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直击英文热点系列

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# 用英语说 百姓生活热点

梁安滨 / 主编

[美] Michelle Woo / 审校



中国宇航出版社

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梁安滨 / 主编 [美] Michelle Woo / 审校



中国对外翻译出版有限公司

· 北 京 ·

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图书在版编目(CIP)数据

用英语说百姓生活热点 / 梁安滨主编. — 北京:  
中国宇航出版社, 2010.1

(守望英文之直击英文热点系列)

ISBN 978-7-80218-666-8

I. ①用… II. ①梁… III. ①英语 — 口语 — 自学参  
考资料 IV. ①H319.9

中国版本图书馆 CIP 数据核字 (2009) 第 229362 号

策划编辑 凌 子 装帧设计 03 工舍  
责任编辑 凌 子 责任校对 高 扬

---

出 版 中国宇航出版社  
发 行

社 址 北京市阜成路 8 号 邮 编 100830  
(010)68768548

网 址 [www.caphbook.com/www.caphbook.com.cn](http://www.caphbook.com/www.caphbook.com.cn)

经 销 新华书店

发行部 (010)68371900 (010)88530478(传真)  
(010)68768541 (010)68767294(传真)

零售店 读者服务部 北京宇航文苑  
(010)68371105 (010)62529336

承 印 三河市君旺印装厂

版 次 2010 年 1 月第 1 版 2010 年 1 月第 1 次印刷

规 格 787 × 960 开 本 1/16

印 张 20.5 字 数 476 千字

书 号 ISBN 978-7-80218-666-8

定 价 34.80 元 (附赠全文朗读 MP3 光盘)

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# 前言

我们正处在一个信息发达的时代,全球的大事小情都会通过各种媒介迅速到达我们的视线范围。面对海量的英文信息,您是否憧憬有一天自己也可以流畅的阅读,也可以用流利的英文与朋友讨论各类热点话题?本书将助您一臂之力,扫清阅读和会话的拦路虎。

本套图书分为《用英语说全球时事热点》、《用英语说全球经济热点》、《用英语说全球社会热点》、《用英语说百姓生活热点》等4本。本册《用英语说百姓生活热点》,精选80个百姓生活热点话题,涵盖衣食住行、家庭生活、人间真情、福利保障、投资理财、健康生活、节日等七部分内容。

本套图书具有以下特色。

## 1. 权威媒体,精确选材,热点话题,丰富生动。

本套图书的所有内容,均节选自国内外权威媒体,作者均为资深文字撰稿记者。在选择内容时,我们既考虑了话题的热度和典型性,还兼顾了话题学习的趣味性,内容知识较少重复,是您逐类话题精准学习的最佳利器。期望在您的阅读过程中,轻松体验到探索的乐趣。

## 2. 语言地道,场景真实,实战演练,学以致用。

本套图书的每个热点话题,都有一篇流畅、简短的文章供您阅读和理解话题主旨,并配有一段情景会话,让您和同学、朋友用英文来讨论和分享。这样的编排,不但可以提升您的阅读能力,也培养您对阅读所获得的信息进行归纳和总结,变成自己的语言再转述给他人的能力。您还可以举一反三,延伸或模拟出其他的会话场景,有效应对不同交际场合的英语口语交流。

## 3. 疑难词汇,典型句式,治标治本,彻底掌握。

单纯地学习语言规则是学不好英语的。只有充分了解英语使用地的文化特征和表现形式,才能真正读懂外国人写的英语,真正说出使外国人倍感亲切的地道英语。本书对容易造成阅读障碍的词汇单独列出,并加以释义注解,并将同类话题中可能用到的高频典型句式提取出来,帮助您在遇到同类话题时,读得懂,说得顺。

英语学习并不是件苦差事,如果您真正发现了其中的乐趣,就会乐在其中。相信使用本套图书的英语学习者,能够发现很多以前没有发现的阅读趣味,意识到学习英语虽然没有投机取巧的捷径,但却充满了乐趣。按照本书而学,就能收获丰硕的果实。

编者

2009年10月于北京

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# Basic Necessities of Life

## 衣食住行



### Tokyo Tops the Most Expensive City

### 东京获封全球最昂贵的城市

#### 热点透视 Hot Topics Perspective

——疯狂地听，盛情地读，刻意模仿并理解全文

Tokyo has replaced Moscow as the world's most expensive city for expatriates, and Beijing has moved into the top 10, according to a global survey released Tuesday by consultants Mercer.

Asian and European cities again dominated the top **rank**s of the world's costliest cities for foreigners, but currency **swings** including a stronger dollar have **reshuffled** the global rankings, the firm said.

The survey uses New York as the base city with an index of 100 points when comparing the cost of 200 items, including housing, transport, food, clothing, **household** goods and **entertainment**.

Tokyo **scores** 143.7 points and is nearly three times as costly as the cheapest city, Johannesburg, which has an index score of 49.6.

Tokyo is a major international finance center, houses the **headquarters** of several of the world's largest investment banks and insurance companies, and serves as a hub for Japan's transportation, publishing, and broadcasting industries. During the centralized growth of Japan's economy following World War II, many large firms moved their headquarters from cities such as Osaka (the historical commercial capital) to Tokyo, in an attempt to **take advantage of** better access to the government. This trend has begun to slow due to **ongoing** population growth in Tokyo and the high cost of living there.

Big Mac Index shows that workers in Tokyo are earn-



ing the highest salary in the world.

Tokyo was rated by the Economist Intelligence Unit as the most expensive (highest cost-of-living) city in the world for 14 years in a row ending in 2006. This analysis is for living a Western corporate **executive** lifestyle, with items like a **detached** house and several automobiles.

Osaka was in second place—making Japan the only country with two cities in the top 10—followed by Moscow in third, Geneva at four and Hong Kong fifth.

Cities in the United States, China and the Middle East **surged** from last year. New York jumped from 22nd to eight place, Beijing is now ninth, up from 20th, while Dubai has climbed 32 places to number 20.

London dropped 13 places from last year to be the 16th most expensive city in the world, while Paris **slipped** one **spot** to 13th, according to Mercer's annual Cost of Living survey of 143 cities.

"As a direct impact of the economic downturn over the last year we have observed significant **fluctuations** in most of the world's currencies, which have had a **profound** impact on this year's ranking," said Nathalie Constantin-Metral, senior researcher at the consulting and investment services company.

"Many currencies, including the Euro and British pound, have weakened **considerably** against a strong US dollar, causing a number of European cities to **plummet** in the rankings," she said in a statement.

Due to the strengthening dollar, all US cities became more expensive. Los Angeles gained 32 places to 23rd and Washington is up 41 places to 66th.

Most European cities became cheaper for expats, with Warsaw experiencing the most **dramatic** change, plummeting from 35th to 113th place.

Chinese cities gained as the yuan strengthened somewhat against most other currencies, said Mercer. Shanghai, Shenzhen and Guangzhou moved up to 12th, 22nd and 23rd **respectively**.

据美世咨询公司周二发布的一项全球调查结果,东京已经取代莫斯科成为全世界外籍人士生活消费水平最高的城市,北京也进入了前10名。

美世咨询公司称,亚洲和欧洲城市再次成为世界上外国人生活花费最高的地方。但是由于货币汇率波动,美元趋于强势,这一排名已被重新洗牌了。

该调查将纽约作为基点城市,以100点作为指数,一共比较了200个项目,包括住房、交通、食物、服装、家居用品和娱乐活动。

在这一调查结果中,东京得分高达143.7点,相当于花费最低的城市约翰内斯堡的近3倍,约翰内斯堡仅为46.9点。

东京是主要的国际金融中心之一,是世界上几个最大的投资银行和保险公司的总部所在地,也是日本交通、出版和广播业的中枢。

#### 词汇宝典

rank	等级,地位
swing	摆动,摇摆,摇动,挥动,摇荡
reshuffle	重新洗(牌)
household	家庭的,家用的
entertainment	娱乐
score	获得(分数等)
headquarter	指挥部,司令部,大本营
take advantage of	利用
ongoing	前进的,进行的
executive	执行的,实行的,实施的
detached	分离的,孤立的
surge	高涨
slip	使滑动
spot	位置
fluctuation	波动,起伏,涨落
profound	深刻的,深切的,深深的
considerably	相当(大、多)地
plummet	笔直掉下,骤然跌落
dramatic	戏剧性的,引人注目的
respectively	各自,分别

二战后,在日本经济的集中发展期里,许多大公司把他们的总部从大阪(历史上的商业中心)等城市搬到东京,以便能更好地利用政府优势。由于目前东京的人口增长和高生活费,这一趋势已开始变慢。

巨无霸指数显示,东京职员的薪水是世界上最高的。

东京连续14年被经济学家情报组织评为世界上最昂贵的城市(生活费最高),这一纪录终止在2006年。分析表明这是由于他们过的是西方公司管理式的生活,包括住独立洋房和拥有几部汽车。

大阪排名第二,这使日本成了唯一一个在前10名拥有两席的国家。紧随其后排在第三的是莫斯科,日内瓦和香港分列第四和第五位。

美国、中国和中东城市的消费自去年起就开始攀升。纽约从第22名升到第8名,北京从第20名上升至第9名,迪拜排名上升了32位,现居第20名。

在美世咨询公司对143个城市的年度生活花费调查中显示,伦敦在最“贵”的城市里排名第16,比去年下降了13个名次,而巴黎则下滑了一个名次,排在第13位。

咨询和投资服务公司的资深研究员纳萨莉·康斯坦丁-梅特拉尔说:“由于受去年经济衰退的直接影响,我们可以觉察到世界上大多数货币都经历了大幅度的波动,这极大地影响了今年的排名。”

她在一份声明中说:“许多货币,包括欧元和英镑,相对强势的美元都呈明显疲势,这使得不少欧洲城市的排名骤降。”

由于美元的强劲势头,美国所有城市的消费都变得昂贵起来。洛杉矶上升了32个名次,居第23位,而华盛顿则上升了41个名次,排在第66位。

欧洲大多数城市的消费对于外籍人士来说变得便宜了,其中以华沙的变动最为剧烈,从第35位直跌至第113位。

美世咨询公司称,因为人民币相对大多其他货币处于强势,中国城市的名次也有所上升。上海、深圳和广州分别升至第12、22和23位。

## 额外收获 Know More

——拓展知识视野, 掌握更多相关信息

1. Tokyo was originally a small fishing village named Edo.
2. Tokyo went on to suffer two major catastrophes in the 20th century, but it recovered from both.
3. Tokyo has numerous outlying islands, which extend as far as 1850 km from central Tokyo.
4. As of October 2007, an estimated 12.79 million people live in Tokyo with 8.653 million living within Tokyo's 23 wards.
5. Tokyo is one of the three world finance “command centers”, along with New York and London.
6. Tokyo, as the center of the Greater Tokyo Area, is Japan's largest domestic and international hub for rail, ground, and air transportation.

1. 东京的前身是一个名为Edo的小渔村。
2. 东京在20世纪遭受过两次大灾难,但都从中恢复过来。
3. 东京有许多离岛,其中最远的距离东京中心1850公里。
4. 截止2007年10月,估计有1279万人住在东京,其中865.3万人住在东京的23个行政区内。
5. 东京和纽约、伦敦并称世界三大金融“指挥中心”。
6. 作为大东京地区的中心,东京是日本国内外最大的铁路、公路和航空交通枢纽。

## 学以致用 Training Camp

——将学到的知识应用到一个实景会话中,体会其在口语表达中的实际用法

**Tony:** Excuse me, are you Nick?

**Nick:** Yes, I am. Can't you recognize me, Tony?

**Tony:** Yeah. I haven't seen you for a couple of years. I'm glad to meet you again.

**Nick:** Me too.

**Tony:** Where have you been all these years?

**Nick:** I've been to Tokyo for doctor degree.

**Tony:** Have you finished your courses?

**Nick:** Yeah. I got my degree this July.

**Tony:** Congratulations.

**Nick:** Thanks.

**Tony:** Will you go back to work?

**Nick:** No.

**Tony:** Why?

**Nick:** Because the cost of living there is too high.

**Tony:** But so far as I know, the salary there is the highest in the world.

**Nick:** Yeah. But as I said, the cost of living is too high. You surely earn more, but at the same time, you spend more. You will find you don't have much saving after working several years.

**Tony:** I see.

**Nick:** Moreover, the pressure of surviving Tokyo is extremely great.

**Tony:** I know. Many people commit suicide there every year.

**Nick:** Right. So I prefer to return to this city. Although it's small, the salary is not as high as Tokyo, but it's more comfortable to live.

托尼:不好意思,请问你是尼克吗?

尼克:正是。你认不出我了吗,托尼?

托尼:是的。我已经多年没见到你了。很高兴再次见到你。

尼克:我也是。

托尼:你这几年到哪去了?

尼克:我在东京攻读博士学位。

托尼:你完成学业了吗?

尼克:完成了。我今年7月拿到学位了。

托尼:恭喜你。

尼克:谢谢。

托尼:你要回去工作吗?

尼克:不。

托尼:为什么?

尼克:因为那里的生活费太高了。

托尼:但据我所知,那里的工资是世界上最高的啊。

尼克:没错。但我说过,那里的生活费太高。你挣得多,花得也多。工作几年后,你会发现你根本没存到什么钱。

托尼:我明白了。

尼克:而且,在那里的生活压力非常大。

托尼:我知道。那里每年都有很多人自杀。

尼克:是的,所以我选择回到这里。虽然是个小城市,工资没东京高,但更适合生活。



## Foreclosures Continue to Rise in US

### 美国丧失房屋赎回权的案件持续增加

#### 热点透视 Hot Topics Perspective

——疯狂地听，盛情地读，刻意模仿并理解全文

**Foreclosures** continue to rise in Florida and other US states hit hard by the **real estate** crisis. Several Florida counties are trying to fight back against the problem by bringing banks and home owners together to find a way to save troubled **mortgages** from foreclosure.

Real estate experts say now may be a great time to buy a home in south Florida, if only because so many cheap foreclosed homes are available.

The flood has created chaos for local judges, who must rule on every foreclosure case. But another option is to avoid the **courtroom** and order both the bank and the home owner into a **mediation** room.

Rod Petrey, head of the Collins Center which organizes out-of-court mediation programs, says that option has been ignored in Florida until now.

"One thing we are missing is for the two parties to talk to each other," Petrey said. "When a lender calls a borrower, a lot of the language has been: 'Pay up, **deadbeat**.' Is that the best way to have a conversation with the borrower?"

Some borrowers also complain that banks or lending firms do not return their calls or that it is too hard to get in touch with the right person **in charge** of their mortgage.

Petrey says some of those communication problems can be avoided with court-ordered mediations, which the Collins Center is helping to organize in several areas. The non-profit group recently held a training session for about 200 trained mediators in the Miami area.

One of the **trainees**, Joan Bickerstaff, said a mediation session may provide a number of **alternatives** not available in a foreclosure **trial**.

"The court system is **overwhelmed** and probably does not provide the best solution. The **discretion** that the court has in a foreclosure proceeding is fairly limited," she said.

Courts have no authority to order a bank to change the terms of a loan or **compel** a home owner to continue making payments on a home.



But at a mediation the two sides can agree to adjust the loan, reduce the monthly payments or decide to sell the house at a lower price and terminate the mortgage.

Experts say the process will not work for every home owner in trouble, especially people who have lost their jobs or those who borrowed way too much in the first place.

Rod Petrey says the key to mediation is a credit counseling session, to determine what a home owner can afford.

"A lot of lenders say we have not seen information from that borrower in years, we do not even know if they have a job or not. Plus for the borrower, it really forces them to add up what they got and what they do not have," Petrey said.

The Collins Center has organized 15 mediations in Miami. Former judge Tom Bateman, who advises the center, says the sessions are **confidential**, but the results have been encouraging.

"Nine had reached what we call a successful **resolution**... and they agreed to **adjourn** and continue negotiating after the mediation session," Bateman said.

Similar mediation programs have been operating for months in states like Ohio and New Jersey, where they are credited with limiting new foreclosures.

But Miami **realtor** Enrique Lopez doubts whether it will work in Florida, where home prices have **plunged** in the past two years. He says there is no **incentive** for home owners to negotiate a deal

to remain in a house worth far less than the mortgage on it a situation known as being "upside down".

#### 词汇宝典

foreclosure 丧失赎回权  
real estate 不动产, 房地产  
mortgage 抵押, 抵押权  
courtroom 审判室  
mediation 调解, 调停, 仲裁  
deadbeat [美俚] 赖债不还的人  
in charge of 主管  
trainee 受训练的人或动物  
alternative 可采用的方法  
trial 审问; 审判  
overwhelm 压倒; 压服; 推翻;  
倾覆; 淹没; 覆盖  
discretion 酌情决定权, 慎重,  
谨慎  
compel 强迫; 胁迫; 使不得不;  
迫使(服从、沉默等)  
counsel 忠告, 劝告  
confidential 秘密的, 机密的  
resolution (疑问等的) 解决, 解答  
adjourn 使延期, 使中止, 休(会)  
realtor [美国] 房地产经纪人员  
(尤指全国房地产同业公会会员)  
plunge 下降, 急降  
incentive 刺激; 鼓励; 动机; 诱因

在美国佛罗里达和其他受到房地产危机重创的各州, 丧失房屋赎回权的案件还在继续增加。佛罗里达的一些县正在采取措施, 努力阻止事态的恶化。他们组织调停、安排银行和房主进行协商, 希望找到办法解决有问题的房贷, 避免房主丧失住房赎回权。

房地产专家称, 现在可能是在佛罗里达南部买房的好时机, 即便是仅凭市场上有大量便宜的止赎屋这一点。

止赎屋的大批出现给当地的法官带来了麻烦, 因为他们必须对每一个案件进行判决。不过, 现在可以有另外的选择了, 即不用让法庭来裁决而是对银行和房主进行调停, 让他们自己协商。

科林斯中心就是这样一个组织庭外调解项目的机构。该中心的负责人罗德·彼德雷称, 到目前为止佛罗里达一直没有重视这个办法。

他说: "我们一直没有做到的是让双方会谈……银行或是其他借贷机构给贷款者打电话时, 通常的说法是'付钱吧, 赖债人'。我认为这不是与贷款者谈话的最好方式。"

一些贷款者抱怨, 银行或其他借贷机构都不回复他们的电话或是与真正负责他们房贷的人取得联系非常困难。

彼德雷说, 沟通上的一些问题确实可以通过法庭下达的调停令解决。科林斯公司在好几个地区组织这样的调停会。这个非盈利机构最近在迈阿密地区为200多名受训的调解人提供培训课程。

琼·比克斯塔夫参加了这样的培训项目。她说,调解也许可以比法庭的止赎案件审判提供更多的选择。

她说:“法庭有太多的案子要处理,很可能不会提供最好的解决办法。法庭在审理止赎案的过程中所拥有的决定权受到了一定的限制。”

法庭没有权力下令银行更改贷款的条款或是强迫房主继续支付贷款。但是,在调停时,双方可以同意对贷款条款作出调整,减少月付款,或决定以一个稍低的价格出售房屋或是终止房贷。

专家们表示,这样的做法并不适用于所有遇到麻烦的房主,特别是那些失去工作,或是一开始借钱太多的人。

罗德·彼德雷说,调停的关键是贷款咨询,这个过程帮助确定房主可以支付多少贷款。

彼德雷说,“很多银行和贷款机构说,他们很多年都得不到贷款人的消息。我们甚至不知道他们是否有工作。而且对贷款的人来说,这样的办法会迫使他们弄清楚自己的经济状况。”

科林斯中心已经在迈阿密组织了15个调停会。该中心的顾问,曾经担任法官的汤姆·贝特曼说,这些调停会议是秘密进行的,会议的结果令人鼓舞。

“其中有9个会面我们认为已找到了成功的解决办法……他们现在同意暂时休会,在调停之后继续谈判。”

在俄亥俄和新泽西州,类似的调停项目也在进行。因为他们的调停,新的房屋止赎案件得到了控制。

但是迈阿密的房产经纪人恩里克·洛佩兹怀疑这样的办法在佛罗里达是否会产生效果。过去两年来,佛罗里达的房屋价格直线下跌。他说,对房主来说,和银行达成某种协议以便继续居住在价值远远低于当初贷款的房子实在是没有任何吸引力。

## 额外收获 Know More

——拓展知识视野, 掌握更多相关信息

1. Lopez says home owners may be better off accepting a foreclosure in that type of situation.
2. Many people can find a similar house for a lot less money, now that real estate prices have fallen so far.
3. If you are an attorney or realtor, why would you advise your client to remain in a property that as an investment makes no sense of doing it any more?
4. Recently mortgage interest rates have fallen to their lowest levels in several years.
5. US home mortgage market is still not functioning properly and more needs to be done to promote a recovery.
6. The government must do more to turn back the wave of foreclosures on home owners unable to meet their monthly mortgage payments.

1. 洛佩兹认为,对于房主来说,在这样的情况下,接受房屋止赎可能会更好一些。
2. 既然房地产的价格下跌幅度如此之大,即很多人可以花更少的钱找到类似的房屋。



3. 如果你是律师或是经纪人,为什么你要建议你的当事人继续保留一个从投资角度来看已经毫无意义的房产呢?

4. 最近房贷利率已经降至几年来的最低水平。

5. 美国的房贷市场情况仍旧不好,政府需要采取更多措施,推动住房市场复苏。

6. 政府必须采取更多行动,扭转不能按月支付房贷的人被收回房屋赎回权的浪潮。

## 学以致用 Training Camp

——将学到的知识应用到一个实景会话中, 体会其在口语表达中的实际用法

**Realtor:** Good morning, Mr. Lopez. How are you doing?

**Lopez:** Fine, thank you. And you?

**Realtor:** I'm fine too. This way, please. Let me show you the living room.

**Lopez:** It's really big.

**Realtor:** Yeah. It's about 50 square meters. Now let's go to the kitchen.

**Lopez:** OK. Oh, it's also big.

**Realtor:** You can separate it to make a dining room.

**Lopez:** What else is on the first floor?

**Realtor:** There is a toilet on the first floor. Shall we go upstairs now?

**Lopez:** No, I want to see the toilet.

**Realtor:** OK. This way.

**Lopez:** Very clean. OK, let's go upstairs.

**Realtor:** There are three bedrooms in the second floor. Principal bedroom is at the left corner, with a balcony and a rest room.

**Lopez:** The view from the balcony is pretty good.

**Realtor:** Yeah. You can enjoy the sea view.

**Lopez:** Show me the other bedrooms, and then take me to the garden.

**Realtor:** No problem. Are you satisfied with these rooms?

**Lopez:** Yes. The light is good.

**Realtor:** Good. Mind your steps. Here is the garden. You can grow whatever you want here.

**Lopez:** Where should I park my car?

**Realtor:** There is a garage in the backyard. How do you think about this house?

**Lopez:** Good. I will make a decision after looking other houses.

**Realtor:** OK, I'm looking forward to your good news.

经纪人: 早安, 洛佩兹。您好吗?

洛佩兹: 我很好。你呢?

经纪人: 我也很好。这边请, 我带您去看客厅。

洛佩兹: 挺大的。

经纪人: 对。它有50平方米。现在让我们去厨房吧。

洛佩兹: 好。嗯, 也挺大的。

经纪人: 您可以隔出一个餐厅出来。

洛佩兹: 一楼还有什么?

经纪人: 还有个厕所。我们现在上楼看看吗?

洛佩兹: 不, 我要去看下厕所。

经纪人: 好, 这边走。

洛佩兹: 非常干净。上楼吧。

经纪人: 二楼有3间卧室。主卧室在左角, 带有一个阳台和一个卫生间。

洛佩兹: 阳台上的景色真不错。

经纪人: 是的。可以看得到的海景。

洛佩兹: 带我去看一下其他卧室, 然后去看花园。

经纪人: 没问题。您对这些房间还满意吗?

洛佩兹: 满意。采光很好。

经纪人: 那就好。小心脚下。这里就是花园了, 您可以在这里种你想种的东西。

洛佩兹: 我该把车停在哪儿呢?

经纪人: 车库在后院。您认为这房子怎么样呢?

洛佩兹: 不错。我看完其他房子后再作决定。

经纪人: 那好。我等您的好消息。