assessing whether Member States have duly identified and made subject to the obligations of Directive \(EU\) 2015/849 all trusts and similar legal arrangements governed under their laws](#). Directive (EU) 2015/849 (the 5th anti-money laundering Directive) indeed extended to trusts and similar legal arrangements the transparency rules and obligations applicable to legal entities, requiring Member States to identify and notify trusts or trust-like arrangements governed under their legal framework.

EU context

EU legal framework on anti-money laundering and counter terrorist financing

It is essential that gatekeepers (banks and other obliged entities) apply measures to prevent money laundering and terrorist financing. Traceability of financial information has an important deterrent effect. The European Union

adopted the first anti-money laundering Directive in 1990 in order to prevent the misuse of the financial system for the purpose of money laundering. It provides that obliged entities shall apply customer due diligence requirements when entering into a business relationship (i.e. identify and verify the identity of clients, monitor transactions and report suspicious transactions). This legislation has been constantly revised in order to mitigate risks relating to money laundering and terrorist financing.

2015 modernised regulatory framework

In 2015, the EU adopted a modernised regulatory framework encompassing

- [Directive \(EU\) 2015/849 on preventing the use of the financial system for money laundering or terrorist financing](#) (4th anti-money laundering Directive);
- [Regulation \(EU\) 2015/847 on information on the payer accompanying transfers of funds](#) – makes fund transfers more transparent, thereby helping law enforcement authorities to track down terrorists and criminals.

Both instruments take into account the [2012 recommendations of the Financial Action Task Force \(FATF\)](#), and go further on a number of issues to promote the highest standards for anti-money laundering and to counter terrorism financing.

5th anti-money laundering Directive

On 19 June 2018 the [5th anti-money laundering Directive \(Directive \(EU\) 2018/843\)](#), which amended the 4th anti-money laundering Directive, was published in the Official Journal of the European Union. The Member States had to transpose this Directive by 10 January 2020.

These amendments introduced substantial improvement to better equip the Union to prevent the financial system from being used for money laundering and for funding terrorist activities.

These amendments were introduced to

- enhance transparency by setting up publicly available registers for companies, trusts and other legal arrangements;
- enhance the powers of EU Financial Intelligence Units, and provide them with access to broad information for the carrying out of their tasks;
- limit the anonymity related to virtual currencies and wallet providers, but also for pre-paid cards;
- broaden the criteria for the assessment of high-risk third countries and improve the safeguards for financial transactions to and from such countries;
- set up central bank account registries or retrieval systems in all Member States;
- improve the cooperation and enhance of information between anti-money laundering supervisors between them and between them and prudential supervisors and the European Central Bank.

Risk assessment

On 26 June 2017 the Commission published its first [Supranational Risk Assessment Report](#) as required by the 4th anti-money laundering Directive. The Commission assessed the vulnerability of financial products and services to risks of money laundering and terrorist financing. This risk analysis is conceived as a key tool to identify, analyse and address money laundering and terrorist financing risks in the EU. It aims at providing a comprehensive mapping of risks on all relevant areas, as well as recommendations to Member States, European Supervisory Authorities and obliged entities to mitigate these risks. This risk

analysis support Member States and obliged entities when carrying out their respective risk assessments. On 24 July 2019, the Commission published its second supranational risk assessment report

EU list on high risk third countries

Based on Directive (EU) 2015/849, Article 9, the Commission is mandated to identify high-risk third countries having strategic deficiencies in their regime on anti-money laundering and counter terrorist financing. The aim is to protect the integrity of the EU financial system.

One of the pillars of the European Union's legislation to combat money laundering and terrorist financing is Directive (EU) 2015/849. According to this Directive, banks and other gatekeepers are required to apply enhanced vigilance in business relationships and transactions involving high-risk third countries. The types of enhanced vigilance requirements are basically extra checks and control measures which are defined in article 18a of the Directive.

Further information:

[EU Policy on High-Risk Third Countries](#)

Enhancing access to financial information by law enforcement

Terrorists and criminals have demonstrated their ability to transfer funds quickly between different banks, often in different countries, but lack of timely access to financial information means that many investigations come to a dead end. There is therefore a clear need to enhance cooperation between authorities responsible for combating terrorism and serious crime when financial information is a key part of an investigation.

[Directive \(EU\) 2019/1153](#) enhances the use of financial information by giving law-enforcement authorities direct access to information about the identity of bank-account holders contained in national centralised registries. In addition, it gives law enforcement the possibility to access certain information

from national Financial Intelligence Units (FIUs) – including data on financial transactions – and also improves the information exchange between FIUs as well as their access to law enforcement information necessary for the performance of their tasks. These measures will speed up criminal investigations and enable authorities to combat cross-border crime more effectively.

[Proposal - laying down rules facilitating the use of financial and other information for the prevention, detection, investigation or prosecution of certain criminal offences and repealing Council Decision 2000/642/JHA](#)

[Impact assessment - laying down rules facilitating the use of financial and other information for the prevention, detection, investigation or prosecution of certain criminal offences and repealing Council Decision 2000/642/JHA](#)

[Executive summary of the impact assessment - laying down rules facilitating the use of financial and other information for the prevention, detection, investigation or prosecution of certain criminal offences and repealing Council Decision 2000/642/JHA](#)

- A [Staff Working Document on improving cooperation between EU Financial Intelligence Units](#) was published on 26 June 2017. It summarises the results of a 2016 mapping exercise that was carried out by the Financial Intelligence Units under the FIU Platform that identifies obstacles to the access, exchange and use of information as well as obstacles to the operational cooperation between FIUs.

- [Staff Working Document on Compliance by cross border banking groups at group level](#)

Supervision and regulatory technical standards

The Commission's services work closely with the European Supervisory Authorities in the implementation of the AML/CFT rules. The joint committee of the European Supervisory Authorities on AML/CFT issues guidelines and

opinions to help national competent authorities to understand the regulatory expectations.

Anti-Money Laundering - Objectives and Tasks

As part of its legal obligation stemming from the 4th anti-money laundering Directive the Commission adopted Delegated Regulations in relation to the following regulatory technical standards that have been developed by the European Supervisory Authorities (ESAs)

- Regulatory technical standards for the minimum action and the type of additional measures credit and financial institutions must take to mitigate money laundering and terrorist financing risk in certain third countries
- Regulatory technical standards on the criteria for the appointment of central contact points for electronic money issuers and payment service providers and with rules on their functions

The European Commission adopted on 8 November 2018 an opinion, in exercise of its powers under the EBA Regulation, requiring the Maltese anti-money laundering supervisor (Financial Intelligence Analysis Unit) to continue taking additional measures to fully comply with its obligations under the fourth anti-money laundering Directive.

Communication on strengthening the Union framework for prudential and anti-money laundering supervision

Adoption of targeted changes to the three Regulations establishing the Supervisory Authorities

The European Commission adopted on 24 July 2019 a report which assesses recent alleged money laundering cases involving EU credit institutions.

EU-wide cooperation

An Expert Group on Money Laundering and Terrorist Financing meets regularly to share views and help the Commission define policy and draft new legislation.

- A [Committee on the Prevention of Money Laundering and Terrorist Financing](#) may also be convened to give its opinion on implementing measures put forward by the Commission.

- The European Commission also organises meetings of an [Expert group \(the EU FIU's Platform\)](#) that brings Financial Intelligence Units together in order to facilitate cooperation among national FIUs and to provide advice and expertise to the Commission.

- The European Commission organises meetings of an [Expert Group on eID and remote Know-Your-Customer \(KYC\) processes](#) that brings public and private experts together to explore issues relating to electronic identification and remote KYC processes to provide advice and expertise to the Commission.

International context

- [FATF](#)

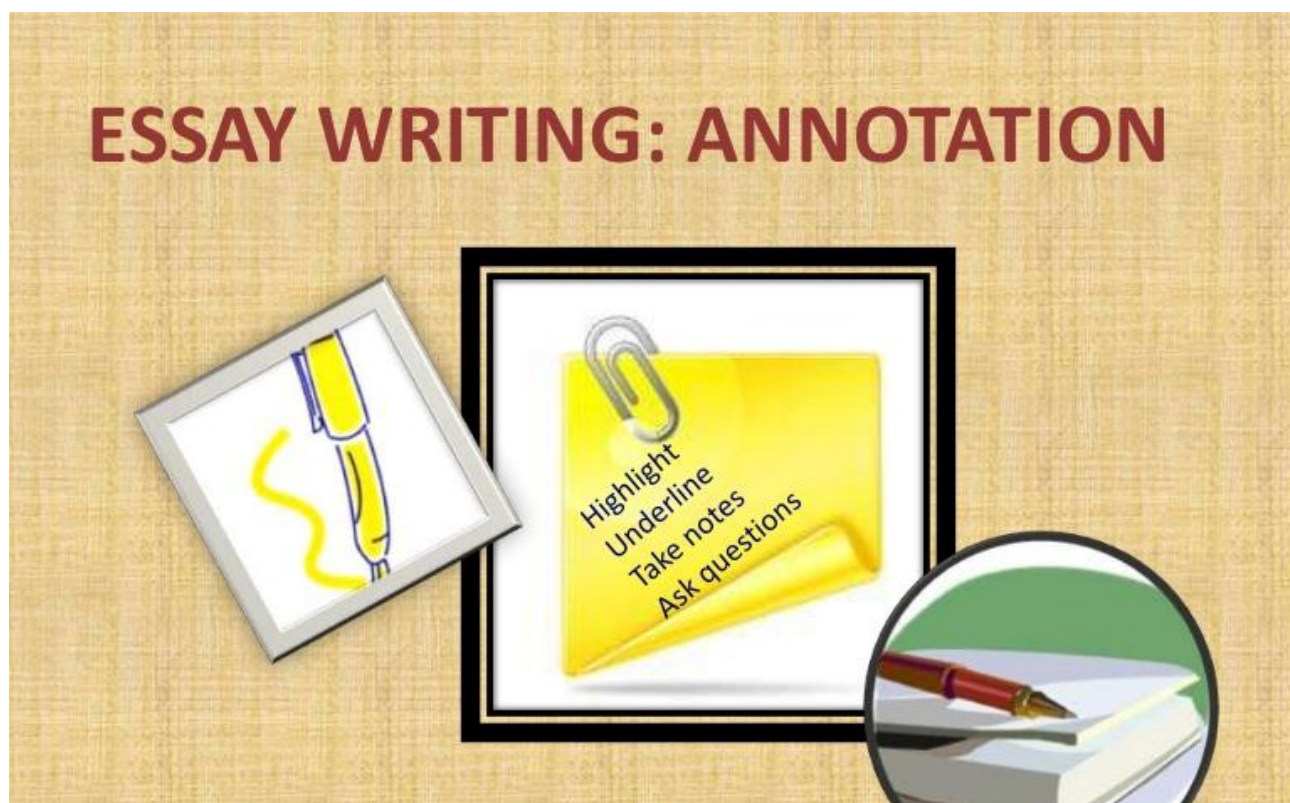
The Commission is a member of the Financial Action Task Force (FATF), the main international body concerned with combating money laundering, the financing of terrorism and other threats to the integrity of the international financial system.

- [MONEYVAL](#)

The Commission is an observer in Moneyval – the Council of Europe body assessing compliance with AML/CFT standards.

- [EGMONT](#)

The Commission is an observer at the Egmont Group of Financial Intelligence Units, that provides an international platform for the secure exchange of expertise and financial intelligence between FIUs to combat money laundering and terrorist financing.



Summarizing English Scientific Literature

Язык аннотации

К аннотациям как на русском, так и на английском языке предъявляются следующие требования:

1. Лаконичность языка, т.е. использование простых предложений (глаголы употребляются всегда в настоящем времени в действительном или страдательном залоге. Модальные глаголы, как правило, отсутствуют).
2. Строгая логическая структура аннотации.
3. Обязательное введение в текст аннотации безличных конструкций и отдельных слов, например: «Сообщается...», «Подробно описывается», «Кратко рассматривается...», «Излагаются...», «Комментируются...» и др., с помощью которых происходит введение и описание текста оригинала.
4. Недопущение повторений в заглавии и тексте аннотации.
5. Точность в передаче заглавия оригинала, отдельных формулировок и определений.

6. Использование общепринятых сокращений слов, таких, как напр., и т.д., и т.п., и др.

7. Единство терминов и обозначений.

Текст аннотации должен быть максимально кратким, от 500 до 1000 печатных знаков.

Основные штампы (key-patterns) аннотаций на английском и русском языках:

- | | |
|-----------------------------------------------------------------|----------------------------------------------------------|
| 1. The article (paper, book, etc.) deals with... | 1. Эта статья (работа, книга и т.д.) касается... |
| 2. As the title implies the article describes... | 2. Согласно названию, в статье описывается... |
| 3. It is specially noted... | 3. Особенно отмечается... |
| 4. A mention should be made... | 4. Упоминается... |
| 5. It is spoken in detail... | 5. Подробно описывается... |
| 6. ...are noted | 6. Упоминаются... |
| 7. It is reported... | 7. Сообщается... |
| 8. The text gives a valuable information on... | 8. Текст дает ценную информацию... |
| 9. Much attention is given to... | 9. Большое внимание уделяется... |
| 10. The article is of great help to ... | 10. Эта статья окажет большую помощь... |
| 11. The article is of interest to... | 11. Эта статья представляет интерес для... |
| 12. It (the article) gives a detailed analysis of ... | 12. Она (статья) дает детальный анализ... |
| 13. It draws our attention to... | 13. Она (статья, работа) привлекает наше внимание к... |
| 14. The difference between the terms...and...should be stressed | 14. Следует подчеркнуть различие между терминами ...и... |

- | | |
|------------------------------------------------|--------------------------------------|
| 15. It should be stressed (emphasized) that... | 15. Следует подчеркнуть, что... |
| 16. ...is proposed | 16. Предлагается... |
| 17. ...are examined | 17. Проверяются
(рассматриваются) |
| 18. ...are discussed | 18. Обсуждаются... |
| 19. An option permits... | 19. Выбор позволяет... |
| 20. The method proposed ... etc. | 20. Предлагаемый метод... и т.д. |

Первые два штампа в основном используются при устном аннотировании и кратком изложении содержания оригинала.

Clichés for annotation writing

The article introduces/presents/gives/describes...
 The article reveals ...
 The article contains...
 The article points out that ...
 The publication deals with...
 The study/paper presents/discusses...
 The paper shows/presents/regards/examines...
 The author considers/outlines/concludes/ points out...
 The author concentrates on...
 The author views/reviews/ presents...
 The author analyses how.../ examines why.../

Обратите внимание!

Научная статья обычно состоит из следующих частей:

1. Заголовок (Title). 2. Аннотация (Abstract or Summary). 3. Введение (Introduction). 4. Общая часть (Methods, Materials, Procedures). 5. Результаты, обсуждение результатов, заключение (выводы) и рекомендации (Results, Discussions, Conclusion, Recommendations). 6. Использованная литература (References, Literature, Bibliography).

PLAN OF ANNOTATION

A) Headline of the text

I'd like to present the article headlined...

I'm going to speak about the article under the headline...

b) Source

- The article is (comes) from...
- The article was carried (published) by...
- It is of the 1-st of October, 2012
- The author of the article is... The article is by...

c) Theme

- The article is about...
- It deals with... It covers...
- The text traces (presents, describes, focuses on)...

d) Idea

- The author of the article stresses (urges, makes it clear) that...
- The main idea of the author is that...
- The author's aim is... The author aims at...

e) Judgment

It seems to me that...

I think (suppose, believe) that...

It is clear to me... It is obvious that...

To my mind... In my opinion...

METRO
THE WORLD'S MOST POPULAR FREE NEWSPAPER
Monday, March 27, 2017

DUTY CALLS
TV's most compelling cop show is back with a five-star review

EMAIL FROM AMERICA DONALD TRUMP PLAYS THE BLAME GAME **NEWS** Cordelia Lynch Page 11

Apps rapped over secret terror texts
■ London killer sent encrypted last message
■ Rudd demands access powers for police

Plus:
HE'S STILL STANDING: HAPPY 70TH BIRTHDAY SIR ELTON Page 7
SE SECRETS WITH ISIS: EISA Page 10
EMOTIONAL RETURN FOR ENGLAND'S JORDAN DEPO Page 11

Apple Watch with Vitality health insurance.
Pay from £69 upfront for an Apple Watch Series 2 and nothing more if you stay active with Vitality.

THE TIMES
Monday March 27, 2017 | 10p | 100 pages | 100 years

the game
12-PAGE PULLOUT: BEST ANALYSIS OF THE WORLD CUP QUALIFIERS

Brexit negotiators 'risk rushing into harmful trade deals'

Mass arrests as anti-Putin protests sweep across Russia

Isis uses terror attack to sign up YouTube recruits

Google fails to stop deluge of propaganda videos

Practice yourself in writing an annotation

India must take lead to counter terror: US

The Obama administration has delivered a very tough message to Pakistan asking it to dismantle safe havens of Lashkar-e-Taiba, Jaish-e-Mohammed and Haqqani network operating from its soil, outgoing US envoy to New Delhi Richard Verma said on Tuesday.

Holding that India faces a daunting challenge from these Pakistan-based terror groups and hailing New Delhi's efforts to deal with the menace, the envoy said the world needs India's leadership in countering terrorism.

Verma, who departs office ahead of Donald Trump's inauguration on Friday, Verma said the US also told the Pakistani leadership to come down hard on perpetrators of cross-border terrorism including in Afghanistan. Talking about Indo-US cooperation in

counter-terror efforts, he said intelligence sharing between the two strategic partners has reached unprecedented level which helped Indian security agencies thwart various threats.

Asked about what exactly the Obama administration told Pakistan recently regarding Lashkar-e-Taiba, Jaish-e-Mohammed and Haqqani network, Verma told an event organised by a think tank, "We have taken a very tough line on these terrorist groups operating from Pakistani soil."

He said the message to the Pakistani leadership has been a very tough and concerted one, adding Islamabad has been told to eliminate the safe havens of the terrorist groups, shut down their cross border activities and take action against the perpetrators of terror.



Outgoing US envoy Richard Verma gave a tough message.

Talking about threat of terror India was facing, he said, "On the Western front, India faces a daunting challenge of terrorist groups operating from inside Pakistan. Some of these groups including also targeted the US and Afghan security forces."

He said the US continued to press Pakistan at the highest level to take effective action against these groups and cited extension of terrorist designation to two more LeT leaders. **PTI**





National Terrorism Advisory System

Bulletin

www.dhs.gov/advisories

DATE AND TIME ISSUED: 11/15/2016 1:00 P.M. ET

SUMMARY

Since the last NTAS Bulletin issued in June 2016, our basic assessment of the global threat environment has not changed. We remain concerned about homegrown violent extremists who could strike the homeland with little or no notice. Events since the last NTAS Bulletin reinforce this. Accordingly, increased public vigilance and awareness continue to be of utmost importance. This was, for example, a crucial component of the swift response to the September terrorist acts in New York City and New Jersey.

DURATION

This Bulletin will expire on
May 15, 2017
 at 11:59 p.m. EDT

ADDITIONAL DETAILS

- Our concerns that violent extremists could be inspired to conduct attacks inside the U.S. have not diminished.
- As the U.S. continues to apply pressure against terrorist-affiliated groups overseas, attempts by these groups to inspire or even direct attacks inside the U.S. may increase.
- Though we know of no intelligence that is both specific and credible at this time of a plot by terrorist organizations to attack the homeland, the reality is terrorist-inspired individuals have conducted, or attempted to conduct, attacks in the United States.
- DHS is especially concerned that terrorist-inspired individuals and homegrown violent extremists may be encouraged or inspired to target public events or places.
- The holiday season, in particular, provides additional opportunities for violent extremists to target public events and places where people congregate.
- Terrorist use of the Internet to inspire individuals to violence or join their ranks remains a major source of concern.
- In the current environment, DHS is also concerned about threats and violence directed at particular communities and individuals across the country, based on perceived religion, ethnicity, nationality or sexual orientation.

U.S. GOVERNMENT COUNTERTERRORISM EFFORTS

- DHS and the FBI continue to provide guidance to state, local, tribal and territorial partners related to the current threat environment. DHS also partners closely with the private sector to provide risk assessments and coordinate enhanced security measures with business owners and operators. The public may continue to observe increased law enforcement and security presence, particularly around certain holiday celebrations and other large gatherings.
- The FBI is investigating potential terrorism-related activities associated with this broad threat throughout the United States. Federal, state, and local authorities are coordinating numerous law enforcement actions and conducting community outreach to address this evolving threat.

TYPES OF ADVISORIES

Bulletin

Describes current developments or general trends regarding threats of terrorism.

Elevated Alert

Warns of a credible terrorism threat against the United States.

Imminent Alert

Warns of a credible, specific and impending terrorism threat against the United States.

HOW YOU CAN HELP

- Report suspicious activity to local law enforcement or public safety officials who are best positioned to respond and offer specific details on terroristic indicators.
- Suspicious activity or information about a threat may also be reported to [Fusion Centers](#) and the [FBI's Field Offices](#) - part of the Nationwide Suspicious Activity Reporting Initiative.
- Learn [how to recognize signs of pre-operational planning](#) associated with terrorism or other criminal activity.

BE PREPARED

- Be prepared for security and plan ahead.
- In populated places, be responsible for your personal safety. Make a mental note of emergency exits and locations of the nearest security personnel. Carry emergency contact details and any special needs information with you at all times.
- Business owners are encouraged to [Connect, Plan, Train](#), and Report to prepare businesses & employees.
- For more visit [Ready](#) and DHS's [Hometown Security Campaign](#).

STAY INFORMED

- The U.S. Government will provide additional information about any emerging threat as additional information is identified. The public is encouraged to listen to local law enforcement and public safety officials.
- We urge Americans to continue to travel, attend public events, and freely associate with others but remain vigilant and aware of surroundings.
- The Department of State issues [international travel alerts and warnings](#).

Counter-terrorism from Canada to ISIS:

An Insider's Discussion of All Things Jihadist.



Mubin Shaikh

Mubin Shaikh is a former extremist who de-radicalized after studying Islam in Syria and was recruited as an undercover counter-terrorism operative for the Canadian Security Intelligence Service and the Royal Canadian Mounted Police, Integrated National Security Enforcement Team (INSET). He conducted infiltration operations in human and online networks and has testified as a fact witness at the Superior Court of Ontario in five legal hearings over four years, obtaining a Master of Policing, Intelligence and Counter Terrorism in the meantime. Shaikh continued his professional research with the rise of ISIS, tracking and engaging with ISIS fighters and propagandists in real-time online. He is now an international, external Subject Matter Expert in national security and counter-terrorism to the United Nations Security Council and the Command Staff of CENTCOM, and trains various intelligence, police, and special operations forces on countering the terrorist threat.

Wed. March. 14th

6:30 to 8:30pm

**FREE
ADMISSION**

ENG103

George Vari Computing and Engineering Centre
245 Church St. Toronto,

PART 2. POLICE SERVICES IN THE USA, THE UK.

ANTI-TERRORISM ACTIVITY.

ANTI-TERRORISM ACT 2015

In line with measures taken by our allies, the Government of Canada is implementing legislation helping our law enforcement and national security agencies stop those who promote the commission of terrorism offences in general, such as calling for attacks on Canadians.

The *Anti-Terrorism Act*, 2015 received Royal Assent on June 18, 2015. Through this legislation, the Government of Canada is taking action to prevent terrorist travel, thwart efforts to use Canada as a recruiting ground and prevent

Terrorism in Great Britain: the statistics

Terrorism related arrests: categorisation



Note: Data for 2001/02 is for 11 September 2001 onwards.

Source: Home Office, Operation of Police powers under the Terrorism Act 2000 and subsequent legislation: 31 March 2017, table A.13; Home Office, Operation of Police powers under the Terrorism Act 2000 and subsequent legislation: quarterly update to December 2017, table QA.13

The majority of terrorism related arrests made since 11 September 2001 have been classified by ACTCC as being related to international terrorism

(79%). In the year ending 31 December 2017, 73% (300) of arrests were classified by ACTCC as being related to international terrorism.

POLICE SERVICES

The objective of the different community awareness programs implemented by police services is to engage all communities in the social problem-solving process to ensure the safety and security of the Canadian public. In Canada, the successful Community Mobilization Prince Albert program (Saskatchewan, Canada) is an example of this.

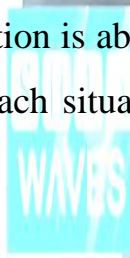
The following graphics show the percentage of originating agencies reporting at-risk situations compared to the leading agencies taking charge of these situations. While the police report a significant number of cases, ultimately, referring cases to the appropriate agency results in a lighter caseload for the police.

COMMUNITY MOBILIZATION PRINCE ALBERT (CMPA)

The Hub Model is an evidence-based collaborative problem solving approach that draws on the combined expertise of relevant community agencies to address complex human and social problems before they become policing problems. The basic principle is that if something bad is predictable, it is also preventable.

The Hub itself is a twice-weekly, ninety-minute discussion among front line professionals representing multiple human service disciplines serving the city of Prince Albert and its surrounding feeder communities. It connects people at risk to the services that can help them make positive choices in a timely fashion.

The average length of time devoted to discussing each single at-risk situation is about nine minutes, and an immediate intervention plan is developed for each situation. Initial intervention typically occurs within 24-48 hours and



Countering Terrorism in UK

Several people received letters calling on them to attack Muslims

the life span pattern shows 53% of situations ending in one week and about 79% clearing the table in two weeks.

Control Orders in the UK

In 2004, a House of Lords ruling quashed the derogation order in relation to Part IV of the *Anti-Terrorism, Crime and Security Act 2001*, declaring Part IV incompatible with articles 5 and 14 of the ECHR. *Prevention of Terrorism Act 2005*.³⁷ The Government did not seek to renew the Part IV powers, and instead introduced the system of Control Orders under the

Control Orders were executive measures which imposed certain obligations upon an individual considered ‘necessary for purposes connected with preventing or restricting involvement by that individual in terrorism-related activity.’³⁸ Examples of such obligations included curfews, restrictions on a person’s place of residence, restrictions on movement (either within or outside the UK), restrictions on the possession of certain substances, and a requirement to surrender passports.

Non-derogating Control Orders (i.e. those which were deemed not to impact on an individual’s rights under ECHR) were issued by the Home Secretary. Derogating Control Orders could only be issued on application to a court, but no such Orders were ever made.³⁹

In total, 52 individuals were subject to Control Orders; all were men who were suspected of involvement in Islamist terrorism.⁴⁰ When Control Orders were introduced in 2005, all the individuals subject to an Order were foreign nationals. By the time they were replaced by TPIMs in 2011, all were British Citizens.

Control orders in force by quarter

Under both the Control Orders regime and TPIMs, the Home Secretary is required to make a statement to Parliament every three months listing the number of measures in force. Data has been collated from these statements as

recorded in Hansard and used to create the charts above and below which show the number of measures in force.

Terrorism Prevention and Investigation Measures (TPIMs) were introduced by the Coalition Government in 2011 as a replacement for Control Orders.

Like Control Orders, TPIMs are issued by the Home Secretary. They may also place certain obligations on an individual but are restricted to 12 measures listed in Schedule 1 of the 2011 Act. **TPIMS in force by quarter**

There are currently seven TPIMs in force; considerably fewer than at the peak when 20 Control Orders were in force in June 2009. One notable trend is the reduction in the number of measures issued against foreign nationals over the years with a contrasting increase in those issued against British Citizens.



II. Measures to prevent and combat terrorism

- 1. Refrain from facilitating and financing or tolerating terrorist activities
- 2. To ensure that territories are not used for terrorist training camps or the preparation of terrorist acts
- 3. To ensure the apprehension and prosecution or extradition of perpetrators of terrorist acts
- 4. To combat illicit arms trade

How do we prevent terrorism?

- Counter-terrorism is the practices, tactics, techniques, and strategies that governments, militaries, police departments and corporations adopt to prevent or in response to terrorist threats and/or acts, both real and imputed.
- The tactic of terrorism is available to insurgents and governments. Not all insurgents use terror as a tactic, and some choose not to use it because other tactics work better for them in a particular context. Individuals, such as Timothy McVeigh, may also engage in terrorist acts such as the Oklahoma City bombing.
- If the terrorism is part of a broader insurgency, counter-terrorism may also form a part of a counter-insurgency doctrine, but political, economic, and other measures may focus more on the insurgency than the specific acts of terror.
- Foreign internal defense (FID) is a term used by several countries for programs either to suppress insurgency, or reduce the conditions under which insurgency could develop.
- Counter-terrorism includes both the detection of potential acts and the response to related events



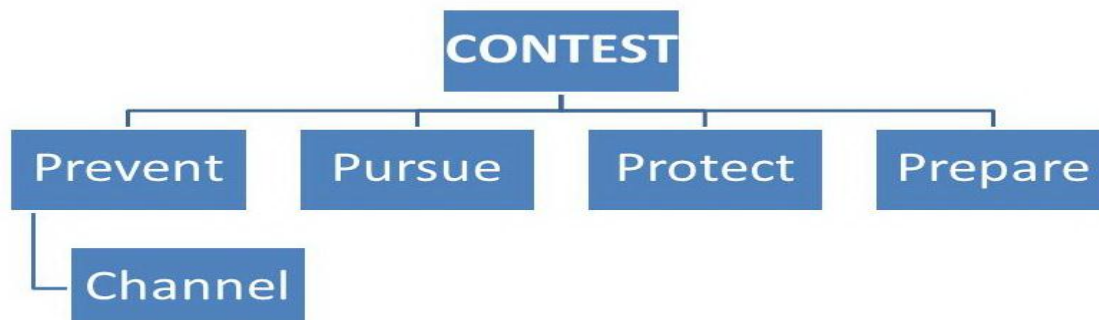
Combating Terrorism

	Defeat	Deter	Diminish
Prevent	Intercepting potential terrorists at the borders may reveal terrorist activities and operations.	Capturing terrorists at the borders serves to deter future attempts.	International aid and assistance relies on a robust economy—preventing terrorism protects the markets.
Protect	Robust defenses complicate terrorist plans—may increase terrorist cell visibility as a result.	Failure to achieve desired results due to protection measures helps deter future attempts.	Well protected asset reduces chances of terrorist success—failures delegitimize terrorism over time.
Prepare	Investigations following acts of terrorism may illuminate cells, groups, or sponsors.	Holding groups and sponsors accountable for acts of terrorism ensures costs exceed perceived benefits.	Mitigating impact of "successful" terrorist acts helps delegitimize terrorism over time.

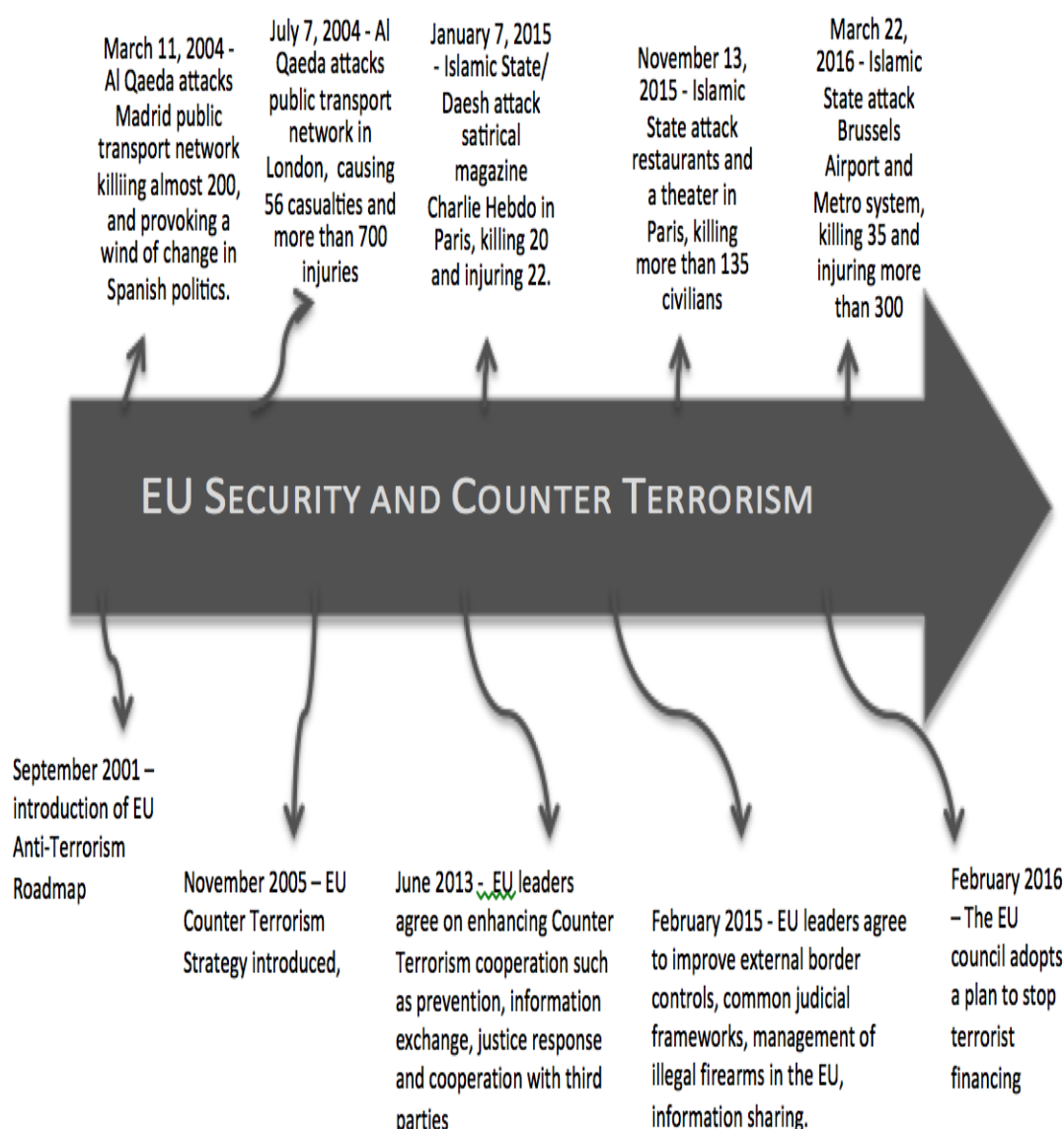
How do you stop terrorists??

- Building a counter-terrorism plan involves all segments of a society or many government agencies. In dealing with foreign terrorists, the lead responsibility is usually at the national level. Because propaganda and indoctrination lie at the core of terrorism, understanding their profile and functions increases the ability to counter terrorism more effectively.
- See the series of articles beginning with intelligence cycle management, and, in particular, intelligence analysis. HUMINT presents techniques of describing the social networks that make up terrorist groups. Also relevant are the motivations of the individual terrorist and the structure of cell systems used by recent non-national terrorist groups.
- Most counter-terrorism strategies involve an increase in standard police and domestic intelligence. The central activities are traditional: interception of communications, and the tracing of persons. New technology has, however, expanded the range of military and law enforcement operations.
- Domestic intelligence is often directed at specific groups, defined on the basis of origin or religion, which is a source of political controversy. Mass surveillance of an entire population raises objections on civil liberties grounds.
- To select the effective action when terrorism appears to be more of an isolated event, the appropriate government organizations need to understand the source, motivation, methods of preparation, and tactics of terrorist groups. Good intelligence is at the heart of such preparation, as well as political and social understanding of any grievances that might be solved. Ideally, one gets information from inside the group, a very difficult challenge for HUMINT because operational terrorist cells are often small, with all members known to one another, perhaps even related.
- Counterintelligence is a great challenge with the security of cell-based systems, since the ideal, but nearly impossible, goal is to obtain a clandestine source within the cell. Financial tracking can play a role, as can communications intercept, but both of these approaches need to be balanced against legitimate expectations of privacy.

UK Counter-terrorism strategy



- Channel is a local monthly multi-agency meeting which considers the referrals made to Prevent. A preliminary assessment is made and a support plan is created. This is all pre-criminal and requires consent.



Conversation Questions

Terror

- Why do people use terror?
- What terror actions do you remember?
- What should be done to prevent terror?
- Are you afraid of traveling because of terror?
- Why is terror used more in some countries than others?
- Do you know of any forms of terror other than bombs?
- Have you been a victim of terror?
- Do you think terror is justified?
- How has airline travel been affected by terrorism?
- What do you think of airport security?
- Have you ever been patted down?
- Have you ever had a body scan?

What do you think security personnel think when they see you in a body scanner?

Is violence ever okay?

Are terror tactics ever effective? When?

What is the difference between a 'freedom fighter' and a 'terrorist'? Is there a difference?

Is it possible for governments to cause terror? If so, give examples.

In your own words define the word "terrorism."

What is terrorism about?

- Race?
- Religion?
- Nationality?

Can you name any terrorist groups?

Can you name any fugitive terrorists?

How do terrorist groups operate?

What methods/tactics do terrorists use?

Why do people commit terrorist acts?

How much do you know about the Catholic/Protestant/Islamic religions?

Is religion to blame for the increase in world terrorism? If so, how much?

Which countries have been accused of harboring terrorists?

Which countries have been victims of terrorist plots?

What specific terrorist acts can you recall?

Who's winning the war on terrorism?

What do you believe is the best way to deal with terrorism?

What can governments do to eradicate world terrorism?

What kind of power could be given to special terrorist operations task-forces?

Would you ever consider committing suicide for the sake of a cause you believe in?

What cause would you fight for?

Where do terrorists get their money and weapons from?

If the money was right, would you work in a known terrorist-plagued state?

Are governments listening hard enough to extremists? If not, why not?

How much do you believe extremists are open to dialogue with Governing bodies?

In your opinion will terrorism spread or decline in the future?

Do you know anything about terrorist activities?

Have you ever seen a terrorist?

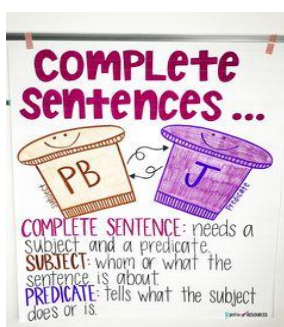
Do you have a friend of terrorist?

What do you know about suicide bombers?

Do you think that abusing a group of people can make them into terrorists?

GRAMMAR IN USE

(see Appendix 4)



1. Complete the sentences in your own words:

1) The police officer would have gone abroad, if

_____.

2) I would tell the officer about the accident, if

_____.

3) We will go to the cinema, if

_____.

4) If you have finished the work,

_____.

5) If you lose your favourite umbrella,

_____.

6) If I get a lot of money,

_____.

7) I would have bought that expensive painting, if

_____.

8) If he earned a lot,

_____.

- 9) If you spend your holidays abroad,
_____.
- 10) I will leave the door ajar, if
_____.
- 11) You will miss your bus, if
_____.
- 12) If it rains tomorrow,
_____.
- 13) They would go boating after a busy working day, if
_____.
- 14) If you should change your mind,
_____.
- 15) If it was possible,
_____.



2. Put the verb into the correct form (Appendix

4):

- 1) If she ____ (to go) abroad, she ____ (to be) very happy.
- 2) I ____ (to visit) him in the hospital, if I ____ (to have) free time.
- 3) If we ____ (not to like) his suggestion, we ____ (to tell) him about it.
- 4) If John ____ (to want) the advice, he ____ (to ask) you.
- 5) If you ____ (to have) better qualification, you ____ (to be able to) apply for better job.
- 6) If you ____ (to want) to find necessary information, you ____ (to surf) the net.
- 7) If somebody ____ (to steal) your collection of stamps, you ____ (to call) the police.
- 8) If I ____ (to have) a billion dollars, I ____ (to travel) around the world.

9) You ____ (to feel) better, if you ____ (to go to bed) earlier.

10) You ____ (to have) free time, if you ____ (to do) everything in time at work.

11) If he ____ (not to lose) his ticket, he ____ (to go) home by train.

12) If you ____ (to ask) a militia officer, he ____ (to help) you to find your baggage.

13) Don't be nervous if you ____ (to hear) bad news.

14) Our group ____ (to go) to Paris, if we ____ (to win) the competition.

15) If I ____ (to know) her phone number, I ____ (to phone) her.

	If-clause	Main clause	use	Example
Type 0 Real present	If + any present form	Present Simple	Real - for general truth	If you heat the water, it boils.
Type 1 Real present	If + any present form	Future / Imperative can/ may / might / must	Real - likely to happen in the present or future	If you work hard, you'll be tired.
Type 2 Unreal present	If + Past Simple / Past Continuous	Would/ could/ might + bare inf.	Unreal-unlikely to happen in the present or future; also used to give advice	If I were you, I wouldn't judge him.
Type 3 Unreal past	If + Past Perfect / Past Perfect Continuous	Would/ could/ might + have + past participle	Unreal situation in the past; also used to express regrets and criticism	If you had locked the car, it wouldn't have been stolen.



3. Work in pairs. Make a dialogue. Student A is a police officer. Student B is a tourist. Discuss all unpleasant situations which can happen with a tourist and the preventive methods:

e.g. A: If you go abroad on holiday, you should know the laws of the country you are going to.

B: Yes, I know, but I'd like to clarify some points. What should I do if I lose my passport?

A: If you do it, you should go to a militia station and...



Transform the sentences



4. Transform the sentences, using “I wish” (Appendix 3):

- 1) I’d love to know five foreign languages.
- 2) Why don’t we go to the restaurant more often?
- 3) She hates working on Saturdays.
- 4) He’d love to investigate this case.
- 5) I’d like to live in Great Britain.
- 6) They hate playing board games after dinner.
- 7) They didn’t go to the party.
- 8) He decided to stop working as a detective.
- 9) He lost all his money.
- 10) Unfortunately, I didn’t tell you the truth.



5. Imagine that you are a wizard and you can change your life.

Tell your group what you’d like to change. Use “I wish”.

Put into the correct form



6. Put the verb in brackets into the correct form (Appendix 3).

- 1) I wish I ____ (to hang out with friends) after a busy working day.
- 2) He fell and broke his leg pursuing the criminal. I wish he ____ (to be) more careful.

3) I wish you ____ (to read) more English books in future, because it is necessary for working abroad.

4) I can't remember where I've put my binoculars. I wish I ____ (to can).

5) I wish I ____ (not to lend) him my new car. He has broken it.

6) My watch has stopped. I wish I ____ (to have) a better watch.

7) I feel so tired. I wish I ____ (not to stay up) so late last night.

8) I wish I ____ (not to spend) all my money last night.

9) I wish he ____ (to present) me his painting.

10) I wish I ____ (to watch) comedy show after stressful working day.



7. In pairs write a short story on **"The ideal working day of a police officer"**. Use **"I wish"** constructions. Write 80-100 words.



Choose one correct variant

8.

1. If she is as clever as you say, she ____ rich by now.
a) will be b) would be c) would have been
2. If he had finished his work yesterday, he ____ free now.
a) would be b) would have been c) will be
3. If I were you, I ____ the facts before I accused them.
a) would check b) will check c) would have checked
4. If she were in your position, she ____ him by now.
a) will help b) would help c) would have helped.
5. They ____ that expedition if they have enough free time.
a) will join b) would join c) would have joined
6. If her neighbours are too noisy, she always ____.
a) complains b) complained c) has complained
7. I wish cadets ____ more fashionable clothes.
a) wear b) wore c) worn
8. I wish she ____ more pleasant to the victims of the robbery.
a) had been b) is c) will be
9. I wish they ____ me more.
a) pay b) paid c) would pay
10. If they liked that souvenir, they ____ it.
a) will buy b) would buy c) would have bought



9. Put the verbs in brackets into the correct tense:

“If you don’t call the police, you 1)_____ (never find) your collection of badges”. I remember my relatives saying me these words when my house was robbed. If I 2)_____ (listen) to them, I 3)_____ (get) back my badges. If I 4)_____ (explain) the situation to a police officer, he certainly 5)_____ (help) me. If I 6)_____ (can / change) anything about that situation, I 7)_____ (get) my badges back. But for me, everything 8)_____ (find) and the thief 9)_____ (punish). If only I 10)_____ (understand) it earlier...



10. Read the dialogue between the interviewer and the police officer. Then rewrite it into Reported Speech (Appendix 1):

I: Good afternoon! We are glad to see you!

P: Hello! I’m glad to see you too!

I: You are so brave and strong. How can you connect your job with healthy life style?

P: Actually I do not have enough time for cooking meals and going in for sports, but I try to do my best. I eat fresh fruit and vegetables and drink a lot of milk.

I: What role does sport play in your life?



P:As I have mentioned I do not go in for sports, but I am fond of such activities that allow me to keep fit at home. I start with running then I take exercise programmes.

I:Do your colleagues go in for sports?

P:Yes, of course. Some of them prefer swimming, skiing, playing badminton, others are keen on football, boxing. Unfortunately, public sport facilities are not always available to my colleagues and they are engaged into outdoor activities. Most of them prefer running too.

I:What do you know about foreign sport programmes for police?

P:According to the latest figures the most popular sports in Europe and America are walking, cycling and jogging.

I:So, we see that our officers are very strong and healthy.

P:Certainly! Sport is very important in our life. Keep fit. Be in harmony with your soul and body!

I:Thank you...



11. Read the passage from the policeman's report and rewrite it into Reported speech and translate it:

Policeman: "I visited Sandra Black on Monday (the 6th of November) she was with her two children: a boy, named Peter, and girl, named Betty. Peter is five years old and Betty is seven.



The house of Sandra is not appropriate for children living. There is no lightening inside. Also, it is cold in the rooms. The rooms are dirty and there is a lot of rubbish. It would be great if Sandra Black cleans her rooms and Betty helps her about the house. Another good idea is to pay for central heating and hot running water or to install a boiler. Also it is necessary for them

to cover the floor with a carpet. If Sandra Black doesn't do these recommendations her children can catch a cold, have a headache, sore throat and bad cough. Moreover, Sandra Black should pay attention to her children's way of life. It is forbidden to eat junk food and drink cola every day. Children need in vitamins and sport activities.

They ought to eat fresh fruit and vegetables, dairy products, drink green tea and juice. Furthermore, they must not play computer games and watch TV all daylong. It is necessary to walk, to go in for sports and to have a rest and lots of sleep.

If Sandra Black doesn't follow my advice her children will have lots of problems with their health."



13. Choose the correct answer (Appendix 1):

1. He asked me if I would be working late this/that night.
2. Frank asked her where she bought/had bought that oily fish.
3. The doctor told me to keep/kept fit.
4. Alice said she was tired and she is going/was going to lie down.
5. My friend asked me how long I had been eating/ate junk food.
6. She asked us if we would/would we agree to help her.
7. Peter said he learnt/had learned the rule and he was doing the exercise.
8. George said he doesn't/didn't want to catch cold and stay at home.
9. My aunt said she could hardly stop/stopped from laughing.
10. She asked Tim if his cold is/was any better that day.

14. First read then report what the colonel told the lieutenants:



- 1. Do not smoke in no-smoking areas.
- 2. Keep fit and go in for sports.
- 3. Don't be drunk!
- 4. Wear your uniform!
- 5. Visit a doctor at least two times a year.
- 6. Be smart!
- 7. Don't sleep during your work.
- 8. Never miss your breakfast.
- 9. Don't be nervous.
- 10. Follow healthy lifestyle.

- 1. He told them... _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____



been
2

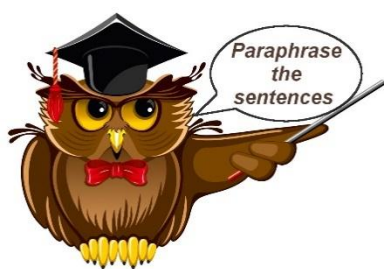
having dinner.

- 3) She asked me not to open the window.
- 4) said he had had an accident.

15. Paraphrase using Direct Speech:

- 1) Steve told me that he had working sixty hours a week for the last months.
- 2) Alison told me she was

- 5) The boy said he was afraid he had broken his leg.
- 6) Kate told her mother she would not be out for long.
- 7) He said that he had gone in for boxing before he entered the university.
- 8) David said he had broken the bicycle.



16. Paraphrase using Reported speech:

- 1) “Give me a cup of tea, please”, said the captain to a cadet.
- 2) “Don’t drink too much alcohol”, said the lieutenant to an old man.
- 3) “Don’t make so much noise at night”, said the militia officer to amusician.
- 4) “Don’t smoke in public”, said the major.
- 5) “Get up early and do mourning exercises”, advised the doctor.
- 6) “Don’t eat for several days”, my doctor told me.
- 7) Nick’s father said to him: “Please, pass me a cigarette”.
- 8) “Stay back!” – ordered the militia.
- 9) “Don’t sell alcohol to children”, – the militiaman told the shop assistant

17. The captain asked the suspect some questions. First read, then report the captain’s questions:

1. What’s your name?
2. Where do you work?
3. Where were you last night?
4. Are you familiar with Mr. Simons?
5. Why did you visit him?
6. What pills did you give him?
7. When did you buy the medicine?
8. Where did you buy it?

9. Why didn't you consult the doctor?

1. The captain asked the suspect... _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____



Choose one correct variant

18.

1) "Please sir, can I have some more food?" _____ Oliver.

a) told b) said c) tell

2) He insisted that I _____ breakfast.

a) had missed b) missed c) miss

3) Alan asked the doctor _____ lose weight.

a) how could he b) how he can c) how he could

4) He offered _____ me some delicious meals.

a) cooked b) to cook c) cook

5) The doctor didn't suggest _____ pizza.

a) ordering b) ordered c) had ordered

6) The officer informed us that all pills _____.

a) were still being
checked

b) is still being
checked

c) still checked

7) The policeman ordered the driver _____ of his car.

a) step out b) to step out c) stepping out

8) The policeman explained that it _____ illegal to sell cigarettes to
children.

a) been b) is c) was

9) An old man protested that he _____ junk food.

a) had eaten b) was eaten c) ate

10) Christine complained that she _____ a cold.

a) caught b) catch c) to catch

11) Katy asked _____ they would be able to visit the gym the following
year.

a) if b) of c) unless

12) He promised that they _____ the following night.

a) would have a rest b) will have a rest c) had a rest

13) He denied _____ the truth.

a) tell b) said c) telling

14) That man accused me of acting as if _____ guilty.

a) I am b) I were c) I had

15) The militiaman _____ whether I saw a wrongdoer.

a) wondered b) told c) said

16) We _____ how we could avoid stressful situations.

a) wonder b) asked c) ask

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Appendix

Appendix 1

DIRECT SPEECH / REPORTED SPEECH

Direct speech is the exact words someone said. We use quotation marks in Direct the speech.

Reported speech is the exact meaning of what someone said but not the exact words We do not use quotation marks in Reported speech.

Say - Tell

We can use say and tell both in Direct and Reported speech. Tell is always followed by a personal object (told me). Say is used with or without a personal object. When it is used with a personal object say is always followed by to (said to me)

Expressions with say: say good morning/evening etc, say something, say one's prayers, say a few words, say so etc.

Expressions with tell: tell the truth, tell a lie, tell sb the time, tell sb one's name, tell a story, tell a secret, tell sb the way, tell one from another etc.

Reported Statements

1. To report statements we use a reporting verb (say, tell, explain etc) followed by a that- clause. In spoken English that can be omitted: *He said, "I feel sick." He said that he felt sick.*
2. Pronouns and possessive adjectives change according to the context.
 Direct speech: He said, "I'll lend you my car."
 Reported speech: He said he would lend me his car.
3. Time words and tenses can change as follows depending on the time reference:

Direct speech	Reported speech
Tonight, today, this	That night, that day, that week /
Now	Then, at that time, at once,
Now that	Since
Yesterday, last	The day before, the previous night/
Tomorrow, next	The following day/ the day after, the
Two days / months / years ago	Two days / month / years before
“Bob escaped yesterday,” he	He said Bob had escaped the day

4. When the reporting verb is in the past, the verb tenses change as follows:

Direct speech	Reported speech
Present Simple	Past Simple/Present Simple
Present Continuous	Past Continuous
Present Perfect	Past Perfect
Past Simple	Past Perfect
Future	Conditional
Present Perfect Continuous	Past Perfect Continuous

5.If the direct verb is already in the Past S., in Reported Speech it can change into the Past Perfect or remain the same.

6.If the direct verb is in the Past Perfect, it remains the same in Reported Speech.

7.Certain words change as follows depending on the context.

Direct Speech: this/ these here come

Reported Speech: that/ those there go

8.There are no changes in the verb tenses in Reported speech when the direct sentence expresses a general truth, a wish or Conditional type 2/3:

“The Earth is a planet,” he said,. He said that the Earth is a planet.

9.When the introductory verb is in the Present, Future or Present Perfect, there are no changes in the verb tenses:

"She can swim", he says. He says that she can swim.

10. The verb tenses can change or remain the same in Reported speech when a sentence expresses something which is up to date or still true. However, the verb tenses usually change when something is not true or out of date:

"I like coffee," he said. He said he likes/liked coffee (still true)

"I am rich," he said. He said he was rich. (we know he isn't; not true)

Reported Questions

In **Reported questions** we use affirmative word order and the question mark is omitted. To report a question we use: a) ask + wh-word (who, what etc) when the direct question begins with such a word; b) ask + if/whether when the direct question begins with an auxiliary verb (do, has, can etc). Pronouns, possessive adjectives, tenses, time expressions etc change as in statements.

Direct speech: He said, "Why is he sentenced?" He said, "Is he guilty?"

Reported speech: He asked why he was sentenced. He asked if he was guilty.

Indirect questions are different from Reported questions. We use Indirect questions when we ask for information, whereas we use Reported questions to report someone else's questions. Indirect questions are introduced with Could you tell me...?, Do you know...?, I wonder..., I want to know...etc and their verb is in the affirmative. There are no changes in the verb tenses as in Reported questions. If the Indirect question starts with I wonder.or I want to know, then the question mark is omitted.

Direct questions	Reported questions	Indirect questions
He asked me, "How old is she?"	He asked me how old she was.	Do you know how old she is?
He asked me, "Where does she come from?"	He asked me where she came from.	I wonder where she comes from.

Reported Commands / Requests/ Suggestions

To report commands, requests, suggestions etc we use a reporting verb (advise, ask, suggest, beg, offer, order, tell etc) followed by a to-infinitive, a not to-infinitive or an -ing form according to the construction of the introductory verb: *He told me not to lie him. He suggested going out.*

Introductory verbs:

Agree, offer, promise, refuse, threaten, advise, ask, beg, command, invite, order, remind, warn, admit, accuse of, apologise for, boast of/about, complain to sb of, deny, insist on, suggest, explain, exclaim, remark.

Modals in Reported Speech

There are changes in the verb tenses of some modal verbs in Reported speech:

Will/shall - would; can - could (present)/would be able to (future); may - might; shall - should (asking for advice)/would (asking for information); must - must/had to (obligation)

Appendix 2

TOO / ENOUGH

Too + adjective/ adverb (negative)	He is too boring to listen to him.
Adjective/ adverb + enough	He is rich enough to buy this car.
Enough + noun	He's committed enough crimes to

SO / SUCH

- Such a(n) + (adjective) + singular countable: *It was such an awful day that we had to stay at the hotel.*
- Such is also used with a lot of: *There is such a lot of noise that I can't sleep.*
- Such + (adjective) + uncountable/ plural noun: *It is such a nice weather that I want to do for a walk.*
- So + adjective/ adverb: *I am so hungry that I could eat a horse.*
- So is also used with much/ many, few/ little: *She has got so many dresses that there is no place to keep them all.*
- So + adjective + a(n) + noun: *It was so nice a day!*
- So and such can be used without that.

LIKE / AS

Like is used	As is used
To say what sb or sth looks like	To say what sb or sth is really or to talk about
After verbs (feel, look, smell, sound) + noun	In certain expressions: as usual, as...as, as much, such as, the same as
With nouns / pronouns / -ing	After the verbs: accept, be known, class,

NEITHER...NOR / EITHER...OR

Neither...nor	Either...or
Take both a singular and plural verbs depending on the subject with follows nor, or.	
<i>Neither Fiona nor Ann was calling the police.</i>	<i>Either John or his friends are calling the police.</i>

NEITHER / EITHER / SO / TOO

Nick didn't go for a walk yesterday.	Neither did I. Neither + auxiliary +	I didn't either . Personal pronoun or
They are investigators.	So am I. So + auxiliary verb +	I am too . Personal pronoun or

Appendix 3

WISH

I wish + PastSimple	Regret about a present situation which we want to be different	I wish I were more patient.
I wish + subject + could + bare infinitive	Wish in the present concerning lack of ability	I wish I could swim
I wish + subject + would + bare infinitive	<p>Wish for a future change unlikely to happen or wish to express dissatisfaction; polite request implying dissatisfaction or lack of hope:</p> <ul style="list-style-type: none"> • “wish” and “would” should have different subjects • Wish + inanimate subject + would - is used to express speaker's lack of hope or disappointment 	<p>I wish he would investigate this case.</p> <p>I wish you would enter the university.</p> <p>I wish it would stop raining.</p>
I wish + PastPerfect	Regret that something happened or didn't happen in the past	I wish I had bought those boots.

Appendix 4

CONDITIONALS

	If-clause	Main clause	use	Example
Type 0 Real	If + any present form	Present Simple	Real - for general truth	If you heat the water, it boils.
Type 1 Real present	If + any present form	Future / Imperative can/ may / might / must/ should + bare inf.	Real - likely to happen in the present or future	If you work hard, you'll be tired.
Type 2 Unreal	If + Past Simple / Past Continuous	Would/ could/ might + bare inf.	Unreal-unlikely to happen in the present or future;	If I were you, I wouldn't judge him.
Type 3 Unreal past	If + Past Perfect/ Past Perfect Continuous	Would/ could/ might + have + past participle	Unreal situation in the past; also used to express regrets and criticism	If you had locked the car, it wouldn't have been stolen.

We do not normally use *will*, *would* or *should* in an if-clause.

After *if*, we can use *were* instead of *was* in all persons.

Mixed Conditionals

All types of conditionals can be mixed. Any tense combination is possible if the context permits it.

	If-clause	Main clause	
Type 2	If nobody phoned the police,	officers will not come to help	Type 1
Type 2	If he knew her,	he would have invited her to	Type 3
Type 3	If you hadn't learnt the poem,	you will not get an A-level.	Type 1
Type 3	If he had found a job,	he wouldn't be searching for	Type 2

Unless means if not: Unless *they are late, we will not miss the train.*

As long as, providing/ provided that can be used instead of if: As long as *he is on time,*
we will not be late for the party.

Appendix 5

MODAL VERBS

Modal verbs express the speaker's attitude to the action indicated by the main verb. They express ability, necessity, obligation, duty, request, permission, advice, desire, probability, possibility, etc.

Modal verbs are: can, could, may, might, must, ought to, will, would, shall, should, have to, need. They take no –s in the third singular except for have to and need. They come before the subject in questions and take “not” after them in negations. Except for ought to and have to, modal verbs are followed by an without to: *Sorry, I can't do it.*

<i>Auxiliary</i>	<i>Uses</i>	<i>Present/ Future</i>	<i>Past</i>
May	Polite request	May I borrow your pen?	
	Formal permission	You may leave the room.	
	50% or less certainty	He may be sleeping now.	He might have been at the office.
Might	50% or less certainty	He might be at the library.	He might have been at the library.
	Polite request	Might I take your car?	
Should	Advisability	I should study tonight.	I should have studied last night.
	90% certainty (expectation)	She should do well on the test tomorrow.	She should have done well on the test.
Ought to	Advisability	You ought to consult the doctor.	You ought to have consulted the doctor.
	90% certainty (expectation)	He ought to pass his driving test tomorrow.	He ought to have passed his driving test.

Had better	Advisability with threat of bad result	You had better be on time, or you miss the beginning of the film.	
Be supposed to	Expectation	The meeting is supposed to begin at 5 p.m.	
	Unfulfilled expectation		The meeting was supposed to begin at 5 p.m.
Must	Strong necessity	I must arrest the offender.	I had to arrest the offender yesterday.
	Prohibition (negative)	You must not smoke here.	
	95% certainty	Mary isn't at work. She must be sick.	She must have been sick.
Have to	Necessity	I have to wear uniform.	I had to wear uniform.
	Lack of necessity (negative)	I don't have to go to class today.	I didn't have to go to class yesterday.
Have got to	Necessity	I have got to go to class.	I had to go to class.
Will	100% certainty	He will be at work at 7.00	
	Willingness	-The phone is ringing. I'll	
	Polite request	Will you please help me?	
Be going to	100% certainty (prediction)	He is going to be at work at 7.00	
	Definite plan (intention)	I'm going to interrogate a witness.	
	Unfulfilled intention		I was going to move the house.

Can	Ability/ possibility	I can run fast.	I could run fast when I was younger.
	Informal permission	You can use my car tomorrow.	
	Informal polite request	Can I borrow your laptop?	
	Impossibility (negative)	That can't be true!	That can't have been true!
Could	Past ability		I could run fast when I was a child.
	Polite request	Could I take your book?	
	Suggestion (affirmative)	You could talk to a lawyer.	You could have talked to a lawyer.
	50% or less certainty	He could be at the militia station.	He could have been at the militia station.
	Impossibility (negative)	He couldn't know her!	He couldn't have known her!
Be able to	ability	I am able to help you. I'll be able to help you.	I was able to help you.
Would	Polite request	Would you please help me?	
	Preference	I would rather go to the park than stay home.	I would rather have gone to the park.
	Repeated action in the past		When I was a child I would visit my
	Polite for "want" with "like"	Would you like a cup of tea?	

	Unfulfilled wish		I would have liked a cookie, but there is none left.
Used to	Repeated action in the past		I used to visit my grandparents, when I was a child.
	Past situation that no longer exists		I used to be fat, but now I keep fit.
shall	Polite question to make a suggestion	Shall I open the door?	
	Future with “I” or “we” as a subject	I shall arrive at nine.	

Appendix 5

Passive Voice

В английском языке, как и в русском, глаголы могут иметь два залога: действительный (Active Voice) и страдательный (Passive voice).

<div> PASSIVE VOICE <i>English:</i> learn, read, enjoy! </div>			
	Simple	Continuous	Perfect
	to be V3	to be being V3	To have been V3
Present	am } is } V3 are }	am } is } being V3 are }	have } has } been V3
Past	was } were } V3	was } were } being V3	had been V3
Future	Shall } } be V3 will	-----	will have been V3

PASSIVE VERB TENSES

	ACTIVE VOICE	PASSIVE VOICE
Present Simple	<i>He delivers the letters.</i>	<i>The letters are delivered.</i>
Past Simple	<i>He delivered the letters.</i>	<i>The letters were delivered.</i>
Future Simple	<i>He will deliver the letters.</i>	<i>The letters will be delivered.</i>
Present Continuous	<i>He is delivering the letters.</i>	<i>The letters are being delivered.</i>
Past Continuous	<i>He was delivering the letters.</i>	<i>The letters were being delivered.</i>
Going to	<i>He is going to deliver the letters.</i>	<i>The letters are going to be delivered.</i>
Present Perfect	<i>He has delivered the letters.</i>	<i>The letters have been delivered.</i>
Past Perfect	<i>He had delivered the letters.</i>	<i>The letters had been delivered.</i>
Infinitive	<i>He has to deliver the letters.</i>	<i>The letters have to be delivered.</i>
Modals	<i>He must deliver the letters.</i>	<i>The letters must be delivered.</i>

Appendix 6

TEXTS FOR ESSAY

Binance Faces Probe by U.S. Money-Laundering and Tax Sleuths

By Tom Schoenberg, 13 мая 2021 г.,

Binance Holdings Ltd. is under investigation by the Justice Department and Internal Revenue Service, ensnaring the world's biggest cryptocurrency exchange in U.S. efforts to root out illicit activity that's thrived in the red-hot but mostly unregulated market.

As part of the inquiry, officials who probe money laundering and tax offenses have sought information from individuals with insight into Binance's business, according to people with knowledge of the matter who asked not to be named because the probe is confidential. Led by Changpeng Zhao, a charismatic tech executive who relishes promoting tokens on Twitter and in media interviews, Binance has leap-frogged rivals since he co-founded it in 2017.

The firm, like the industry it operates in, has succeeded largely outside the scope of government oversight. Binance is incorporated in the Cayman Islands and has an office in Singapore but says it lacks a single corporate headquarters. Chainalysis Inc., a blockchain forensics firm whose clients include U.S. federal agencies, concluded last year that among transactions that it examined, more funds tied to criminal activity flowed through Binance than any other crypto exchange.

"We take our legal obligations very seriously and engage with regulators and law enforcement in a collaborative fashion," Binance spokeswoman Jessica Jung said in an emailed statement, while adding that the company doesn't comment on specific matters or inquiries. "We have worked hard to build a

robust compliance program that incorporates anti-money laundering principles and tools used by financial institutions to detect and address suspicious activity.”

Spokespeople for the Justice Department and IRS declined to comment.

U.S. Concerns

U.S. officials have expressed concerns that cryptocurrencies are being used to conceal illegal transactions, including theft and drug deals, and that Americans who’ve made windfalls betting on the market’s meteoric rise are evading taxes. Such worries have been a hindrance to the industry going mainstream, even as Wall Street increasingly embraces Bitcoin and other tokens amid a global investing frenzy.

How Bitcoin Is Edging Toward Financial Mainstream

By Tom Schoenberg, *13 мая 2021 г.*

This month’s cyber-attack against Colonial Pipeline Co. that’s triggered fuel shortages across the Eastern U.S. is the latest sign of what’s at stake. Colonial paid Eastern European hackers a nearly \$5 million ransom in untraceable cryptocurrency within hours of the breach, Bloomberg News reported Thursday, citing two people familiar with the matter.

Bitcoin losses accelerated Thursday after Bloomberg reported the investigation into Binance.

While the Justice Department and IRS probe potential criminal violations, the specifics of what the agencies are examining couldn’t be determined, and not all inquiries lead to allegations of wrongdoing.

The officials involved include prosecutors within the Justice Department’s bank integrity unit, which probes complex cases targeting financial firms, and investigators from the U.S. Attorney’s Office in Seattle. The scrutiny by IRS agents goes back months, with their questions signaling that

they're reviewing both the conduct of Binance's customers and its employees, another person said.

The U.S. Commodity Futures Trading Commission has also been investigating Binance over whether it permitted Americans to make illegal trades, Bloomberg reported in March. In that case, authorities have been examining whether Binance let investors buy derivatives that are linked to digital tokens. U.S. residents are barred from purchasing such products unless the firms offering them are registered with the CFTC.

Analyzing Transactions

Zhao has said Binance closely follows U.S. rules, blocks Americans from its website, and uses advanced technology to analyze transactions for signs of money laundering and other illicit activity. Last year, the firm warned that U.S. residents would have their accounts frozen if they were found to be trading, crypto trade publications have reported.

The inquiries follow a Chainalysis report on criminal transactions involving digital tokens. The firm tracked Bitcoin worth \$2.8 billion that it suspects crooks moved on to trading platforms in 2019. Chainalysis determined that roughly 27%, or \$756 million, wound up on Binance. Binance responded by saying it adheres to all anti-money laundering regulations in the jurisdictions in which it operates and works with partners like Chainalysis to improve its systems.

In the U.S., authorities have been cracking down on exchanges for flouting laws that are meant to prevent financial crimes, with officials citing the platforms use by terrorists and hackers. Tax violations have also been a priority, with the government recently winning a court order as it seeks to unmask U.S. clients of Kraken, a San Francisco-based exchange.

Crypto's Anonymity Has Regulators Circling After Colonial Hack

By Tom Schoenberg, 13 мая 2021 г.,

In October, federal prosecutors in Manhattan announced charges against the founders of Seychelles-based BitMEX, accusing them of violating the Bank Secrecy Act by permitting thousands of U.S. customers to trade while publicly claiming to restrict their access. The claims included failing to register as a futures merchant with the CFTC and not having adequate anti-money laundering controls. Three of the BitMex officials pleaded not guilty and a trial has been scheduled for March 2022. One remains at large.

Washington Presence

With the U.S. circling, Binance has stepped up its presence in Washington and retained a former Treasury Department official and top white-collar defense lawyers to represent it in legal cases and matters being reviewed by regulators. In March, the firm tapped former U.S. Senator Max Baucus, a Montana Democrat, to advise it on policy and government relations.

Crypto Lobby Forms to Shake Reputation as Criminals' Currency

By Tom Schoenberg, 13 мая 2021 г.,

In September 2019, Binance partnered with a firm called BAM Trading Services Inc., which launched Binance.US to cater to American clients. Brian Brooks, who was a top banking regulator when he led the Office of the Comptroller of the Currency during the Trump administration, became chief executive officer of Binance.US this month.

Amid the hiring blitz, the company has popped up in U.S. cases tied to criminal activity. In February, two Florida men were charged with running an online fentanyl trafficking operation, with one of them accused of depositing the

proceeds in a Binance account. That same month, the Justice Department sought the forfeiture of cryptocurrency worth \$450,000 traced from ransomware attacks that hit several U.S. companies to a Binance account held by a 20-year-old Ukrainian national. The government didn't accuse Binance of wrongdoing in either enforcement action.

Disguising Locations

Along with the CFTC, the Justice Department is likely to examine steps that Binance has taken to keep U.S. residents off its exchange. One person familiar with Binance's operations said that prior to the establishment of Binance.US, Americans were advised to use a virtual proxy network, or VPN, to disguise their locations when seeking to access the exchange.

Jung, the Binance spokeswoman, said the exchange has never encouraged U.S. residents to use VPNs to get around its rules, as doing so would be something "that has always been contrary to our company's principles." In January, Zhao tweeted that Binance's security systems block Americans even if they try to connect through one of the networks.

"We have implemented strong access controls that have been tested via external audit and are under continuous review and evaluation by Binance to ensure that the appropriate restrictions are in place and are effective," Jung said.

— With assistance by Benjamin Bain, and Alyza Sebenius

Breaking the money mule's back

At RSA Conference 2021, representatives of international financial institutions spoke about the fight against money mules and launderers.

In any bank fraud scheme, the criminals need to move funds to clean accounts or cash them out, and that means [laundering](#). To cover their tracks, they transfer funds, first to [money mules](#) and thence somewhere else. At [RSA Conference 2021](#), representatives of several major US and Australian financial institutions held a [panel discussion](#) on the topic of money mules and the changing landscape, concluding that the fight against money laundering is a top priority for the financial sector.

Pandemic-related changes in mule behavior

Historically, operators of fraudulent schemes tended to use the accounts of existing bank clients for laundering purposes. The scammers gained access to them in one of three ways:

- By seizing control over legitimate accounts of unsuspecting bank clients by means of phishing or financial malware;
- By gaining victims' trust through a sob story, for example about urgently needing money for medical treatment and not being able to use their own account because of an overdue payment;
- By recruiting online.

In the latter scenario, mules were complicit and received a cut.

Nowadays, cybercriminals open up to 90% of the accounts they use for money laundering, and that rate is growing.

In the past two years, we have also witnessed many personal data leaks, some quite large. The dark web [market for data](#) sufficient to open a bank account is both vast and affordable. Therefore, using the data of an unsuspecting citizen to transfer even relatively little money may be economically justifiable.

In addition to the above, the COVID-19 pandemic has caused major damage to many companies around the world. Some have been forced to close. Various countries are trying to help with grants to both businesses and individuals. Many banks have made it easier for those in need to get emergency loans. Many have simplified provisional credit checks, leading to a spike in the number of mules.

Why you don't want mules as clients

Some banks pay little attention to incoming cash flows, especially if the amounts of cash are not very large. Generally speaking, bank security services have tended to focus on protecting customers and identifying attempts to hijack accounts. Moreover, a professional money mule who opened an account using someone else's documents looks like a legitimate client simply receiving money.

But even though mules do not harm banks directly, they don't make good clients. For one thing, they don't stay long and don't tend to bring banks any substantial profit. That would already be reason enough not to want mules in the system. Second, associating with mules carries potential for serious reputational damage. No bank wants to be known for aiding and abetting illicit activity. Third, at some point, investigations of cybercriminal operations inevitably attract the attention of law enforcement agencies and regulators. Commissions from mule-related transfers simply do not come close to balancing the costs involved.

How to identify mules among clients

Sophisticated money-laundering schemes involve equally sophisticated tricks including the use of automation tools, proxy servers, remote administration tools, and the Tor network — all to discourage the linking of new schemes with previously identified fraud and laundering tricks. Combating such advanced operations requires specialized tools for timely cross-channel detection of money-laundering schemes.

[Kaspersky Fraud Prevention](#) provides such capabilities, analyzing the devices cybercriminals use to connect to mule accounts, as well as login patterns and many other signs, enabling you to determine whether a client is involved in an illegal scheme. For more details about the solution, see our [Kaspersky Fraud Prevention](#) page.

422 ARRESTED AND 4 031 MONEY MULES IDENTIFIED IN GLOBAL CRACKDOWN ON MONEY LAUNDERING 02 December 2020

Today, law enforcement authorities from 26 countries and Europol announce the results of the European Money Mule Action ‘EMMA 6’, a worldwide operation against money mule schemes. Between September and November 2020, EMMA 6 was carried out for the sixth consecutive year with the support of the [European Banking Federation \(EBF\)](#), FinTech FinCrime Exchange, [INTERPOL](#) and Western Union. As a result, 4 031 money mules were identified alongside 227 money mule recruiters, and 422 individuals were arrested worldwide.

During the span of the operation, 1 529 criminal investigations were initiated. With the support of the private sector including more than 500 banks and financial institutions, 4 942 fraudulent money mule transactions were identified, preventing a total loss estimated at €33.5 million.

Money mules are individuals who, often unwittingly, have been recruited by criminal organisations as money laundering agents to hide the origin of ill-gotten money. Unaware that they are engaging in criminal activities, and tricked by the promise of easy money, mules transfer stolen funds between accounts, often in different countries, on behalf of others. In exchange, they receive a commission for their services.

While mules are recruited via numerous routes such as direct contact or through email, criminals are more and more turning to social media to recruit new accomplices, through the advertisement of fake jobs offers (e.g. ‘money transfer agents’), online pop-up ads and instant messaging applications. Although some COVID-19 related cases have been reported, payment process compromise and romance scams continue to be the most recurrent schemes. The use of cryptocurrencies by money mules is also on the rise.

This week, Europol and EU law enforcement authorities together with international partners and financial institutions will launch the [#DontBeaMule](#) campaign to raise awareness among the public on the risks of money mule schemes.

The campaign, promoted nationally by competent authorities, will aim to inform the public about how criminals operate, how they can protect themselves and what to do if they become involved.

What do you risk as a money mule?

- physical attacks or threats if you don’t continue to cooperate with the criminals;
- prison sentence, fine or community service;
- a criminal record that could seriously affect the rest of your life such as never being able to secure a mortgage or open a bank account.

What can you do?

If you think you might be used as a mule, act now before it is too late: stop transferring money and notify your bank and your national police immediately.

Operation EMMA is part of an ongoing project conducted under the umbrella of the EMPACT Cybercrime Payment Fraud Operational Action Plan, designed to combat online and payment card fraud, led by the Netherlands. Building on the success of the previous EMMA operations, EMMA 6 saw the participation of law enforcement authorities from Australia, Austria, Belgium,

Bulgaria, Croatia, Cyprus, Czechia, Estonia, Finland, Greece, Hungary, Ireland, Italy, Lithuania, Moldova, Netherlands, Poland, Portugal, Romania, Spain, Sweden, Switzerland, Slovenia, Slovakia, United Kingdom and United States.

During this yearlong operation, Europol supported the coordination and preparation of operational meetings, delivered analysis and facilitated the exchange of information between law enforcement authorities and private partners. Furthermore, Europol coordinated the awareness campaign with the participating countries.

Headquartered in The Hague, the Netherlands, Europol supports the 27 EU Member States in their fight against terrorism, cybercrime and other serious and organised forms of crime. We also work with many non-EU partner states and international organisations. From its various threat assessments to its intelligence-gathering and operational activities, Europol has the tools and resources it needs to do its part in making Europe safer.

**Multi-billion dollar forestry crime to be treated as white collar crime
– INTERPOL 15 June 2017**

- LYON, France – An international gathering of experts convened by INTERPOL has recommended that law enforcement enhance strategies against corporate crime in the forestry sector.
- The three-day (12 – 14 June) Global Forestry Crime Conference gathered some 100 representatives from the timber industry, financial institutions, investigative non-governmental organizations, and law enforcement agencies to shape a transnational response against the ‘business’ of forestry crime.

To this end the conference at INTERPOL's General Secretariat headquarters highlighted the need to engage with its global network to identify priorities, share best practices and coordinate activities.

"In addition to investigating individuals, law enforcement and prosecutors are encouraged to consider investigating companies that commit environmental crimes. INTERPOL can play an important role in strengthening law enforcement capacity in this regard," said Joseph Poux of the US Department of Justice.

Renato Madsen of the Brazilian Federal Police said: "The INTERPOL Global Forestry Conference provided a unique opportunity for law enforcement from timber importing and exporting countries to meet and exchange information on the illicit timber trade. The Brazilian Federal Police remains committed to working with INTERPOL to connect with the international law enforcement community."

- Highlighting how the global illicit trade in timber is worth between USD 51 to 152 billion every year, INTERPOL Executive Director of Police Services Tim Morris said: "Criminal intelligence held by INTERPOL confirms that the same routes and modus operandi used for the illegal trade of timber are also used for the illegal movement of commodities such as drugs and protected wildlife."

- With global corruption in the forestry sector estimated at USD 29 billion annually, conference participants recommended that law enforcement enhance strategies against corporate crime in the forestry sector by adapting financial investigations and anti-corruption measures to ensure compliance by the timber industry and financial institutions.

- "It is important that investigations into forestry crime target the kingpins who control the networks and finance the illegal logging operations as a business. We must acknowledge the extent to which organized criminal

networks are involved with corporate crime, and increase transnational, multi-agency cooperation and investigations,” added Mr Morris.

- Launched five years ago, Project Leaf drives INTERPOL’s efforts against the organized criminal networks involved in forestry crime. Funded by Norway, the project supports member countries to strengthen the collaborative response of law enforcement agencies via INTERPOL’s global network, identify criminals and their modus operandi, and disrupt transnational criminal activities.

- In November 2014 Project Leaf coordinated Operation Amazonas II to investigate, arrest and prosecute the criminals and networks involved in the illicit timber trade in Central and South America. It saw more than 200 arrests and the seizure of enough timber to fill 20 Olympic-sized swimming pools.

The conference concluded with the representatives from some 40 INTERPOL member countries in Africa, the Americas, Asia and Europe establishing a specialized international working crime group on forestry crime.

Wildlife trafficking: organized crime hit hard by joint INTERPOL-WCO global enforcement operation 10 July 2019

LYON, France - A joint worldwide customs and police operation has resulted in the seizure of large quantities of protected flora and fauna across every continent.

From 4 – 30 June, INTERPOL and the World Customs Organization (WCO) coordinated Operation Thunderball, with police and customs administrations leading joint enforcement operations against wildlife and timber crime across 109 countries.

The intelligence-led operation identified trafficking routes and crime hotspots ahead of time, enabling border, police and environmental officers to seize protected wildlife products ranging from live big cats and primates to

timber, marine wildlife and derived merchandise such as clothing, beauty products, food items, traditional medicines and handicrafts.

A team of customs and police officers together coordinated global enforcement activities from an Operations Coordination Centre at INTERPOL's Global Complex for Innovation in Singapore.

Initial results have led to the identification of almost 600 suspects, triggering arrests worldwide. Further arrests and prosecutions are anticipated as ongoing global investigations progress.

“Wildlife crime not only strips our environment of its resources, it also has an impact through the associated violence, money laundering and fraud,” said INTERPOL Secretary General Jürgen Stock.

“Operations like Thunderball are concrete actions targeting the transnational crime networks profiting from these illicit activities. We will continue our efforts with our partners to ensure that there are consequences for criminals who steal from our environment,” added the INTERPOL Chief.

White Collar Crime: Not Your Usual Suspects

By Walter Pavlo, May 31, 2019,

[Operation Varsity Blues](#) (aka the College Admission Scandal) has hit Hollywood and a string of executives who were paying big bucks to get their children into the best schools. In Massachusetts, [State Police](#) are now in the midst of a scandal where officers receiving pay for times when they were not at work. At a trial for pharmaceutical executives, the [heads of Insys](#) were found guilty of pushing opioids. Where did all these good people go wrong?

We are accustomed to stock frauds, Ponzi schemes and embezzlements, many of them influenced by greed alone. However, the trend we see now is one of entitlement and lack of oversight. The usual white collar model of Pressure (I

need more), Rationalization (Everyone else does it) and Opportunity (loose oversight) still apply but it is amazing that the Opportunities today are so numerous. One reason is that these newer prosecutions involve the overseers themselves. People in these positions have a high level of trust.

In the case of universities, coaches were given full authority to grant someone a position on a team. While universities are victims of this crime, they are also enablers through policies that provided an easy way for people to bypass the college acceptance process. That coaches had so much discretion to allow "Student Athletes" into the university was an invitation to abuse. Certainly it was more widespread than the cases we have now come to know.

State Police, like other law enforcement professionals, have some oversight, but THEY are supposed to be the oversight!

In the case of pharmaceutical executives pushing bad products, they too are the ones who are supposed to be looking out for the best interest of patients. With these opportunities for fraud to occur, even the best characters were tested beyond what they could handle.

Today's defendants look like who we would want to be like. They are people who were in positions of authority, influence and power. Their words of wisdom were the ones we followed. Even Anthony Robbins, who has not been charged with any crime, is scrambling in the wake of sexual harassment charges that made his [publisher scrap his most recent book](#). It makes me wonder "who should we be following today?"

The white collar prosecutions of today involve cases that have:

- Lack of oversight
- Defendants who had a High level of trust
- Defendants who were already wealthy (or had some level of comfortable living)
- A risk for so much to achieve so little

These types of crimes defy the characteristics of traditional white collar defendants. During this era of enforcement, where white collar prosecutions have [trended downward](#), we are seeing a new type of defendant. Unlike those detailed in Harvard Professor Eugene Soltes' book, *Why They Do It*, these new defendants look much different. When Soltes asked his Harvard MBA's if they could ever see themselves succumbing to the temptation of an unethical or illegal act, they consistently said they could not. His conclusion is that students, future leaders, [should](#) *"consider the situation surrounded by their norms and incentives as well as growing up in a culture in which you were encouraged to behave in a particular way."*

When people ask if the opportunities for fraud are more today as compared to years ago (Enron, WorldCom) one just needs to look at the headlines and see we have a new white collar crime wave occurring today ... and it involves our most trusted citizens.

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