

总主编 宫桓刚 李丽

现代商务英语 综合教程 (第6册)

主编 马俊 王兆刚



 中国人民大学出版社



现代 商务英语 综合教程

(第6册)

总主编 宫桓刚 李 丽
主 编 马 俊 王兆刚

中国人民大学出版社
· 北京 ·

图书在版编目 (CIP) 数据

现代商务英语综合教程. 第 6 册 / 马俊, 王兆刚主编. —北京: 中国人民大学出版社, 2012.3
ISBN 978-7-300-15391-9

I. ①现… II. ①马… ②王… III. ①商务-英语-高等学校-教材 IV. ①H31

中国版本图书馆 CIP 数据核字 (2012) 第 039633 号

现代商务英语综合教程 (第 6 册)

总主编 宫桓刚 李 丽

主 编 马 俊 王兆刚

Xiandai Shangwu Yingyu Zonghe Jiaocheng (Di-liu Ce)

出版发行 中国人民大学出版社

社 址 北京中关村大街 31 号

邮政编码 100080

电 话 010-62511242 (总编室)

010-62511398 (质管部)

010-82501766 (邮购部)

010-62514148 (门市部)

010-62515195 (发行公司)

010-62515275 (盗版举报)

网 址 <http://www.crup.com.cn>

<http://www.ttrnet.com> (人大教研网)

经 销 新华书店

印 刷 北京市易丰印刷有限责任公司

规 格 185 mm × 260 mm 16 开本

版 次 2012 年 4 月第 1 版

印 张 13.25

印 次 2012 年 4 月第 1 次印刷

字 数 303 000

定 价 31.00 元 (附赠光盘)

版权所有

侵权必究

印装差错

负责调换

自 20 世纪 90 年代以来,经济全球化逐渐渗透到社会生活的方方面面,而随着中国加入 WTO 后与国际接轨程度的进一步加深,对于具有良好的英语语言技能同时精通商务知识的复合型人才之需要日益凸显。当今,商务英语的范畴已延伸到与商务有关的所有领域,包括营销、管理、贸易、金融、法律、电子商务和跨文化交际等,构成了具有自己特色的完整的商务英语体系。

从培养目标上看,商务英语课程的教学目的不仅仅是了解有关领域的基本知识,更重要的是能够灵活运用英语进行有效的商务沟通,处理国际商务中的实际问题。这种变化和概念的更新给商务英语教学在内容和质量上都提出了更高的要求,这是传统的大学英语教学所不能达到的。教育部《关于外语专业面向 21 世纪本科教育改革的若干意见》中也明确指出:“从根本上来讲,外语是一种技能,一种载体;只有当外语与某一被载体相结合,才能形成专业。过去常见的是外语与文学、外语与语言学的结合。应该看到,即使在社会主义市场经济的条件下,我国高校仍肩负着为国家培养外国语言文学学科领域的研究人员的任务。同时,我们也应当清醒地面对这样一个现实,即我国每年仅需要少量外语与文学、外语与语言学相结合的专业人才从事外国文学和语言学的教学和研究工作,而大量需要的则是外语与其他有关学科——如外交、经贸、法律、新闻等——结合的复合型人才,培养这种复合型的外语专业人才是社会主义市场经济对外语专业教育提出的要求,也是新时代的需求。”适应这一要求,我们设计了这套系列教材。

一、编写宗旨

《现代商务英语综合教程》的编写宗旨是:在遵循现代外语教学理念基础上,强调外语在商务领域中的应用,注重为学生创造商务环境,全面培养学生的英语综合应用能力,使他们在今后的工作中能用英语有效地进行口头和书面商务沟通。

二、编写原则和教材特色

与以往相互独立而处于割裂状态的商务英语听说、商务英语阅读、商务英语翻译、商务英语写作的教材设计理念不同,本系列教材将听、说、读、写、译技能的培养融入每一个章节的商务活动中,围绕同一个商务主题,通过形式多样的活动,全面培养学生的语言综合运用能力。在借鉴国外原版教材设计理念的基础上,结合中国学生的实际需要,集知识性与趣味性于一体。教材体例安排新颖,语言真实地道,风格清新活泼,练习灵活多样,摒弃沉闷枯燥的说教,将真实的商务世界带进课堂,有助于学生轻松地体验商务英语学习的快乐。



三、主要内容

《现代商务英语综合教程》系列教材共分为6册，每册的各个章节之间具有一定的内在关联性。每章内容如下：

1. Background Case: 每章以一个言简意赅的案例形式导入，案例与本章的内容直接相关，且贴近社会经济生活、商务活动实际。围绕每一个案例，提出兼顾趣味性、知识性和思考性的讨论问题，以此引起学生进一步学习的兴趣。
2. Listening: 每章的听力部分由两个不同类型的听力任务组成，包括新闻、对话、访谈、电话录音、短文、电影剪辑等多种形式，配有灵活多样的听力练习。
3. Reading: 围绕本章的主题选取原汁原味、可读性强、丰富多彩的商务篇章，深入浅出地介绍一些当代的商务理念、商务惯例、商务文化及背景，将学生引入真实的商务世界。练习形式多样，包括着眼于篇章结构的框架分析、针对相关商务词汇的训练、侧重商务知识及内容的理解和应用等，使学生在掌握语言技能的同时，了解现代国际商务的现状，同时提高学生的语言水平和商务交际能力。
4. Translation: 对于母语非英语的学生而言，翻译总是第二语言习得过程中必不可少的环节和技能。通过英汉、汉英的翻译练习，学生将逐渐地建立起两种语言之间的关联，从而实现两种语言间的融会贯通。围绕本章的商务主题设计的翻译练习，不仅有助于学生培养和提高翻译技能，而且有助于学生巩固和掌握有关的商务知识，为说和写两方面的应用奠定基础。
5. Speaking: 模拟商务情景，通过开放式对话、命题场景对话、辩论、课堂讨论、个人演讲或展示、案例分析、角色扮演等多种形式展开由个人或团队完成的口头语言输出，提高学生分析、解决问题和商务沟通的能力。
6. Writing: 本系列教材中的写作练习侧重于商务活动有关的应用性写作，每章的写作任务根据该章的商务主题设定。学生将有机会练习写作特定情境下的各种商务文件，诸如电话记录、商务信函、传真、电子邮件、备忘录、通知、通告、日程安排、广告文案、会议记录、公司简介、简历、商务单证、意向书、商务报告、调查问卷、产品说明书、合同或协议等，为将来进入真实的商务世界做好充分的准备。
7. Additional Reading: 为丰富学习内容，扩展相关商务知识，每章最后还附有一篇围绕本章主题的补充阅读文章，供学生课外阅读使用。

四、使用对象与使用方法

《现代商务英语综合教程》系列教材内容由浅入深，由普通商务常识逐渐过渡到专业性较强的商务知识，语言水平也由易到难，适用对象为大学一至三年级的学生。本书为《现代商务英语综合教程》第6册。全教程共12章，按照每周4~6学时设计。使用时各校可根据教学目标和条件结合学生的需要，灵活选择每一章的教学内容。为方便使用，《现代商务英语综合教程》系列教材还配有教参和PPT课件。

为保证教材质量，《现代商务英语综合教程》系列教材由美籍专家 Jane Martens 女士进行审校。

Contents

CHAPTER 1	Money	1
	Background Case: Call for New 1,000-yuan Note Falls Flat	1
	Listening	2
	Reading: Personal Budgets	6
	Translation	11
	Speaking	13
	Writing	14
	Additional Reading: US Dollar History	14
CHAPTER 2	Banking	17
	Background Case: Washington Mutual Closed in Largest US Bank Failure	17
	Listening	18
	Reading: The Grasshoppers and the Ants—A Contemporary Fable	21
	Translation	27
	Speaking	29
	Writing	30
	Additional Reading: How the Cards Are Cut	30
CHAPTER 3	Inflation	35
	Background Case: Queen Wants a Pay Rise?!	35
	Listening	36
	Reading: The Great Inflation Cover-up	38
	Translation	45
	Speaking	46
	Writing	47
	Additional Reading: Inflation vs. Deflation	47
CHAPTER 4	Exchange Rates	51
	Background Case: Life's a Beach as S Koreans Cash in on Rising Won	51



	Listening	52
	Reading: What Happens If the Dollar Crashes?	54
	Translation	59
	Speaking	61
	Writing	62
	Additional Reading: China's Exchange Rate Policy and Trade Imbalances	62
CHAPTER 5	Business Cycle	67
	Background Case: Ireland Offers Tips to Weather Recession	67
	Listening	68
	Reading: Graduates Face a Hard Road to the Top	70
	Translation	75
	Speaking	76
	Writing	77
	Additional Reading: Darwin's Recessionary Tip: Act like a Beetle	77
CHAPTER 6	The Role of Government	81
	Background Case: Govt Steps Up Heat on Google	81
	Listening	82
	Reading: The Role of Government	84
	Translation	91
	Speaking	93
	Writing	93
	Additional Reading: The Declaration of Independence	94
CHAPTER 7	Economic Crisis	99
	Background Case: IMF Warns Global Financial Markets Fragile, Systemic Risks Elevated	99
	Listening	100
	Reading: The Specter of Stagflation	103
	Translation	110
	Speaking	112
	Writing	112
	Additional Reading: A Nightmare on Wall Street	113
CHAPTER 8	Antitrust	117
	Background Case: EU Files Antitrust Charges Against Intel	117
	Listening	118

	Reading: Monopoly	122
	Translation	128
	Speaking	129
	Writing	129
	Additional Reading: Mulling the Merger	130
CHAPTER 9	Intellectual Property Rights	133
	Background Case: Kaspersky Claims Compensation from Rising Corporation	133
	Listening	134
	Reading: The Crow and the Owl	137
	Translation	144
	Speaking	146
	Writing	146
	Additional Reading: Key Forms of Intellectual Property	147
CHAPTER 10	International Trade Barriers	151
	Background Case: Chinese Exports Face More Technical Barriers	151
	Listening	152
	Reading: Free Trade Without the WTO	155
	Translation	161
	Speaking	162
	Writing	163
	Additional Reading: The Tariff Idea	164
CHAPTER 11	Energy and Environment	167
	Background Case: China Adopts Recycling Law to Boost Sustainable Development	167
	Listening	168
	Reading: Food vs. Fuel	171
	Translation	178
	Speaking	179
	Writing	179
	Additional Reading: Greenhouse Effect and Its Proposed Solutions	180
CHAPTER 12	Globalization	185
	Background Case: Even the IBM PC and the Boeing 777 Aren't All American	185
	Listening	186



Reading: Globalization, Yes, Globalization, No	189
Translation	197
Speaking	198
Writing	199
Additional Reading: Globalization in the World Economy	199



CHAPTER 1

Money



Keynote

MONEY is commonly defined as any goods or token that functions as a medium of exchange that is socially and legally accepted in payment for goods and services and in settlement of debts.

Besides currency, checks and checking account deposits are considered money as well. An even broader definition of money also includes other items such as savings deposits.



Background Case

Call for New 1,000-yuan Note Falls Flat

A call for China to introduce a 1,000-yuan banknote has met with a mixed response from citizens and economists, with many publicly airing fears about the risk of counterfeits and inflation.

Zhu Zhengfu, a Chinese People's Political Consultative Conference (CPPCC) National Committee member for Guangdong province, raised the idea last week during a group discussion.

He suggested that high-denomination banknotes for 500 and 1,000 yuan would boost domestic consumption during the global financial crisis, as well as help protect the environment and save on labor costs.

But his proposal has so far failed to win much support.

"Only when China's economy develops very fast and its society needs large quantities of cash do we need such banknotes," said Cao Honghui, an economic researcher with the Chinese Academy of Social Sciences.

After several years of consecutive double-digit economic growth, China has lowered its target for annual Gross Domestic Product growth to a moderate 8 percent this year.

“China is experiencing deflation right now,” warned Cao, “and issuing a 1,000-yuan banknote would lead the public to start thinking about inflation.”

He said that since the 1990s the central bank and other departments had been studying the feasibility of issuing new banknotes in China, where the highest denomination is now 100 yuan. So far they had decided the country was “not ready”.

Guo Tianyong, a professor at the Central University of Finance and Economics agreed, adding: “The banknotes would also attract the attention of counterfeit syndicates.”

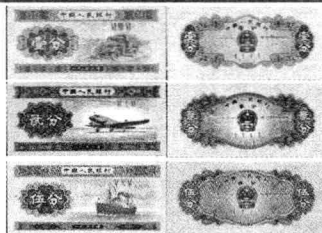
Meanwhile, an online poll of 481 people conducted by *Nanfang Daily* in Guangdong last weekend found around 70 percent did not back the idea.

Source: Adapted from “Call for New 1,000-yuan Note Falls Flat”, by Tan Yingzi, *China Daily*, March 11, 2009, http://www.chinadaily.com.cn/china/2009-03/11/content_7566004.htm



Questions for Discussion

1. Do you support China's having 500-yuan and 1,000-yuan banknotes?
2. What's your concern about using 500-yuan and 1,000-yuan notes?
3. Some notes of different denominations have been taken out of circulation, like 1-fen, 2-fen and 5-fen banknotes. What are the possible reasons?



Listening

Activity 1

1. Warm up by reading these words and phrases before listening to the passage.

allowance /ə'laʊəns/ *n.* something, such as money, given at regular intervals or for a specific purpose 津贴, 补助

tribe /traɪb/ *n.* a unit of social organization consisting of a number of families, clans, or other groups who share a common ancestry, culture, and leadership 部落, 部族

precious metal /'preʃəs 'metl/ any of several metals, including gold and platinum, that have high economic value 贵重金属

durable /'djuərəbl/ *adj.* capable of withstanding wear and tear or decay 耐用的, 持久的

civilization /,sɪvɪlaɪ'zeɪʃən/ *n.* a (human) society with a high level of intellectual, social,

enacted in _____.

- A. 1816
- C. 1930

- B. 1900
- D. 1938

4. Questions and Answers



- (1) Please explain the origin of the word "salary".
- (2) What are the drawbacks of using cattle as money?
- (3) Why are precious metals widely used as money?
- (4) What is the problem with using precious metals as money?

Activity 2

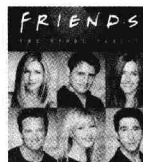
1. Listen to the conversation (an extract from an American soap opera Friends) for the first time, and answer the following questions.

- (1) What's wrong with Phoebe's bank account?
- (2) What suggestions are given by Phoebe's friends?
- (3) What does Phoebe do to solve the problem?
- (4) Is the problem finally solved?

2. Listen to the conversation again. Then fill in the blanks with the missing words you hear.

(Café. Five friends swap all the drinks for what they ordered as Phoebe enters. She sits down without saying hi.)

Source: *Friends*—103



Joey:



Y'okay, Phoebe?

Phoebe:



Yeah—no—I'm just—it's, I haven't worked—It's my bank.

Monica:



What did they do to you?



Phoebe:



It's nothing, it's just—okay. I'm (1) my mail, and I open up their monthly, you know, (2) ...

Ross:



(3).

Phoebe:



—And there's five hundred extra dollars in my account.

Chandler:



Oh, Satan's (4) at work again...

Phoebe:



Yes, 'cause now I have to go down there, and deal with them.

Joey:



What are you talking about? Keep it!

Phoebe:



It's not mine, I didn't earn it. If I kept it. It would be like stealing.

Rachel:



Yeah, but if you spent it, it would be like shopping!

Phoebe:



Okay. Okay, let's say I bought a really great pair of shoes. Do you know what I'd hear, with every (5) I took? "Not-mine. Not-mine. Not-mine." And even if I was happy, okay, and, and skipping—"Not-not-mine, not-not-mine, not-not-mine, not-not-mine, not-not-mine" ...

Monica:



We're (6) you. We got it.

Phoebe:



Okay. I'd—just—I'd never be able to enjoy it. It would be like this giant karmic debt.

(Next day. Phoebe enters, walks to the couch, sits down, and begins to read a letter without saying hi.)

Ross:



Hey, Pheebs.

Phoebe:



“Dear Ms. Buffay. Thank you for calling attention to our error. We have (7) your account with five hundred dollars. We’re sorry for the inconvenience, and hope you’ll accept this—(*Searches in her purse*)—football phone as our free gift.” Do you believe this?! Now I have a thousand dollars, and a football phone!

Rachel:



What bank is this?



Reading

Personal Budgets

Dave Roos

[1] Everyone knows that if you eat too much, it can lead to a heart attack. The same is true for your spending habits. If you consistently spend more than you earn, it could lead to a financial heart attack: out-of-control debt, foreclosure, bankruptcy and a lifetime of lousy credit reports. A personal budget is like a diet plan for your finances.

[2] The purpose of a personal budget is twofold. It'll help you:

- figure out exactly how much money you earn;
- figure out exactly how you are spending that money.

[3] The first step in creating a successful personal budget is to carefully log your earnings and expenses.

[4] While you can certainly create a successful personal budget with nothing but a pencil and paper, many people find it very helpful to use financial software. Whether you use software or go “old school”, the first step for creating a personal budget is to calculate your average monthly income.

[5] To keep things simple and honest, only include fixed earnings like paychecks from your job, alimony payments, royalties or dividends from investments that you don't plan to reinvest. Don't bank on uncertain income like raises, bonuses or a particularly fruitful trip to Las Vegas.

[6] With a complete list of all of your bank deposits, outgoing checks and transfers in front of you, you can begin



the important task of categorizing all of your income and expenses. In addition to specific categories like rent or groceries, personal finance experts recommend that you organize all of your expenses under two broad labels:

- fixed expenses;
- discretionary spending.

[7] Fixed expenses are those expenses that stay the same every month.

[8] Discretionary spending is a broad category that includes every expense that changes each month.

[9] Now that you've created a detailed worksheet of your income and expenses, you're ready to analyze the data and start drafting a better budget.

[10] The first step toward drafting a successful personal budget is to compare your current monthly earnings and expenses. Simply add up your earnings and expenses separately and see which amount is bigger. If you earn more than you spend each month, then you're on the right track. But if you spend more than you earn, get ready to make some serious adjustments.

[11] The goal of a good budget is to come up with a spending plan that allows you to save 10 percent of your earnings each month. For most people, that means making some spending cuts. But where do you start?

[12] Finance software can do some of the analysis for you. They can look at your monthly spending habits and compare them to other people in your same demographic segment. If you're spending too much on rent or too much

on restaurants, the software will let you know.

[13] But even if you don't use finance software, a good rule of thumb is to cut back first on discretionary spending. This is one situation where you should definitely sweat the small stuff. Start with that notebook where you logged all of your cash purchases. Look for recurring cash purchases and figure out how many of them are really necessary.

[14] This might be just the opportunity you're looking for to quit smoking, start taking public transportation and learn how to cook. That's not to say that you have to start living an entirely Spartan lifestyle, but look for ways to cut down on unnecessary cash spending.

[15] As you find ways to trim your cash spending, start deducting those amounts from your current spending totals. The idea is to draft realistic spending goals that will allow you to save more each month. Try to keep everything in its appropriate category (entertainment, transportation, et cetera), so it will be easier to keep things organized when you draft your new budget.

[16] Next, move on to your other discretionary spending. Perhaps you're spending too much each month on new clothes, concert tickets and organic produce from the upscale grocery store. Make some reasonable estimates on how much less you could spend each month by only buying clothes during sales, only attending concerts from your favorite artists and shopping at the farmer's market. Use those estimates to draft your new budget.

[17] Taxes are another place to make spending cuts. If you're self-employed, look for ways to increase your itemized deductions (without getting too creative, of course). If mortgage rates have dropped more than two percentage points in your area, consider refinancing your mortgage. It could be worth the fee.

[18] If you look at every entry on your current list of expenses, you can usually find a way to cut back, even if it's just a little. For instance, lower your heating bill by keeping your home a few degrees cooler during the winter. Switch from the unlimited cell phone plan to 500 minutes a month. Only play golf on the public

course.

[19] Take your new, lower spending estimates and write them down in each category. If you're using finance software, use those estimates as your monthly spending goals. Congratulations, you now have a personal budget!

[20] Now that you've drafted a budget with new spending goals, it's time to put your plan into action. Keep it in mind: the most important ingredient of a successful personal budget is commitment.

Source: Adapted from "How Personal Budgets Work", by Dave Roos, <http://money.howstuffworks.com/personal-finance/budgeting/personal-budget.htm>

Structure

1. Indicate the number of the paragraph that matches the corresponding main idea.

Paragraphs

Main Ideas

- Para. _____ (1) The purpose of making a personal budget.
Para. _____ (2) Preparations: calculating personal income and expenses.
Para. _____ (3) Drafting a personal budget.
Para. _____ (4) Drafting personal spending goals.
Para. _____ (5) Putting the new plan into action.

2. Read the article, and answer the following questions.

(1) What is the purpose of making a personal budget?

(2) What do personal finance experts recommend us to do when calculating our monthly expenses?
