

财经类  
Finance &  
Economics

大学英语阅读  
系列教程  
COLLEGE ENGLISH  
READING SERIES



# 大学英语 阅读教程



总主编：韩宝成

主 编：王 健 单亚萍

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一百多年前，张之洞曾经说道：“世运之明晦，人才之盛衰，其表在政，其里在学。”当时，国运颓危，旧学频遭质疑，西学涌入中国，东西碰撞，国人思想解放，中国现代化之路开启。

当下，中国已融入世界。中华复兴，需自强，更藉学习和借鉴。为满足国家经济和社会发展的需要，培养具有国际视野、通晓国际规则并能用英语直接参与国际交流的专业人才，是新时期我国大学英语教育改革和发展的重要方向。因此，培养学生具有较强的英语听、说、读、写能力，使他们具备用英语进行专业学习和从事今后工作的能力，是大学英语教学的核心目标，《大学英语阅读系列教程》即为实现这一目标的重要载体之一。

## 一、编写宗旨

《大学英语阅读系列教程》旨在通过让学生阅读和学习与专业相关的材料，使他们熟练掌握英语阅读的方法和技巧，进而形成有效的阅读策略；通过形式多样的阅读活动和训练，提高学生的思考能力；拓展学生知识面，为学生进行专业英语学习和熟练运用英语打下坚实基础。

## 二、编写依据

《大学英语阅读系列教程》以教育部颁布的《大学英语课程教学要求》为指导，充分考虑到与基础教育阶段英语教学的衔接，注重对学生英语综合应用能力的培养。自中学新课程改革以来，新入学大学生的英语水平、认知水平、学习需求、学习习惯和思维方式均不同于以往的学生，《大学英语阅读系列教程》的选材和设计充分考虑了他们的需求，同时体现了“学生主体、教师引导”的教学思想。

## 三、教程特点

(1) 选材内容丰富、新颖地道，注重拓展学生的知识面和提升他们的学科英语水平。《大学英语阅读系列教程》结合不同学科和专业类别的特点，围绕不同话题选择内容新颖、内涵丰富、语言地道的真实材料供学生阅读，这一方面顺应了大学生的知识结构、思维特点和阅读兴趣，另一方面促进了学生知识面的拓展和学科英语水平的提升。

(2) 融合各种阅读技能的训练，全面提升学生的英语阅读能力。教程的每个单元安排了多种读前和读后阅读活动，系统训练学生学会并掌握各种阅读技能，包括预示所读内容、识记与

提取相关信息、识别事实与概念、区分事实与观点、理解内容关联、概括段落大意、总结文章主旨、归纳内容要点、分析文章结构与写作模式、推断隐含内容、判断作者态度、把握作者写作意图、评价作者观点、赏析修辞表达、评判文章价值等，全面提升学生的英语阅读能力和思维能力，为他们学术英语能力的进阶奠定扎实的基础。

(3) 题型多样，设计科学，实用性强。根据每篇阅读材料的特点和阅读目的，教程精心安排并设计了各种训练题目，力求学测结合，并通过检测促进学生阅读技能的强化和提升。检测题目的设计参考了国际和国内大规模英语水平考试的题型，为帮助学生在此类考试的阅读部分取得好的成绩提供了有针对性的训练。

#### 四、教程类别

根据我国高等学校的类型和学科特点，《大学英语阅读系列教程》分“科技类”、“理工类”、“农林类”、“医学类”、“财经类”、“石油化工类”等，供相应学科类院校一、二年级大学英语教学使用，亦可供同等水平的英语学习者自学使用。

#### 五、使用建议

《大学英语阅读系列教程》每个专业类别各分4册，每册10个单元，每个单元围绕1个话题由3篇文章构成。建议教师根据本校条件和学生水平灵活使用所学材料，包括读后练习。鼓励在教师指导下学生独立完成部分学习内容，培养学生的自主学习能力。

具备良好的英语阅读能力是学生用英语进行专业学习的前提和基础，广泛的英文阅读也是学生拓展知识面的重要途径。培养学生熟练掌握各种阅读技能、有效运用各种阅读策略，提升学生思维能力、英语综合运用能力和专业素养是本系列教程的编者期望达到的目标。教程的编写汇聚了众多专家和一线教师的经验与智慧，在编写形式和训练设计上进行了有益的探索和创新。恳切希望广大师生使用后积极提供反馈意见和建议。

总主编：韩宝成

# 前言

《大学英语阅读教程(财经类)》是一套依据全新教学理念、经过全新构思、采用全新素材编写而成的阅读教程,充分贯彻了《大学英语课程教学要求》关于大学英语教学改革的各项要求。

本教程分为1-4册,达到《大学英语课程教学要求》中的“一般要求”层次,适用于本科一、二年级大学英语教学。每册包括10个单元,每单元由针对同一话题的3篇难度逐级递增的阅读文章组成——旨在针对同一题材给学生更多的语言信息“输入”,促进学生对相关信息的语言“输出”,并为学生进行进一步的专业英语学习打下基础。单元话题的确定和文章的选材尽量兼顾了财经类高校中诸如经济学、金融、保险、市场营销等一级和二级学科领域。本教程篇目主要选自一些国际权威的网站,在注重选篇语言质量的同时,充分考虑了其知识性、趣味性、可思性、前沿性、前瞻性等,在促进学生语言学习的同时,也有助于他们知识面的拓展和专业素养的提升。

本教程选篇的长度逐册递增。对于所有的专业词汇和较难的普通词汇都用边注的形式给出了中文释义,使学生的阅读过程不致被生难词汇干扰,并促使他们在阅读中习得这些词汇。

本教程的每个单元安排了多种阅读活动和训练题目,主要包括 Comprehension Check, Skills and Strategies, Connections 等部分,旨在检测阅读效果、训练阅读技能,并引导学生进行更深层次的思考与探求。

本教程第二册的编写由西安财经学院的教师合作完成。

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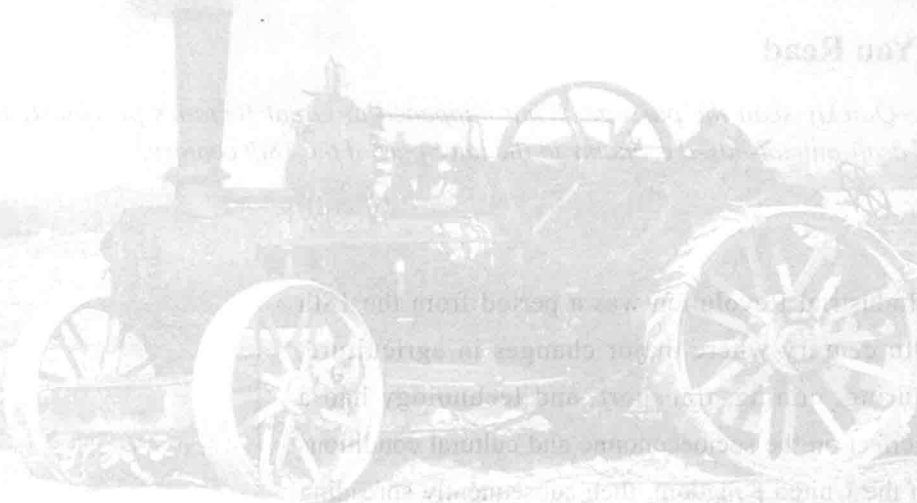
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# Unit 1

## Industrial Revolutions



### WARMING UP

*Discuss these questions with a partner.*

1. When and where did the First Industrial Revolution begin?
2. Do you know some inventions made in the First Industrial Revolution?
3. How many industrial revolutions have there been? In what ways have they changed our lives?

### READING PASSAGES

- |           |  |
|-----------|--|
| Passage A | Industrial Revolution                          |
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# Passage A

## Industrial Revolution

### Before You Read



**Scan** Quickly scan the passage. What happened to Great Britain's previously manual labor and draft-animal-based economy in the later part of the 18th century?

① The Industrial Revolution was a period from the 18th to the 19th century where major changes in agriculture, manufacturing, mining, transport, and technology had a profound effect on the socioeconomic and cultural conditions starting in the United Kingdom, then subsequently spreading throughout Europe, North America, and eventually the world.

② The Industrial Revolution marks a major turning point in human history; almost every aspect of daily life was eventually influenced in some way. Most notably<sup>1</sup>, average income and population began to exhibit unprecedented<sup>2</sup> sustained<sup>3</sup> growth. In the two centuries following 1800, the world's average per capita<sup>4</sup> income increased over 10-fold<sup>5</sup>, while the world's population increased over 6-fold. In the words of Nobel Prize winning Robert E. Lucas, Jr., "For the first time in history, the living standards of the masses of ordinary people have begun to undergo sustained growth... Nothing remotely like this economic behavior has happened before."

③ Starting in the later part of the 18th century, there began a transition in parts of Great Britain's previously manual<sup>6</sup> labor and draft-animal<sup>7</sup>-based economy towards machine-based manufacturing. It started with the mechanization<sup>8</sup> of the textile<sup>9</sup> industries, the development of iron-making techniques and the increased use of refined<sup>10</sup> coal. Trade expansion was enabled by the introduction of canals, improved roads and railways.

1. notably *adv.* 特别；尤其

2. unprecedented *adj.* 空前的

3. sustained *adj.* 持续的

4. per capita 人均的

5. -fold *suffix.* ……倍

6. manual *adj.* 手工的

7. draft animal 役畜；耕畜

8. mechanization *n.* 机械化

9. textile *n.* 纺织品

10. refined *adj.* 精炼的；精制的

④ The introduction of steam power fueled primarily<sup>11</sup> by coal, wider utilization<sup>12</sup> of water wheels and powered machinery (mainly in textile manufacturing) underpinned<sup>13</sup> the dramatic increases in production capacity. The development of all-metal machine tools in the first two decades of the 19th century facilitated the manufacture of more production machines for manufacturing in other industries. The effects spread throughout Western Europe and North America during the 19th century, eventually affecting most of the world, a process that continues as industrialization. The impact of this change on society was enormous.

⑤ The First Industrial Revolution, which began in the 18th century, merged into the Second Industrial Revolution around 1850, when technological and economic progress gained momentum<sup>14</sup> with the development of steam-powered ships, railways, and later in the 19th century with the internal combustion engine and electrical power generation<sup>15</sup>. The period of time covered by the Industrial Revolution varies with different historians. Eric Hobsbawm held that it “broke out” in Britain in the 1780s and was not fully felt until the 1830s or 1840s, while T.S. Ashton held that it occurred roughly<sup>16</sup> between 1760 and 1830.

⑥ Some 20th century historians such as John Clapham and Nicholas Crafts have argued that the process of economic and social change took place gradually and the term revolution is a misnomer<sup>17</sup>. This is still a subject of debate among historians. GDP per capita was broadly stable before the Industrial Revolution and the emergence of the modern capitalist economy. The Industrial Revolution began an era of per-capita economic growth in capitalist economies. Economic historians are in agreement that the onset of the Industrial Revolution is the most important event in the history of humanity since the domestication<sup>18</sup> of animals and plants.

11. primarily *adv.* 主要地

12. utilization *n.* 利用

13. underpin *v.* 支撑; 巩固

14. momentum *n.* 势头; 动力

15. generation *n.* 发电

16. roughly *adv.* 大约

17. misnomer *n.* 用词不当; 误称

18. domestication *n.* 驯化



## Exercises

### Comprehension Check

I Finish the incomplete statements.

1. The two centuries following 1800 saw \_\_\_\_\_ in average income and population.
2. Britain's machine-based manufacturing began to emerge in \_\_\_\_\_.
3. The introduction of canals, improved roads and railways led to \_\_\_\_\_ in the latter half of the 18th century.
4. \_\_\_\_\_ was increased dramatically as a result of the introduction of steam power fueled primarily by coal and wider utilization of water wheels and powered machinery.
5. The new driving forces of economic progress in the 19th century were \_\_\_\_\_.

II Every paragraph in the passage has one main idea. Write the correct paragraph number for each main idea.

- A. A transition to machine-based manufacturing began in parts of Great Britain.
- B. The Industrial Revolution had a strong effect on the socioeconomic and cultural conditions.
- C. Production capacity was greatly increased.
- D. There are different views on the period of time covered by the Industrial Revolution.
- E. Daily life was greatly influenced by the Industrial Revolution.
- F. The Industrial Revolution is the most important event in human history.

Para. 1 \_\_\_\_\_

Para. 2 \_\_\_\_\_

Para. 3 \_\_\_\_\_

Para. 4 \_\_\_\_\_

Para. 5 \_\_\_\_\_

Para. 6 \_\_\_\_\_

## Skills and Strategies

### Making Inferences

Sometimes the reader must infer, or figure out, what the writer did not explain or state directly in the text.

Make each statement *I* (inference) or *F* (fact stated in the reading).

1. The Industrial Revolution helped to improve people's living standards. ☐
2. Textiles industries were labor intensive before their mechanization. ☐
3. Various sources of efficient power were utilized at the beginning of the Industrial Revolution. ☐
4. Western Europe and North America were more developed than other parts of the world during the 19th century. ☐
5. The Industrial Revolution was a transition to new manufacturing processes. ☐

## Connections

Discuss these questions with your classmates.

1. What do you think are the reasons why the Industrial Revolution started in the United Kingdom?
2. What major influences did the Industrial Revolution have on the world?



# Passage B

## The Second Industrial Revolution

### Before You Read



**Scan** Quickly scan the passage. What are some significant developments for society and the world during the Second Industrial Revolution?

① The Second Industrial Revolution (1871–1914) involved significant developments for society and the world. Several developments within the chemical, electrical, petroleum, and steel industries took place. Mass production<sup>1</sup> of consumer goods also developed at this time, for the mechanization of manufacture of food and drink, clothing and transport and even entertainment with the early cinema, radio and gramophone<sup>2</sup> both served the needs of the population and also provided employment for the increasing numbers.

### Dating the era

② The Second Industrial Revolution is also called the second phase of the industrial revolution, since from a technological and a social point of view there is no clean break between the two. Indeed, it might be argued that it stems from the middle of the 19th century with the growth of railways and steam ships, for crucial inventions such as the Bessemer and the Siemens steel making processes were invented in the decades preceding<sup>3</sup> 1871.

③ In the United States of America the Second Industrial Revolution is commonly associated with electrification<sup>4</sup> as pioneered by Nikola Tesla, Thomas Alva Edison and George Westinghouse and by scientific management as applied by Frederick Winslow Taylor. The beginnings of wars offer a convenient milestone<sup>5</sup>, since they have an effect on the capital

1. mass production 批量生产

2. gramophone *n.* 留声机

3. precede *v.* 先于……（发生或存在）

4. electrification *n.* 电气化

5. milestone *n.* 里程碑

needed to finance the useful application of new inventions. 25  
One might see the immediate beginnings of this period in the  
German annexation<sup>6</sup> of Lorraine (an industrial area) following  
the Franco-Prussian War.

### Communication

④ One of the most crucial inventions for the communication 30  
of technical ideas in this period was the steam-powered rotary<sup>7</sup>  
printing press<sup>8</sup> which was in fact a technological gift of the last  
decades of the First Industrial Revolution. This in turn had been  
developed as the result of the invention of the endless-web  
paper-making machine<sup>9</sup> by Fourdrinier at the beginning of the 35  
19th century. The Second Industrial Revolution also saw the  
introduction of mechanical typesetting<sup>10</sup> with the Linotype  
and the Monotype. This diffusion<sup>11</sup> of knowledge in Britain,  
at least, was also the result of the repeal<sup>12</sup> in the 1870s of  
taxes on paper which encouraged the growth of technical 40  
journalism<sup>13</sup> and periodicals by cheapening production costs.

⑤ Inventions and their applications were much more diffuse<sup>14</sup>  
in this Revolution (or phase of a revolution) than earlier. This  
period saw the growth of machine tools in America capable  
of making precision<sup>15</sup> parts for assembly<sup>16</sup> in other machines. 45  
It also saw the introduction of the assembly line<sup>17</sup> for the  
production of consumer goods.

### Engines

⑥ The steam engine was developed and applied in Britain  
during the 18th century and only slowly exported to Europe 50  
and the rest of the world during the 19th century, along with  
the Industrial Revolution. In contrast, in the Second Industrial  
Revolution practical developments of the internal combustion  
engine appeared in several industrialized countries and the  
exchange of ideas was much faster. To give but one example, 55  
the first practical internal combustion engine ran on coal gas  
and was developed in France by Etienne Lenoir, where it had a  
certain limited success as a stationary engine<sup>18</sup> in light industry.

6. annexation *n.* 吞并, 占领

7. rotary *adj.* 旋转的

8. printing press 印刷机

9. endless-web paper-making machine  
长网造纸机

10. typesetting *n.* 排字

11. diffusion *n.* 传播; 普及

12. repeal *n.* 废除; 撤销

13. journalism *n.* 新闻业

14. diffuse *adj.* 散布的

15. precision *adj.* 精密的

16. assembly *n.* 装配; 组装

17. assembly line (工厂的) 装  
配线, 流水线

18. stationary engine 固定式发动机



⑦ The internal combustion engine was tried out as a motive<sup>19</sup> force for primitive<sup>20</sup> automobiles in France in the 1870s, but it never was produced in quantity<sup>21</sup>. It was Gottlieb Daimler of Germany who really exploited<sup>22</sup> the breakthrough of using petroleum instead of coal gas as a fuel for the automobile a few years later. Then it was Henry Ford of the United States who, still later, made the internal combustion engine a mass market phenomenon with a tremendous effect on society. The two-stroke<sup>23</sup> petrol engine was initially invented by the British engineer Joseph Day of Bath, who later licensed it to American entrepreneurs whereupon it quickly became the “poor man’s power source”, driving motor cycles, motor boats and pumps, and becoming a cheap and reliable driver of small workshops<sup>24</sup> before the days of mains<sup>25</sup> electricity.

### Germany

⑧ Germany came to replace Britain as the world’s primary industrial nation during this period. This occurred as a result of three factors:

- Germany, having industrialized after Britain, was able to model its factories after those of Britain thus saving a substantial amount of capital, effort, and time. While Germany made use of the latest technological concepts, the British continued to use expensive and outdated technology and therefore were unable (or unwilling) to afford the fruits of their own scientific progress.
- In the development of science and pure research, the Germans invested more heavily than the British.
- The German cartel<sup>26</sup> system, being significantly concentrated<sup>27</sup>, was able to make more efficient use of fluid capital.

### End of the Second Industrial Revolution

⑨ The end of the Second Industrial Revolution or second phase of the industrial revolution has not been properly defined, since it would mean that the beginning of the third

19. motive *adj.* 引起运动的

20. primitive *adj.* 初期的

21. in quantity 大量地

22. exploit *v.* 开发, 开拓

23. stroke *n.* 冲程

24. workshop *n.* 工场, 作坊

25. mains *n.* (复数) 电力网; 电源

26. cartel *n.* 同业联盟

27. concentrated *adj.* 集中的



phase of the industrial revolution would also have to be considered. This is a difficult problem for the core of the industrial revolution is often linked to power sources and power usage. The first phase of the industrial revolution had coal or wood-generated steam power at its core. The second phase of the industrial revolution had the internal combustion engine and electrical motors and generators<sup>28</sup> at its core.

⑩ While some might surmise<sup>29</sup> that the rise of nuclear power should mark the start of the third phase, it would clash<sup>30</sup> with the fact that, with the exception of France, industrial economies depend less and less on nuclear power for their energy, and that, again with the exception of France, power from a nuclear reactor was never a major source of energy.

95

100

105

28. generator *n.* 发电机29. surmise *v.* 推测; 猜测30. clash *v.* 冲突

## Exercises

### Comprehension Check

Make each statement *T* (True), *F* (False) or *NG* (Not Given).

1. Lots of new jobs were created by the mechanization of manufacture of consumer goods in the Second Industrial Revolution. ☐
2. The Second Industrial Revolution took place several decades after the end of the First Industrial Revolution. ☐
3. The Second Industrial Revolution had a great impact on urbanization and lifestyle. ☐
4. As early as the end of the First Industrial Revolution, the electricity-powered rotary printing press had been invented. ☐
5. Britain was the world's primary industrial nation during the First Industrial Revolution. ☐
6. Britain didn't make the most of its scientific progress during the Second Industrial Revolution. ☐
7. The core of the industrial revolution is machine tools. ☐