

普通高等教育经管类规划教材 安徽省高等学校"十二五"省级规划教材

商务英语快速阅读

陈葵阳 吴 勇 杨友朝 阎先宝 主编

Business English
Fast Reading





普通高等教育经管类规划教材 安徽省高等学校"十二五"省级规划教材

商务英语快速阅读

陈葵阳 吴 勇 杨友朝 阎先宝 主编



F7-43

Business English
Fast Reading



与上海财经大学出版社

014058636

图书在版编目 (CIP) 数据

超大酸

商务英语快速阅读/陈葵阳,吴勇,杨友朝,阎先宝主编.—上海:上海财经大学出版社,2014.8

普通高等教育经管类规划教材 安徽省高等学校"十二五"省级规划教材 ISBN 978-7-5642-1962-8/F•1962

I.①商··· Ⅱ.①陈···②吴···③杨···④阎··· Ⅲ.①商务—英语—阅读教学—高等学校—教材 Ⅳ.① H319.4

中国版本图书馆 CIP 数据核字 (2014) 第 161237 号

□策划编辑 何苏湘

□责任编辑 陈 佶

□ 封面设计 张克瑶

□责任校对 廖沛昕 林佳依

Business English Fast Reading 商务英语快速阅读

陈葵阳 吴 勇 杨友朝 阎先宝 主编

上海财经大学出版社出版发行 (上海市武东路 321 号乙 邮编 200434) 网 址: http://www.sufep.com 电子邮箱: webmaster @ sufep.com 全国新华书店经销 上海叶大印务发展有限公司印刷装订

上海叶大印务友展有限公司印刷装订 2014年8月第1版 2014年9月第2次印刷

787mm×1092mm 1/16 14 印张 358 千字 印数: 5 001-8 000 定价: 35.00 元

前言

《商务英语快速阅读》内容涉及国际贸易、市场营销、金融、货币、证券、会计、保险、管理等领域,所用文章多选自相关专业的经典读物和近期刊物,主要侧重于商务方面的基本原理和基础知识,信息量大、时代感强,具有较强的知识性和实用性。文章题材丰富、语言规范、难易适中、循序渐进,体现了英语快速阅读训练的功能目标、主题目标和技能目标,符合国际化、复合型和应用型人才的培养要求。

本教材具有以下特点:

- ●创新性——本教材以经济全球化为背景,以满足学习者需求为前提,将语言技能的训练与相关专业知识有机结合,为学生提供以商务知识为主要内容的阅读材料,培养学生快速获取信息的能力。以商务知识为内容,训练英语快速阅读的技能,这在英语快速阅读教材编写领域尚属首次尝试。
- ●复合性——本教材将语言技能训练与商务知识密切结合,使学生既习得英语快速阅读技能,又了解相关商务方面的基本原理和行业知识,达到英语与商务交叉融合,语言能力与相关专业知识并举共进,有效地构建复合型人才所必需的知识层次,以更好地适应经济社会的发展要求和学习者未来职业的需要。
- ●实用性——本教材的难易程度循序渐进,有利于学生自主学习;练习设计注重多样性和综合性,符合大学英语四、六级考试对快速阅读技能的测试要求,并提供最新题型的练习。本教材既可供财经类大专院校学生使用,也可供高职高专学生使用,商务工作者和普通读者也可按其所需,为其所用。

本教材共分15个单元,其结构为主题式设计,每单元1个主题,分A和B两部分,每部分各3篇文章,题材丰富、题型多样。

本教材由安徽财经大学外国语学院陈葵阳、吴勇、杨友朝、阎先宝主编。编者在编写 过程中参考了大量的文献资料,在此,我们向所有的作者和著作权人表示衷心的感谢。由于 编者水平有限,书中难免存在不妥或错漏之处,敬请有关专家和广大读者批评、指正。

> 编 者 2014年7月

目录

前言。	Unit 10	
WALL STATE COLUMN		
Stooles (B) / (31		
Unit 1		
	Advertising (A) / 1	
Accounting (B) /147	Advertising (B) / 8	
Unit 2		
Corporation (A) / 153	Inflation(A) / 14	
	Inflation(B) / 22	
Unit 3		
	International Marketing (A) / 28	
Economics (B) 1777	International Marketing (B) / 35	
Unit 4		
Foreign Exprenge (A) 184	International Settlements (A) / 42	
Foreign Exchange (8) / 192	International Settlements (B) / 49	
Unit 5		
	International Trade (A) / 56	
	International Trade (B) / 63	
Unit 6		
311.3	Banking (A) / 69	
	Banking (B) / 76	
Unit 7		
	E-Commerce (A) / 82	
	E-Commerce (B) / 89	
Unit 8		
	Insurance (A) / 96	
	Insurance (B) / 103	

Unit 9	
	Management (A) / 109
	Management (B) / 117
Unit 10	
	Stocks (A) / 123
	Stocks (B) / 131
Unit 11	Voit f
81(8) chiedraybA	Accounting (A) / 138
	Accounting (B) / 147
Unit 12	
AT TO MONOMAN	Corporation (A) / 153
	Corporation (B) / 162
Unit 13	
45 von grifformational Wargeting (B) / 35	Economics (A) / 169
	Economics (B) / 177
Unit 14	
Entropy Stramous (anotomon). International Schlements (B) / 48	Foreign Exchange (A) / 184
	Foreign Exchange (B) / 192
Unit 15	Unit 5
BE LEG STORY RESISTANCE	Patent (A) / 199
	Patent (B) / 207
Keys	214
Barking (B) / 76	
	Unit 7

the seal products more these coduction. You find that his budgers are distally described and also placed in the boards of his focal subsidiances resulting in the greater use of 1 billion agencies.

Advertising (A)

C. Developine an interestional advertising strategy will prove important and

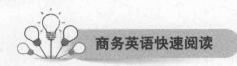
(Jeanda, Tanzania, Rwanda and Burundi whereby the work of these at Noice is to tracket the

Section A

Directions: In this section, you will have about 15 minutes to read a passage with ten statements attached. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter.

International Advertising

- A. International marketing advertising can be taken to mean the dissemination of commercial messages to the target group globally. This is because that the target audience for a particular product will tend to differ from one country to another. This is because of the many beliefs and attitudes which are possessed by so many people all over the world. It is due to this that international marketing has proved to be quite effective in that it will involve the communication of new products to many countries. You also find that the way people perceive or interpret stimuli or even symbols, and the way people tend to respond to emotional or humor appeals plus their many levels of languages and literacy will require international marketing advertising so that the products can reach the potential consumers. Here, I will try to analyze how international advertising takes place with reference to the Tusker Brewing Company in Kenya.
- B. You find that for international marketing to take place, the firms producing these products should be organized in a way which will make this advertising effective. For example, the multinational firms need to centralize their advertising decisions plus budgeting this mode of advertising since it's a bit more expensive when compared with other modes of advertising. So for the case of the Tusker Brewing Company in Kenya, you find that they have agencies in other countries like



Uganda, Tanzania, Rwanda and Burundi whereby the work of these agencies is to market the Tusker products into these countries. You find that its budgets are usually decentralized and also placed in the hands of its local subsidiaries resulting in the greater use of the local advertising agencies.

C. Developing an international advertising strategy will prove important since an advertising strategy will develop a regional or even a global advertising campaign. For example, if the advertising is to develop a strong corporate or even a global image, in this case, you will find that a uniform global campaign strategy will be most effective. So the Tusker Brewing Company sends its agencies to different countries whereby campaigns are usually carried advertising the particularly produced beer in the market. This global campaign in this case has several advantages unlike the local campaigns in that when Tusker Brewing Company advertises its new products globally, then it will be in a position to get more customers worldwide who will buy its beer, hence leading to increased profits in the company.

▶ Advantages

- D. First, you will find that international advertising will mean communicating the products to so many customers, hence meaning that the company will have built a strong coherent global image for its products worldwide. In this case, most of the potential consumers from different countries of the world will tend to have access of the newly produced products in the market, hence meaning that the company will eventually have increased profits. This is because it will have accrued so many customers to buy the beer.
- E. You will also find that the use of the same image in many countries whereby the new brand of beer is advertised will tend to build a familiarity and also try to generate more synergy across the world market. Here, you will find that the continuous advertising in these countries will make the products to be more familiar to the target audience, hence meaning that the consumers in this case will have known the products for quite enough periods.

▶ Disadvantages To many countries. You also thid that the way products to many example products to

F. Despite the advantages Tusker Brewing Company has had with the international marketing advertising, it has experienced some disadvantages. When these agencies are employed, these people need to be paid a lot of money since they are trying to market the products on your behalf. So a lot of money is required to pay such agencies who go marketing your products into the many countries they visit. Also, it will involve Internet advertising which is an expensive method to use by the producers of the Tusker Beer. The issue of a language barrier can occur when advertising, hence meaning that if the marketers differ in their languages, it will be difficult for the international marketing to take place.

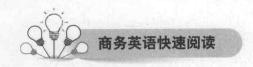
G. International advertising can act as an integrating force across the national boundaries whereby the advertising of the new products tend to go beyond the boundaries of the producing countries so that the products can be communicated to the target audience. This is because people tend to differ in the consumption of such products.

Comprehension Questions: 15 the splatter for large and tracks to every lower and most l

- 1. One is that international advertising is an expensive mode of advertising since it needs a heavy budget for such campaigns.
- 2. International marketing advertising has so many advantages as compared with its disadvantages.
- 3. It involves the communication of a newly or even an existing product in a particular producing country so that it can reach the potential consumers all over the world.
- 4. So the global campaigns in this case are so much beneficial to the Tusker Company.
- 5. There are so many ways by which international marketing advertising can take place that the target audience can be in a position to access these products.
- 6. With the continuous advertising of the products into these countries you will find that the consumers will be familiar with the products, hence leading to huge profits in the company.
- 7. It's through this advertising that most of the potential consumers are in a position to access this beer, hence leading to increased profits in the company.
- 8. With regard to the Tusker Brewing Company, it has developed a global advertising campaign whereby it needs to reach as many customers as possible.
- 9. So in this case you will find that since most of the consumers do not have access to the Internet, especially those people at the rural areas, then it will become a bit hard to communicate the products to them.
- 10. They need to have a number of agencies in such countries so that they can advertise their many products.

Section B

Directions: In this section, you will have about 10 minutes to go over the following two passages quickly and answer the questions. For questions 11-20, choose the best answer from the four choices marked A, B, C and D.



Passage One qualified an about of the passage of the same and the same

General Advertising and Directional Advertising

There are two types of advertising—general advertising and directional advertising. General advertising means telling the public about your product. You do it in the most appealing way possible in order to attract potential customers to buy your products.

Directional advertising functions once your general advertising is effective. It simply directs potential customers who are already aware of your product through your general advertising efforts. Your potential customers need to know the name of your company, because sometimes this is not as obvious as you have just advertised your brand but not your company. Then they will need to know where they can buy your product, that is, your address or your branches available. Of course they will need your other contact details, such as phone numbers, fax numbers, email address, and so on.

There are many online advertising directories. Once you have done your general advertising, you may select any one of the many directories available. Some offer free listing, while most others charge a small fee.

Now that you see the difference between the two types of advertising and the importance of directional advertising, let's go back to examine why you need to advertise. Advertising is one of the oldest forms of public announcement and occupies a vital position in an organization's product mix. According to the American Marketing Association in Chicago, Advertising is any paid form of non-personal presentation of ideas, goods and services by an identified sponsor.

To advertise means to inform. It can be considered as the flow of information about a product or service from the seller to the buyer. However, advertising does not end with the flow of information alone. It goes further to influence and convince people to take a desired action, like placing an order to buy a product.

However, simply informing a customer that a brand exists is not enough. Advertising should be targeted towards the prospective audience in such a way that it forms a positive impact on the customer and in the process creates brand recognition. Marketers generally target advertising campaigns at the different groups of customers: (1) for First Time Users of a product (customers who don't use that product category at all), the aim is to convince them to try that product; (2) for First Time Users of a brand (consumers who do not use a particular brand but might be using a competitor's brand), the aim is to convince buyers to switch from the competitor's products to theirs; (3) for Regular Users of a brand (buyers who have already been using the brand), the aim is to serve as a reminder of the brand benefits and convince them to continue using it. A firm that plans to spend on advertising must make sure that advertising campaign creates a positive impression of the brand in the minds of the customers, creates a need in them to try the brand and a commitment to continue using it.

To conclude, make sure your general advertising efforts are well organized before you carry it out in your website or have it listed in any online advertising directories.

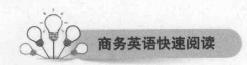
Comprehension Questions:

- 11. Which of the followings concerning general and directional advertising is TRUE?
- A. Directional advertising means telling the public about your products.
- B. General advertising functions once your directional advertising works.
- C. Directional advertising functions once your general advertising works.
- D. General advertising and directional advertising are contradictory.
- A. the brand name of your company
 - B. the phone number of your company
- C. the fax of your company
- D. the email address of your company and believe that the state of the
- 13. According to the passage, advertising is _______. where book and the last distribution are one
- A. playing a less important role in product mix
 - B. informing as the or west trace as a state of the order of the order
- sail C. free office recognize of furtherly to that phian yet are motorary handler at elementary and a contract of the contract
- and D. personal manufactor onlinearing minister amount to analyze of The sayer tribundation of The
- 14. Advertising ends with _______. In this at a supply the foreign cost wheat had the foreign cost
 - A. the flow of information
- via B. informing calcing and it below the LA repercent of our of leftent of can amelitavia had an A
 - C. creation of brand recognition
 - D. the name of company
- 15. The objective of Marketers' advertising campaigns at Regular Users of a brand is to ______.
 - A. convince them to try that product
 - B. convince them to try that brand and an analysis and an advantage of the state of
 - C. convince buyers to switch from the competitor's products to theirs
 - D. serve as a reminder of the brand benefits and convince them to continue using it

Passage Two quite add in about the short and to would on also and sub-the most lead will (it

On Guard against Advertising

Advertising can be a service to customers. This is true when advertisements give reliable information about the goods advertised. Such information is needed if a customer wants to make a sensible choice when he buys. It is useful in that it lets him know of the kinds of goods in the shops. Printed advertisements do this job best. Customers can collect them and compare them. They can



be taken along to shops and their statements can be checked against the actual goods in the shops. It is much harder to do this with TV or radio advertisements.

Some advertisements are not very useful to us customers. Instead of helping us to satisfy our real needs, they set out to make us want things. They set out to create a need. These advertisements are cleverly done. The people who produce them understand our weaknesses. They set out to make us believe that what they advertise will make us cleverer, prettier, more handsome, only if we use it. Or they suggest that people who are all these things are using their products. The voice on TV says, "Getaway people use XYZ petrol." The screen shows a picture of a petrol pump and a fast expensive car owned by a boy with a pretty girlfriend. They drive off to a wonderful country or a lovely beach. Some people may feel those clever, successful people use XYZ petrol. Some might choose that petrol next time they fill up their car.

Beer advertisements often work in the same way. They suggest that "everybody drinks beer," or that it is smart to take your wife or girlfriend to a pub. These advertisements are meant to increase the sale of beer. Usually they also try to get people to ask for a certain brand of beer or to go to a pub which sells it. This kind of advertising is very well done on TV or on the cinema screen. Other forms of advertising can also be used in this way. Often the TV advertisement is backed up in newspapers and on boarding. We should be on guard. It's our money they're after.

Some advertisements mislead customers by using part of the truth to suggest something false. The advertisement says, "The markers of *Toovar* washing machine recommend *Jazz* washing powder." So they do. But they recommend six other washing powders as well. The advertisements does not say that *Toovar* recommend only *Jazz*. It is skillfully made to give that idea to the careless readers, listeners or viewers.

At its best advertising can be useful to us customers. At its worst it can mislead us. So the only real safeguard for us is our own alertness.

rear sareguara for as is e	our own diermess.		
Comprehension Questi	ions:		
16. Advertising can be u	seful to the custome	er when	15. The objective of Markele
A. customers are in	good mood		
B. customers have to	make a sensible ch	oice when he buys	Bi colivince them to, try ri
C. the information g	iven in the advertise	ment is attractive	
D. customers are ma	de to want things by	advertisements	
17. The best form of ads	for customers to kn	ow of the kinds of goods in	n the shop is
A. TV ads	B. radio ads	C. printed ads	D. cinema screen ads
18. The advantage of usi	ing printed advertise	ements is that	
A. they are cheaper t	o obtain	ervice to costoniers. Phis	Advantaing ogn be a s
B. customers can tak	e them along to sho	ps and compare them with	the actual goods
C. they are free			rous of north comparitions
D. they provide bette			Princed advertisements do th

- 19. What ads are NOT very useful to the customer?
 - A. Those which make customers want to buy things.
 - B. Those which tell too much truth about the goods.
 - C. Those which help customers to satisfy their real needs.
 - D. Those which give reliable information about the goods.
- 20. Ads that play on our weaknesses make us
 - A. buy only those things we need
 - B. buy up everything
 - C. desire things we do not need
 - D. feel weak and uncomfortable

Advertising

American basinessis spend about 30 billion deltars per year on advertising of all types. This large advertising industry offers a wide variety of jobs for college graduates, including such positions as advertising managers, layout specialists, artists, copywriters, accounting executives, media directors and sales specialisis. The special challenge that advertising presents can be illustrated by a statement made by the president of a major advertising agency in New York. In concluding a fecture to a large group of indshirts owners, this executive said. "We know that American businesses spent amount 30 billion delbas last year an advertising. But, unfortunately, an executive said."

In designing an advertising program, an individual tien or its hired advertising experts must sometical belance the necessity of advertising against the likelihood that some expenditure will be varsied individual advertising syneroditure varies from more than \$200,000 for a one-uninute nation-wide relevation connected to less than \$50 for some sales promotion to a neighborhood.

Advertising can be defined as non-personal commercial aressages to the public destructed to other established and potential englomers. Advertising is paid for, As such, it differs from

Single invalve to soft it.

Advertising (B)

Section A

Directions: In this section, you will have about 15 minutes to read a passage with ten statements attached. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter:

Advertising

- A. American businesses spend about 30 billion dollars per year on advertising of all types. This large advertising industry offers a wide variety of jobs for college graduates, including such positions as advertising managers, layout specialists, artists, copywriters, accounting executives, media directors and sales specialists. The special challenge that advertising presents can be illustrated by a statement made by the president of a major advertising agency in New York. In concluding a lecture to a large group of business owners, this executive said, "We know that American businesses spent almost 30 billion dollars last year on advertising. But, unfortunately, we do not know which half."
- B. In designing an advertising program, an individual firm or its hired advertising experts must somehow balance the necessity of advertising against the likelihood that some expenditure will be wasted. Individual advertising expenditure varies from more than \$200,000 for a one-minute nation-wide television commercial to less than \$50 for some sales promotion in a neighborhood. Advertising can be defined as non-personal commercial messages to the public designed to inform both established and potential customers. Advertising is paid for. As such, it differs from other forms of sales promotion.

► Types of Advertising

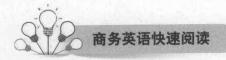
C. Traditionally, all advertising is classified into direct-action advertising (designed to promote a

firm's products or services) and institutional advertising (designed to promote a firm's name). Thus, the statement that "Raincoats are on sale today at \$9.95" is an example of direct-action advertising.

- D. Modern business practices have further divided these two types of advertising into distinct approaches. For instance, primary-demand advertising seeks to increase the total demand for certain products without distinguishing specific brands. Examples include the current advertising campaigns promoting the merits of cotton as a basic garment material and milk as a kind of natural food. Usually, this type of advertising is sponsored by a particular trade association or marketing cooperative, not by individual retailers or manufacturers. Another distinct type of advertising is brand advertising, which promotes the use of a particular brand among competing products. This type of advertising is used most often today. In addition, the Federal Trade Commission (FTC) has recently encouraged the use of comparative advertising, which points to the advantages of an advertiser's product over competing products. This type of advertising has become very popular for headache remedies, credit cards and even automobiles.
- E. Institutional advertising can also have a wide variety of forms. Thus, the "Bell Telephone Hour" companies and many other firms sponsor programs dealing with the arts and other subjects of public interest.

► Advertising Media

- F. Here is a list of the main advertising media: television, radio, newspapers, magazines, outdoor billboards, specialty advertising, public transportation vehicles, yellow pages of telephone directory, direct mail, Internet, other catalogs, samples, leaflets, and so on.
- G. It is obviously not affordable for a local, one-unit department store to advertise on national television. Likewise, it is usually not practical for a neighborhood variety store to advertise in a large metropolitan newspaper. When choosing which media to use, advertisers must consider such questions as "Does the advertising medium cover the market?" and "What is the cost per reader or listener in the market?" For instance, newspapers raise their advertising rates when their circulation increases. It is the same case with television advertising methods, because they reach so many people.
- H. When considering these basic questions, we can see why Ford, General Motors and Chrysler can afford the huge costs of national television advertising. Even so, the growth of suburban shopping centers and the establishment of branch outlets by department stores and other retailers have brought local television advertising within the range of many smaller retailers. Newspapers, too, have attempted to make advertising more attractive to small firms by offering special full page advertisements featuring the messages of several different firms.



- I. Since the time that television came into its prime as an advertising medium, radio advertising has made a substantial comeback in terms of numbers of listeners. The yellow pages of the telephone directory are another effective way to promote shopping goods and special items or services for which customers prefer to check sources by telephone first. And advertising on public transportation vehicles is also effective when it can be geared to the advertiser's market.
- J. Direct-mail advertising has been so overdone, especially by smaller firms, that its effectiveness has been impaired. Such promotion must be well prepared, or it will be tossed into the nearest wastebasket.

Comprehension Questions: assessment designs and although board at guidants the book middle b

- 1. In comparative advertising, competing products are named and shown, rather than using the old idea of comparing unnamed products X and Y. (1993) and (1974) to be a comparative advertising.
- 2. And the claim "Our employees subscribe to the United Fund 100 percent" is an example of institutional advertising.
- 3. When planning an advertising program, individual manufacturers, wholesalers or retailers can choose from a large assortment of media.
- 4. All advertising has the final goal of increasing sales for the businesses, either in the short run or in the long run.
- 5. We know that half of that 30-million-dollar amount was wasted.
- 6. For example, when a large corporation sponsors a symphony concert or underwrites a program for educational television, basically it is using institutional advertising.
- 7. Still, direct-mail offers the advantages of being selective in coverage, relatively inexpensive and more flexible.
- 8. Radio advertising often serves local merchants effectively and at costs that more firms can afford.
- 9. We can also see that local department stores cannot benefit proportionately from national television advertising to justify the expense.
- 10. Advertising firms have been more effective in answering these questions than many business owners have been.



Section B

Directions: In this section, you will have about 5 minutes to go over the following one passage quickly and answer the questions. For questions 11-15, choose the best answer from the four choices marked A, B, C and D.

Advertising and Economic Development

The strategic role of advertising in marketing programs varies by time, place, and company. Advertising is but one element of the promotional blend of advertising, personal selling, and sale promotions, and promotion is but one element of the marketing program. The potential cost and accomplishment of advertising must be weighed against the cost and benefits to be gained by focusing on other elements of the promotional or marketing program. Advertising can be most effective in a nation with well-developed advertising facilities and a market that responds to such stimulation. Like any other strategic weapon, advertising should be used only when it can contribute economically and effectively to the attainment of corporate goals.

Advertising is both potentially and actually a force enhancing economic development. Newspapers, magazines, television, and radio have all developed and nourished in large part because of the great sums of money supplied to these media through advertising expenditures. The growing economic health of the media, and the freedom from central control which advertising funds make it possible, greatly enhance communications throughout the world, and effective communication is a basic requirement of economic development. Most analysis of the economic aspects of advertising concentrate on the contributions of advertising in helping to develop mass markets, which in turn foster mass production and facilitate mass distribution.

Advertising's function is not to rob sales from competitors, but to teach new need-satisfying consumption patterns in developing countries. As one authority notes, "The role of the mass media in developing countries is often to spur primary demand instead of building brand preference as industrialized countries." Advertising has demonstrated its effectiveness as a teacher of new ways of living.

It shows people how to use products and gives them confidence to try better foods, new ways of keeping clean, use of tools, and a whole host of improved ways of living. Advertising also explains the use of money to purchase alternatives, to save for the future and for future purchases. In effect, advertising helps to charge expectations for the material future as well as aid economic and social change.

Once mass markets have been developed, mass production inevitably follows, bringing the consequent economies of large-scale operation. Then advertising enters the picture again to facilitate mass distribution by helping to establish brand names, product preference, and product information, and by performing other consumer assistance functions.