



新基点(New Benchmark)全国高职高专院校商务英语系列规划教材

NEW BENCHMARK

商务英语综合教程

第四册

An Integrated Course in Business English Book 4

总主编 曹瑞明 胡富茂

主 编 袁宏智



对外经济贸易大学出版社

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出版说明

“新基点(New Benchmark)全国高职高专院校商务英语系列规划教材”是对外经济贸易大学出版社联合全国重点职业学院的骨干教师推出的一套全新的商务英语系列教材。本套教材适用于全国高职高专院校英语专业商务/应用/外贸英语方向以及财经类专业的学生。

目前高职教育提出了“工学结合,项目为中心,案例驱动教学,边讲边练”为核心理念。本套教材就是贯彻这个理念,着眼于提高学生实际操作能力和就业能力,采取模块化、多案例、互动式、重实训的编写方式,让学生在理论够用的基础上,在实训环节上有所突破。

根据国家教育指导思想,目前我国高职高专教育的培养目标是以能力培养和技术应用为本位,其基础理论教学以应用为目的、够用为尺度、就业为导向;教材强调应用性和适用性,符合高职高专教育的特点,既能满足学科教育又能满足职业资格教育“双证书”(毕业证和技术等级证)教学的需要。本套教材的编写始终贯彻商务英语教学的基本思路:将英语听说读写译技能与商务知识有机融合,使学生在提高英语语言技能的同时了解有关商务知识,造就学生“两条腿走路”的本领,培养以商务知识为底蕴、语言技能为依托的新时代复合型、实用型人才。

本套教材包括《商务英语综合教程》(1-4册)、《商务英语听说》(1-2册)、《商务英语口语》(1-2册)、《国际商务报刊选读》、《商务英语写作》、《商务英语翻译》、《国际商务函电》、《国际商务谈判》、《国际商务制单》、《商务礼仪》、《英语应用文》、《跨文化交际》、《英美概况》、《旅游英语》、《酒店英语》、《物流英语》、《财经英语》、《国际商务英语模拟实训教程》等。本套教材不是封闭的,而是随着教学模式、课程设置和课时的变化,不断推出新的内容。

本套教材的作者不仅具有丰富的商务英语教学经验,而且具有本专业中级以上职称、企业第一线工作经历,主持或参与过多项应用技术研究,这是本套教材编写质量的重要保证。

此外,本套教材配有教师用书或课件等立体化教学资源,供教师教学参考(见书末赠送课件说明)。

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前 言

商务英语是在经济全球化的环境下,围绕贸易、投资开展的各类经济、公务和社会活动中所使用的语言,具体包括贸易、管理、金融、营销、旅游、新闻、法律等。为顺应经济社会发展和高等教育人才培养的时代需要,教育部自2007年设立商务英语本科专业,旨在培养具有扎实的英语基础、宽阔的国际化视野、合理的国际商务知识与技能,掌握经济、管理和法学等相关学科的基本知识和理论,具有较高的人文素养和跨文化交际与沟通能力,能在国际环境中用英语从事商务、经贸、管理、金融、外事等工作的复合型人才。商务英语专业已成为广受学生欢迎的新型英语专业。

《商务英语综合教程》共四册,每册十个单元,总主编由洛阳理工学院曹瑞明教授、商务英语教研室主任胡富茂讲师(在读博士)担任,负责全书的设计、通稿工作。第一册的单元主题内容包括国际贸易组织、商界巨贾、知名商务公司、贸易与因特网、商务演讲、商贸流程、国际商务礼仪、商务旅行等方面的语言知识和商务基础知识。第二册的单元主题内容包括货币、全球化、管理者、谷歌搜索、世贸组织、服务市场、团队合作、商品质量、创业和电子商业。第三册的单元主题内容包括银行金融、股票交易、国际贸易、进出口实务、人力资源、商业保险和商业交易市场。第四册的单元主题内容包括企业组织形式、委托代理、供给和需求、国际商务中的风险、产品包装、谈判策略、定价、商务推广、信用卡和企业文化。

第一、二两册内容以文化知识为主,重在训练学生语言基本功;第三、四两册内容侧重商务专业知识,着力培养学生专业语言应用能力。每个单元紧扣社会热点话题,选择相近话题下不同难度的两篇课文,并在课文练习后附有应用文写作,兼顾了语言学习、中外文化差异、商务通识、商务专业知识和技能等,其中语言技能、文化知识、商务知识根据难易程度按照一定的比例进行分配,在培养学生跨文化交际能力和商务能力的同时,也为进一步学习其他商务英语技能课程和商务专业课程奠定了良好的基础。

《商务英语综合教程》第一册由岳中生副教授任主编,负责全书的编排、通稿工作。高忻编写 Unit 1、Unit 2;蒋慧萍编写 Unit 3、Unit 4;阮芳编写 Unit 5、Unit 6;陈晓丹编写 Unit 7、Unit 8;林桂红编写 Unit 9;岳中生编写 Unit 10。

《商务英语综合教程》第二册由胡富茂讲师任主编,负责全书的编排、通稿工作。胡富茂编写 Unit 1、Unit 2;张瑞瑞编写 Unit 3、Unit 4;梅中伟编写 Unit 5、Unit 6;石雪编写 Unit 7、Unit 8;赵琛、姚数萍编写 Unit 9;贾焕杰编写 Unit 10。

《商务英语综合教程》第三册由曹瑞明教授任主编,负责全书的编排、通稿工作。曹瑞明编写 Unit 3、Unit 6;王丽慧编写 Unit 5、Unit 7;温玲霞编写 Unit 2、Unit 4;张海

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Business Organizations

Overview

Warm-up Activities: *Thinking, Speaking and
Listening*

Passage One: *Forms of Business Organizations*

Passage Two: *Micky Mouse Governance*

Writing: *Notice*

Warm-up Activities



I Pair Work

Business organization refers to a commercial or industrial enterprise and the people who constitute it. What do you know about business organization? Think about and talk with your partner.

II Group Work

Work in small groups, discussing the factors that can influence business organization management.

III Think about and then make a list of forms or types of business organization that you know, for example Sole Proprietorship, Partnerships.

IV Listening

1. Listen to the passage and choose the right answer according to the passage.

- 1) [A] It is entertaining.
[B] It is a costly hobby.
[C] It takes lots of time.
[D] It requires training.
- 2) [A] They can harm nearby plants.
[B] They may catch some disease.
[C] They fight each other for food.
[D] They may pollute the environment.
- 3) [A] Place the food on warmer spots.
[B] Use prepared feed mixtures only.
[C] Avoid using any contaminated food.
[D] Continue the feeding till it gets warm.

2. Listen to the conversation and answer the following questions.

- 1) Why did the man call Doras?
- 2) Why did the woman want to change the time?
- 3) What time will they meet each other tomorrow?

3. Listen to a story and answer the questions briefly.

- 1) What's the reason for Lechang and her husband's separation?
- 2) Why did they keep a half of a bronze mirror?
- 2) Did Lechang and her husband reunite at last?

Passage 1

Forms of Business Organizations

One of the first decisions that you will have to make as a business owner is how the business should be structured. All businesses must adopt some legal configuration that defines the rights and liabilities of participants in the business's ownership, control, personal liability, life span, and financial structure. This decision will have long-term implications, so you may want to consult with an accountant and attorney to help you select the form of ownership that is right for you. In making a choice, you will want to take into account the following:

Your vision regarding the size and nature of your business.

The level of control you wish to have.

The level of "structure" you are willing to deal with.

The business's vulnerability to lawsuits.

Tax implications of the different organizational structures.

Expected profit (or loss) of the business.

Whether or not you need to re-invest earnings into the business.

Your need for access to cash out of the business for yourself.

An overview of the four basic legal forms of organization: Sole Proprietorship; Partnerships; Corporations and Limited Liability Company follows.

Sole Proprietorship

The vast majority of small businesses start out as sole proprietorships. These firms are owned by one person, usually the individual who has day-to-day

responsibility for running the business. Sole proprietorships own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one in the same with the business.

Advantages of a Sole Proprietorship

Easiest and least expensive form of ownership to organize.

Sole proprietors are in complete control, and within the parameters of the law, may make decisions as they see fit.

Profits from the business flow-through directly to the owner's personal tax return.

The business is easy to dissolve, if desired.

Disadvantages of a Sole Proprietorship

Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk.

May be at a disadvantage in raising funds and are often limited to using funds from personal savings or consumer loans.

May have a hard time attracting high-caliber employees, or those that are motivated by the opportunity to own a part of the business.

Some employee benefits such as owner's medical insurance premiums are not **directly** deductible from business income (only partially as an adjustment to income).

Partnerships

In a partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. The partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, or what steps will be taken to dissolve the partnership when needed. Yes, it's hard to think about a "break-up" when the business is just getting started, but many partnerships split up at crisis times and unless there is a defined process, there will be even greater problems. They also must decide up front how much time and capital each will contribute, etc.

Advantages of a Partnership

Partnerships are relatively easy to establish; however time should be invested in developing the partnership agreement.

With more than one owner, the ability to raise funds may be increased.

The profits from the business flow directly through to the partners' personal tax

return.

Prospective employees may be attracted to the business if given the incentive to become a partner.

The business usually will benefit from partners who have complementary skills.

Disadvantages of a Partnership

Partners are jointly and individually liable for the actions of the other partners.

Profits must be shared with others.

Since decisions are shared, disagreements can occur.

Some employee benefits are not deductible from business income on tax returns.

The partnership may have a limited life; it may end upon the withdrawal or death of a partner.

Types of partnerships that should be considered:

1. General Partnership

Partners divide responsibility for management and liability, as well as the shares of profit or loss according to their internal agreement. Equal shares are assumed unless there is a written agreement that states differently.

2. Limited Partnership and Partnership with Limited Liability

“Limited” means that most of the partners have limited liability (to the extent of their investment) as well as limited input regarding management decision, which generally encourages investors for short term projects, or for investing in capital assets. This form of ownership is not often used for operating retail or service businesses. Forming a limited partnership is more complex and formal than that of a general partnership.

3. Joint Venture

Acts like a general partnership, but is clearly for a limited period of time or a single project. If the partners in a joint venture repeat the activity, they will be recognized as an ongoing partnership and will have to file as such, and distribute accumulated partnership assets upon dissolution of the entity.

Corporations

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

Advantages of a Corporation

Shareholders have limited liability for the corporation's debts or judgments against the corporation.

Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes.)

Corporations can raise additional funds through the sale of stock.

A corporation may deduct the cost of benefits it provides to officers and employees.

Can elect S Corporation status if certain requirements are met. This election enables company to be taxed similar to a partnership.

Disadvantages of a Corporation

The process of incorporation requires more time and money than other forms of organization.

Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.

Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income; thus this income can be taxed twice.

Subchapter S Corporation

A tax election only; this election enables the shareholder to treat the earnings and profits as distributions, and have them pass through directly to their personal tax return. The catch here is that the shareholder, if working for the company, and if there is a profit, must pay his/herself wages, and it must meet standards of "reasonable compensation". This can vary by geographical region as well as occupation, but the basic rule is to pay yourself what you would have to pay someone to do your job, as long as there is enough profit. If you do not do this, the IRS can reclassify all of the earnings and profit as wages, and you will be liable for all of the payroll taxes on the total amount.

Limited Liability Company (LLC)

The LLC is a relatively new type of hybrid business structure that is now permissible in most states. It is designed to provide limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. Formation is more complex and formal than that of a general partnership.

The owners are members, and the duration of the LLC is usually determined when the organization papers are filed. The time limit can be continued if desired by a vote

of the members at the time of expiration. LLCs must not have more than two of the four characteristics that define corporations: limited liability to the extent of assets; continuity of life; centralization of management; and free transferability of ownership interests.

Federal Tax Forms for LLC

Taxed as a partnership in most cases; corporation forms must be used if there are more than 2 of the 4 corporate characteristics, as described above.

In summary, deciding the form of ownership that best suits your business venture should be given careful consideration. Use your key advisors to assist you in the process.

(From www.bizstartsmilwaukee.com/.../SBA_Forms_of_Business_...)

Notes:



1. **Sole Proprietorship:** a type of business entity that is owned and run by one individual and in which there is no legal distinction between the owner and the business 独资（经营）
2. **Partnerships:** A partnership is an arrangement where parties agree to cooperate to advance their mutual interests. 合伙人企业
3. **Corporations:** a large company or group of companies authorized to act as a single entity and recognized as such in law 法人公司
4. **Limited Liability Company:** a flexible form of enterprise that blends elements of partnership and corporate structures. It is a legal form of company that provides limited liability to its owners in the vast majority of United States jurisdictions. LLCs do not need to be organized for profit 股份有限公司，有限责任公司

Words and Expressions

attorney [ə'tə:ni]

n. a person, typically a lawyer, appointed to act for another in business or legal matters 代理人

caliber ['kæləbə]

n. the quality of someone's character or the level of someone's ability 能力，才干

configuration [kən.fɪg.juˈreɪʃən]	<i>n.</i> an arrangement of parts or elements in a particular form, figure, or combination 构造, 结构; 配置; 布局
deductible [diˈdʌktəbl]	<i>adj.</i> able to be deducted, especially from taxable income or tax to be paid (尤指应纳税收入或应交税款中) 可扣除的
expiration [ˌeks.pɪˈreɪʃən]	<i>n.</i> the ending of the fixed period for which a contract is valid 期满; 截止; 告终
hybrid [ˈhaɪbrɪd]	<i>adj.</i> of mixed character; composed of mixed parts 混合的; 混合而成的
incentive [ɪnˈsentɪv]	<i>n.</i> a thing that motivates or encourages one to do something 刺激, 鼓励; 动机, 诱因
liability [ˌlaɪəˈbɪlɪti]	<i>n.</i> the state of being responsible for something, especially by law 法律责任, 责任
premium [ˈpriːmiəm]	<i>n.</i> an amount to be paid for a contract of insurance 保险费
transferability [ˌtræns.fɜːrəˈbɪlɪti]	<i>n.</i> the quality of being transferable or exchangeable 可转移性; 可转让性
vulnerability [ˌvʌlnərəˈbɪləti]	<i>n.</i> susceptibility to injury or attack 弱点

Exercise

I Answer the following questions according to the text.

1. What is the main topic of the passage?
2. What do you know about the forms of business organizations?
3. What are the characteristics of the four basic legal forms of organization?
4. What is General Partnership?
5. What is Limited Partnership and Partnership with Limited Liability?
6. What is Joint Venture?
7. What are the differences between General Partnership and Limited Partnership?
8. What are the advantages of LLC?
9. What are the factors that you should consider before structuring business?
10. Except for the four basic legal forms of organization, do you know

other forms of business organizations?

II Word Practice (1)

Fill in the blanks with appropriate words from the text. The initial letter of each word has been supplied for you.

1. A little bonus will give the employees an i_____ to work harder.
2. Would you give me your credit card number and the e_____ time?
3. Just about all of the expenses associated with your business are tax d_____.
4. Geographers study the c_____ of the mountains.
5. They have to pay life insurance p_____.
6. Property is a h_____ asset.
7. Once you contact the card protection scheme your l_____ for any loss ends.
8. They ought to win with players of such high c_____.
9. The countryside resident average per person t_____ income grows 32%.
10. He acted as a _____ for me.

III Word Practice (2)

Fill in the blanks with the appropriate words or phrases given in the box. Change the forms where necessary.

buy out	life span	access to	take into account
set forth	consult with	start out	at risk
liable for	sort out	make a choice	separate from

1. Large companies can easily _____ the shareholders of small companies.
2. The supplier of goods or services can become _____ breach of contract in a variety of ways.
3. You can easily get _____ her.

4. _____ also the time needed to clear customs.
5. The disease is spreading, and all children under five are _____.
6. He _____ to write a novel.
7. Before we can accept the firm's offer, we must _____ the workers.
8. He _____ his political view on the radio.
9. _____ things you want to keep and throw everything else away.
10. However, its _____ is indefinite.

IV Translation

Translate the following sentences into English.

1. 你可以依靠他做出正确的选择。
2. 12年后他决定离开这家公司。
3. 他们抱怨，富裕国家的大公司正在利用他们的弱点。
4. 我们一直在想方设法提高我们学校的水平。
5. 有些公司把提供培训机会作为一种激励。

V Reading Comprehension

Read the text carefully, and choose the best answer.

There are many ways of defining success. It is accurate to say that each of us has our own concept of success to the extent that each of us is responsible for setting our own goals and determining whether we have met these goals satisfactorily. Because each of us possesses unique differences in genetic ability and favorable environments in which to express these abilities, it is necessarily true that we must define success broadly.

For some people, simply being able to live their life with a minimum of misery and suffering is considered a success. Think of the peace of mind of the poor shepherd who tends his sheep, enjoys his frugal life with his family in the beauty of nature, and who is respected because he does a good job of achieving the goals expected of and accepted by him and his society. On the other hand, it seems that even though some people appear to be rich in material possessions, many of them seem to be miserable and consider themselves unsuccessful when judged by their own standards of success.