

英语书苑系列

英语

热点 时文 阅读

English by Newspaper

李德荣 主编

上海科技教育出版社



图书在版编目(CIP)数据

英语热点时文阅读/李德荣主编. —上海:上海科技教育出版社,2006.8

(英语书苑系列)

ISBN 7-5428-4142-4

I. 英... II. 李... III. 英语—阅读教学—自学参考资料 IV. H319.4

中国版本图书馆CIP数据核字(2006)第067537号

英语书苑系列 英语热点时文阅读

主 编 / 李德荣

责任编辑 / 杜 滨

装帧设计 / 童郁喜

出版发行 / 上海世纪出版股份有限公司

上海科技教育出版社

(上海市冠生园路393号 邮政编码200235)

网 址 / www.ewen.cc

www.sste.com

经 销 / 各地新华书店

印 刷 / 常熟兴达印刷有限公司

开 本 / 850×1168 1/32

字 数 / 165000

印 张 / 7.375

版 次 / 2006年8月第1版

印 次 / 2006年8月第1次印刷

印 数 / 1-5000

书 号 / ISBN 7-5428-4142-4/H·76

定 价 / 13.80元

前言

报刊就像一个万花筒,折射出社会的方方面面。就内容而言,大如世界风云、全球经济、国家兴衰、民族危亡,小至刮风下雨、街谈巷议、商品介绍、新片上演,都在报刊上有所反映。就语言风格而言,更是多种多样,不一而足。庄严堂皇者有之、隐晦曲折者有之、诙谐幽默者亦有之。各等笔法,无一不见诸于报端。阅读英语报刊,既可获取新知,开扩视野,又能迅速扩大词汇量,熟悉各类文体,对提高英语水平大有裨益。应该说,认真选读一定数量的报刊文章,是学习英语的一个必要和有效的途径。

这本小册子所选的报刊文章,大部分篇幅短小,文字较为浅近,适合于具有中等英语水平的读者阅读(如大学低年级学生),也可作为大学英语泛读辅助教材。所有文章均选自外刊。为方便阅读,每篇文章均英汉对照,较难的词汇另加注释。在选编过程中,编者注意选一些内容上与生活较为贴近的文章,并有意选入部分关于我国的报道,有利于读者获取较实用的词汇和表达方式。书末附录“报刊英语阅读指南”简单介绍了英语报刊的语言特点和常见的新闻词汇,希望对读者有所帮助。

本书所选文章大部分源于近期《华盛顿邮报》、《基督教科学箴言报》、《南华早报》、《远东经济评论》、《财富》、《读者文摘》等报刊和杂志。

本书由李德荣教授主编,参与编译的还有李爱芬、王媛媛、钱丽华、刘燕华、范菁、裴蓉等同志。远东出版社资深编辑黄崧林先生为本书审阅了部分

篇章,范菁女士做了大量的技术性工作,在此谨表示衷心的感谢。

限于编者的知识和英语水平,本书难免存在缺点错误,敬请读者阅读时注意。我们真诚欢迎读者提出批评和建议,以利我们改进。

编者

2006.5



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H319.4
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:2
2006

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Why Chinese are saving money?

Viewed from afar, China is an export *juggernaut* whose growth is destined to motor steadily forward in perpetuity. But inside China, the view is much more *tentative* despite booming activity. While a recent door-to-door survey of 6,000 Chinese households revealed a strong near-term *appetite* for consumer goods, it also suggested a considerable wariness that could influence the behavior of shoppers. Just 37 percent of those surveyed, for example, agreed or strongly agreed with the statement “I feel confident about my financial future.” The respondents also confirmed that they saved a quarter of their family income—vastly more than people in Europe and the United States do.

The survey results support the view that China's savings rate is high because the country's social safety net is thin and most Chinese must pay for health care and pensions out of their own pockets. Asked to give the main reasons for saving, 50 percent of the respondents mentioned the need to put money aside in case family members were to fall ill, and 43 percent cited retirement. For most consumers, creating a

中国人为什么存钱?

从长远看,中国是个经济稳步发展的出口大国。然而在中国国内,尽管经济蓬勃发展,人们的看法却要迟疑得多。最近一项对6000个中国家庭的挨户调查显示,虽然被调查者近期有一种强烈的消费欲望,但同时显露出相当谨慎的态度,这种心态可能会影响今后的购物行为。例如,被调查者中仅37%赞同或十分赞同“我对我今后的收入感到自信”的提法。被调查者还证实他们将家庭收入的四分之一积攒下来,这一比例要远远高于欧美家庭。

调查结果表明,中国储蓄率高是因为中国社会安全保障薄弱,大部分老百姓必须自己花钱来支付医疗和养老费用。在问到存钱的主要原因时,50%的调查对象说是为了预防家中有人生病,43%提及退休。对大多数被调查人员而言,有备无患显然是首选的理由。调查对象中有三分之一的人在过去一年中增加了收入,他们之中将近

juggernaut: 庞然大物
tentative: 迟疑的;不确定的
appetite: 欲望;
胃口

cash *cushion* is clearly the number-one priority. Among the one-third of respondents whose income had increased during the past year, nearly half saved all or most of the extra money; just 9 percent said that they spent most of it. Fewer than one in five respondents intended to spend more in 2005 than in 2004.

Although such caution about the future does restrain spending, as long as the Chinese economy continues to hum along at high growth rates, there will be ample *disposable* income for buying consumer goods. Indeed, when consumers were asked about the *big-ticket* items they intended to buy over the next 12 months, they revealed ambitious shopping lists that included new cars, appliances, and the latest consumer electronics. Some 8 percent of these consumers said that their next major purchase would be a flat-screen television. If a fraction of those who planned to buy one actually did, about four million flat-screen TVs would be sold in the next 12 months.

The other item at the top of many Chinese consumers' shopping lists is a new apartment or house, which nearly 10 percent of the respondents said they were likely to purchase during the next 12 months. Typically, home purchases generate significant sales of appliances and other items, since a majority of new apartments are sold as *shells* that must be

一半人将所有的或大部分增发的钱存了起来,仅9%的人说他们将大部分增发的钱用于消费。5个调查对象中不到1人打算在2005年比2004年花更多的钱。

尽管对将来的担忧确实限制了消费,但只要中国经济继续高速度增长,人们就会有充裕的可支配收入来购买消费品。确实,在问到在今后一年中打算购买哪些大件商品时,被调查者披露了庞大的购物计划,其中包括新的汽车、家用电器和最新的消费类电子产品。这些消费者中约有8%的人说他们下一个购物目标是扁屏幕电视机。就算这些人中仅有一小部分人真会购买,今后12个月中也将卖出400万台扁屏幕电视机。

另一个位于许多中国消费者购物清单之首的是新住房,有10%的调查对象说他们有可能在下一年度购买。购买住房通常会有效地带动家电和其他商品的销售,因为大部分新房售出时是毛坯房,它们必须加以装修,其内容包括从家电、器具到地板、灯具等一切用品。将近四分之

cushion: 缓冲物

disposable: 可支配的

big-ticket: 昂贵的

shell: 空壳; 毛坯

outfitted with everything from appliances and fixtures to floor coverings and lighting. Nearly three-quarters of the respondents reported that they would upgrade their furniture and home appliances when they moved into a new apartment. After *scrimping* for years to save enough to buy a dream home, Chinese consumers tend to *splurge* on high-quality fixtures.

Some 43 percent of the respondents agreed or strongly agreed that “having a private car is my biggest dream,” and a little more than 2 percent claimed that they planned to purchase a car in the next 12 months. The *penetration* of passenger cars in China, at 8 per 1,000 inhabitants, remains quite low compared with the worldwide average of 104 cars per 1,000. The survey results suggest that the market’s long-term potential remains strong despite recent *volatility* in demand.

What’s more, the survey reveals the rapid growth of *consumerism* in towns and smaller urban areas. Some products are actually on more shopping lists in the countryside and midsize cities than in the largest ones, where the market is becoming *saturated*. For instance, 20 percent of respondents in rural county seats plan to buy mobile phones over the next year, compared with just 10 percent in top-tier cities and 15 percent in second-tier cities,

三的人说,在他们迁入新居时会更新家具和家用电器。经多年省吃俭用终于攒够了钱,圆了购房的梦,中国消费者倾向于将大把大把的钱花在优质器具和设备上。

调查对象中约有43%的人赞同或十分赞同“拥有一辆私家车是我最大的愿望。”略高于2%的人声称他们计划在一年内购车。与目前世界每1000人拥有104辆车相比,中国每1000人拥有8辆,平均占有率还相当低。调查结果显示,尽管近年来对汽车的需求摇摆不定,但市场长期的潜力很大。

此外,调查显示城镇消费在急剧上升。有些产品在农村和中等城市更为旺销,因为它们在大城市市场已趋饱和。例如,在乡下城镇,调查对象中有20%的人计划在年内购买手机,而在大城市只有10%,在诸如武汉、厦门那样的中等城市则为15%。

scrimping: 吝于消费

splurge: 挥霍;炫耀

penetration: 渗透;占有率

volatility: 摇摆不定

consumerism: 消费

saturated: 饱和的

such as Wuhan and Xiamen.

Similarly, 12 percent of respondents in small towns indicated that they were likely to purchase washing machines in the next year, compared with 5 percent in top-tier cities. The survey's discovery of such strong demand in China's **up-and-coming** urban areas **underlines** the importance of this new battleground for both multinationals and their local competitors.

