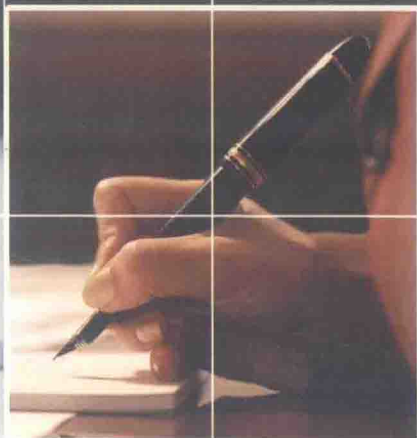




大学外语系列丛书

DAXUE WAIYU XILIE CONGSHU

主编 崔 丹 朱殿勇 纪 丹



高级 商务英语



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内 容 简 介

改革开放以来,我国综合国力显著提高,经济对外与融合的程度不断加深,大型企业向国际化管理模式的转变以及工商企业走出去战略的实施,对商务英语专业人才培养模式提出了更高的要求。从外语教育角度来看,不仅要培养学生具有扎实的语言基本功,同时也要培养他们具备较深的跨文化能力。

本书取材新颖,语篇精练,主题多样,内容涉及经济、金融、贸易、管理、投资、科技、环保等主题,让学习者从多个视角理解现实经济社会运行状况。本书精选西方主流经济类的相关报道,按照商务活动的功能进行组织,旨在系统地扩大学生对专题理解的广度和深度,积累商务专业词汇,培养学生处理新专题的综合能力。

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前 言

PREFACE

在中国市场更加深入地融入到国际经济社会之时,国内人才市场由于大批外资公司的登陆,对商务英语人才的需求也愈来愈大。作为一种特定的教程,商务英语强调的不仅仅是语言的水平,而是一种实际综合素质的提高。商务英语可以帮助学员学会如何利用英语语言达到更高的职业目标,例如:西方的管理理念,工作心理,如何与外国人打交道等,在工作中给学生以实际的帮助。商务英语作为职业英语的一种,可以说是具有很强专业性的行业英语,其特点主要在于其教学的专业化、口语化和较强的针对性。归根到底,实用性是商务英语最大的特点。

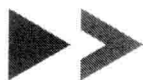
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本书在编写过程中,参考或引用了国内外一些专家学者的论著,在此表示感谢。

由于作者水平有限,书中难免存在不妥之处,恳请广大读者批评指正。

编 者

2013 年 12 月



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Unit One Financial Institution 经济形势

Sister-talk 推心置腹

Part one: Dialogue

Read the following dialogue, underline the key words while reading and retell the dialogue in your own words to your partner.

A:—Mr Li, your introduction of that Industrial and Commercial Bank of China is very explicit. I wish you'd make further introduction of the other three special banks.

B:—Well, Let's start with the Bank of China, which as you may know, was originally operated by bureaucrat-capital before 1949. The Bank of China was taken over by the people's government, however, the name was not changed by then.

A:—The bank has a history of almost 100 years, doesn't it?

B:—Perhaps not so long, but at least 90 years, I don't know exactly when it was set up.

A:—The business it handles must have been enlarged a lot. From a textbook I learned of the fact that it was only the Bank of China that was authorized by the state to undertake the business of foreign exchanges.

B:—Now, the other three banks also have the right to do the business, which was only handled by the Bank of China before. However, the Bank of China is a bank specializing in foreign trade financing and dealing in foreign exchange. This bank is one of the two main channels through which China raises its fund abroad.

A:—Sorry to interrupt you, Mr Li. What is the other one?

B:—That is China International Trust and Investment Corporation founded in Beijing on October 4, 1979. Its main task is to guide, absorb and utilize funds of overseas Chinese, Hong Kong and Macao compatriots and foreign nationals for long-term investments in



China, to organize joint ventures or cooperative production, to undertake leasing business and to make investments with the foreign funds it has raised.

A:—I suppose they've made great contribution to drawing in funds from overseas financial markets.

B:—They certainly have. The majority of the foreign capital utilized during the recent two decades, was introduced in by them. Billions of RMB yuan have been given to export-oriented enterprises in order to support the expansion of the country's international trade. Besides those enterprises, some strategic sectors like mining, telecommunications, energy and transportation have also been given a lot of funds.

A:—As a bank dealing in foreign trade financing and foreign exchanges, I believe, the Bank of China must have some offices abroad.

B:—Before China was open to the outside world, the Bank had only four offices respectively in Hong Kong, Macao, Singapore and London. Since 1979, it has set up branches in New York, Los Angeles, Luxemburg, Paris, Tokyo, Osaka, Frankfurt and Sydney, also, it has representative offices in Toronto and Panama. Up to the present, the Bank of China has established correspondent relationships with over 4,000 offices of 1,700 banks in 160 countries and regions. It's estimated that the Bank of China will further expand its business and build a more extensive relations with the international financial institutions.

A:—I wish the Bank of China would have a brighter prospect.

B:—So do I.

Part two:

Relationship counseling for the fund and the bank

CONCEIVED at the same Bretton Woods conference in 1944, the IMF and the World Bank are neither identical twins, nor always very fraternal. The fund is buttoned-up, hierarchical and preoccupied with hard money and sound budgets. Its sister, by contrast, is loose-limbed, sprawling and a bit of a dilettante, worrying about greenery, equality and empowerment, as well as poverty.

Inevitably, they squabble. In moments of crisis, the bank is rudely press-ganged into the fund's rescue missions. In today's quieter interludes, the fund itches to offer help, on things such as



译文:

国际货币基金组织与世界银行应处理好关系

国际货币基金组织(IMF)和世界银行都是1944年布雷顿森林(Bretton Woods)会议的产物,但两者既非“同卵双生”,亦非总是亲密无间。IMF生性内敛,做事按部就班,一心只想管好硬通货,安排好预算。相反,它的“姐妹”却爱漫无目的地四处招摇,对绿化、平等、权力以及贫穷等问题,它都要“先天下忧”,结果却都浅尝辄止。

为此,“姐妹俩”免不了会争风吃醋。危机时刻,世界银行被强行“抓了当差”帮助基金组织实施援助工作。在当今这段较为平和的时期,诸如养老金和保险金之类世界银行自己就能从容驾驭的事情,基金组织却急不可耐地想要插上一脚。

去年3月,“姐妹俩”请巴西前财长佩德罗·马伦(Pedro Malan)和其他五位知名人士帮忙对两者的关系给仔细“诊了脉”。本周出炉的报告给出的诊断结论是:基金组织和世界银行相互之间应该多推心置腹,少越俎代庖。

它们应当开展人事交流,双方领导人应该共同制订未来发展计划。不过,在实际操作过程中,两者之间保持些许距离还是会有所裨益的。该报告认为IMF不应向非处于紧急状态的贫穷国家贷款,它的资金应用于纠正“国际收支失调”。但同时该报告也认为这个概念(即纠正“国际收支失调”)本身就是模糊的,不容易同发展援助的概念相区分。

近年来这种贷款总额已直线下降,但基金组织投资组合总体缩水,以致贷款所占比例不减反增。在新兴的亚洲和拉丁美洲,贷款国家已经清偿了IMF所贷款项,并且对金融危机的自我防范能力也越来越强,导致基金组织已无法物色到合适的贷款对象。另一方面,世界银行现在的任务遍及全球,而且全是一些最容易处理的问题。它用不着担心别人再抢它的饭碗了。

此外,世界银行的眼光不再只盯着政策不放,开始关注那些促进繁荣或者加重贫穷(传统、习俗)等深层次的社会原因。这表明世行学院经济学家们的思维正在发生转变。他们很想从政治根源上,找到某个国家财富分布不平衡的原因。

麻省理工学院的西蒙·约翰逊(Simon Johnson)是采用这一方式的代表人物之一。他现在能在“第19号大街”一侧谋得高职,并不奇怪。世界银行与世界货币基金组织这“姐妹俩”的总部正是位于这条大街的两侧。

稍稍有点奇怪的是选中他的那个“姐(妹)”。数月来基金组织一直想撤换其首席经济学家拉古拉姆·拉扬(Raghuram Rajan)。有报道曾说这一职位已经给了健在的宏观经济学大师奥利维尔·布兰查德(Olivier Blanchard),也有的说给了杰出贸易经济学家艾尔哈南·赫尔普曼(Elhanan Helpman),可最终却花落约翰逊头上。

不久前他曾在拉扬手下谋过事,但在汇率失调和资本流动逆转方面他还算不上是行家里手。事实上,他的出任也许正是基金组织困难重重的表现之一。苦于时代的索然无味,



职能定位不明的基金组织根本无法吸引自己心仪的人才。因此它也明知这次求爷爷告奶奶请来的经济学家会身在曹营心在汉。跟不上潮流,基金组织又开始管世界银行的“闲事”了。

单词部分:

1. conceive 构思;想象;设想;持有
v. conceived, conceiving, conceives
v. to become pregnant with (offspring); to form or develop in the mind; devise, to apprehend mentally; understand
2. conference 会议;讨论会
n. a meeting for consultation or discussion
3. identical 同一的;完全一样的
adj. being the same, exactly equal and alike
4. fraternal 兄弟的;友好的
adj. of or relating to brothers, showing comradeship; brotherly, of or constituting a fraternity
5. fund 基金;储备;现款
n. a source of supply; a stock
funds available money; ready cash
funds the stock of the British permanent national debt, considered as public securities; used with the funded, funding, funds
6. hierarchical 按等级划分的;分层的
adj. of or relating to a hierarchy
7. preoccupied 全神贯注的;入神的;心事重重的
adj. absorbed in thought; engrossed; excessively concerned with something; distracted
8. budget 预算;预算案;一束
n. an itemized summary of estimated or intended expenditures for a given period along with proposals for financing them; a systematic plan for the expenditure of a usually fixed resource, such as money or time, during a given period
9. contrast 对比;形成对照
v. contrasted, contrasting, contrasts
v. to set in opposition in order to show or emphasize differences
10. sprawl 伸开四肢坐;蔓延;杂乱无序的拓展
v. sprawled, sprawling, sprawls
v. to cause to spread out in a straggling or disordered fashion



11. dilettante 浅薄的涉猎者;半吊子

n. pl. dilettantes also dilettanti

(1) a dabbler in an art or a field of knowledge. see synonyms at amateur

(2) a lover of the fine arts; a connoisseur

12. empower 授权;准许;使能够

tr. v. empowered, empowering, empowers

(1) to invest with power, especially legal power or official authority. see synonyms at authorize

(2) to equip or supply with an ability; enable

13. inevitable 不可避免的;必然发生的

adj. impossible to avoid or prevent; see synonyms at certain; invariably occurring or appearing; predictable

14. squabble 争论;吵嘴;搅乱

intr. v. squabbled, squabbling, squabbles

v. to engage in a disagreeable argument, usually over a trivial matter; wrangle

n. a noisy quarrel, usually about a trivial matter

15. interlude 插曲;穿插;间奏

n. an intervening episode, feature, or period of time; "Kerensky has a place in history, of a brief interlude between despotisms" (William Safire)

16. release 释放;放开;发布;发行

tr. v. released, releasing, releases

(1) to set free from confinement, restraint, or bondage; released the prisoners

(2) to free from something that binds, fastens, or holds back; let go; released the balloons; released a flood of questions

17. swap 交换;换掉

v. swapped, swap ping, swaps

v. intr. to trade one thing for another

v. tr. to exchange (one thing) for another

18. protract 延长;拖延

tr. v. protracted, protracting, protracts

(1) to draw out or lengthen in time; prolong: disputants who needlessly protracted the negotiations

(2) mathematics to draw to scale by means of a scale and protractor; plot

(3) anatomy to extend or protrude (a body part)

19. indistinguishable 难区分的;不能分辨的;无特征的



adj.

(1) impossible to differentiate or tell apart; indistinguishable twins; markings that make a moth indistinguishable from its background

(2) impossible to discern; imperceptible; a sound that was indistinguishable to the human ear

20. portfolio 公文包; 文件夹; 证券投资组合

n. pl. portfolios

(1) a portable case for holding material, such as loose papers, photographs, or drawings

(2) the materials collected in such a case, especially when representative of a person's work: a photographer's portfolio; an artist's portfolio of drawings

21. client 顾客; 当事人; 客户端

n.

(1) the party for which professional services are rendered, as by an attorney

(2) a customer or patron; clients of the hotel

22. underpin 加固基础

tr. v. underpinned, underpinning, underpins

(1) to support from below, as with props, girders, or masonry

(2) to give support or substance to: "the public awareness that must underpin a sustained and concerted development effort for Africa and its youth" (Barber B. Conable)

23. prosperity 繁荣; 兴旺; 昌盛

n. the condition of being prosperous

24. excavate 挖掘; 开凿; 挖出

v. excavated, excavating, excavates

v. tr.

(1) to make a hole in; hollow out; excavate an ore-rich hillside

(2) to form by hollowing out

25. headquarters 总部; 总店; 指挥部

pl. n. (used with a sing. or pl. verb)

(1) the offices of a commander, as of a military unit, from which orders are issued

(2) a center of operations or administration; the company has its headquarters in the suburbs. see synonyms at center

26. macroeconomics 宏观经济学

n. (used with a sing. verb)

the study of the overall aspects and workings of a national economy, such as income, output, and the interrelationship among diverse economic sectors



27. misaligned 线向不正的;方向偏离的

adj. incorrectly aligned

28. predicament 困境;窘境;范畴

n.

(1) a situation, especially an unpleasant, troublesome, or trying one, from which extrication is difficult. see usage note at dilemma

(2) logic one of the basic states or classifications described by Aristotle into which all things can be placed; a category

习题部分:

A. Question for comprehension.

1. How is the IFM?
2. What did the bank do in moments of crisis?
3. What did the report see?
4. What did the bank look beyond policies at?
5. Why did Mr Johnson appoint?

B. Word study: Which words or phrase have the following meaning.

buttoned-up, dilettante, squabble, itch, step on one's toes tread on one's toes, swap, amass, underpin, fraternal, press-gang

1. ____: of a brother or brothers; brotherly or friendly
2. ____: silent and reserved; shy
3. ____: person who studies or does sth. ,but without serious interest or understanding
4. ____: quarrel noisily, esp over unimportant matters
5. ____: force (sb.) into service
6. ____: for sth. /to do sth. feel a strong restless desire for sth.
7. ____: to offend someone, especially by becoming involved in something that they are responsible for
8. ____: (sth.) (with sb.); ~ (sb.) sth. for sth. ; ~ sth. (over/round) give sth. in exchange for sth. else; substitute sth. for sth. else
9. ____: gather together or collect (sth.), esp in large quantities
10. ____: support from below with masonry

C. Complete the following sentences with the proper forms of the words or phrases.

as well as, on the other hand, vague, swap, reportedly, amount, rescue, each other, take up, search



1. Its sister, by contrast, is loose-limbed, sprawling and a bit of a dilettante, worrying about greenery, equality and empowerment, _____ poverty.
2. In moments of crisis, the bank is rudely press-sganged into the fund's _____ missions.
3. It concludes that the fund and the bank should talk to _____ more and step on each other's toes less.
4. They should _____ staff, and their leaders should make joint plans about the future.
5. But this concept is so _____ as to be almost indistinguishable from development aid, the report argues.
6. The _____ of this lending has fallen in recent years. But it has grown as a share of the fund's shrinking portfolio.
7. The bank's mission, _____, now spans all the world's least tractable problems.
8. who are now keen to excavate a country's political roots in _____ of explanations of their diverging fortunes.
9. No surprise then that he will now _____ a big job on one side of "19th street", which separates the headquarters of the two siblings.
10. The job was _____ offered to Olivier Blanchard, one of the great living macro economists, and Elhanan Helpman, a great trade economist.

D. Give English equivalents to the following, and then choose the proper ones to complete the sentences given below.

Having fallen out of fashion, better placed to, diverging fortunes, protracted balance, by contrast

1. The fund is buttoned-up, hierarchical and preoccupied with hard money and sound budgets. Its sister, _____, is loose-limbed, sprawling and a bit of a dilettante, worrying about greenery, equality and empowerment, as well as poverty.
2. In today's quieter interludes, the fund itches to offer help, on things such as pensions and insurance, that the bank is perhaps _____ provide.
3. The report sees little reason for the fund to provide long-term loans to countries in deep poverty but not in acute crisis. The money is supposed to meet a "_____ of-payments need". But this concept is so vague as to be almost indistinguishable from development aid, the report argues.
4. The bank has also begun to look beyond policies at the deep, social "institutions" that underpin prosperity or poverty. This reflects a turn in the thinking of academic economists, who are now keen to excavate a country's political roots in search of explanations of their _____.
5. Cursed by uninteresting times and unsure of its role, it cannot count on attracting the



people it wants. It therefore finds itself courting an economist who would look more at home across the street. _____, the fund has started trying on its sister's clothes.

E. Translation.

1. Its sister, by contrast, is loose-limbed, sprawling and a bit of a dilettante, worrying about greenery, equality and empowerment, as well as poverty.

2. In today's quieter interludes, the fund itches to offer help, on things such as pensions and insurance, that the bank is perhaps better placed to provide.

3. It concludes that the fund and the bank should talk to each other more and step on each other's toes less.

4. This reflects a turn in the thinking of academic economists, who are now keen to excavate a country's political roots in search of explanations of their diverging fortunes.

5. In fact, his appointment is perhaps a symbol of the fund's wider predicament.

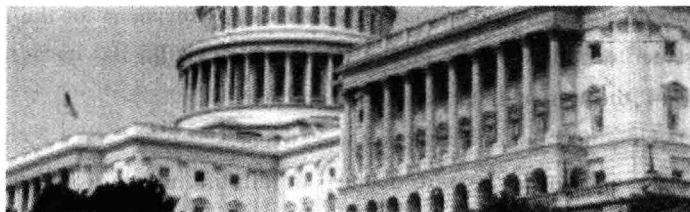


Extensive reading:

USA: Economic growth slightly higher than expected

In the U. S. , the economy expanded in the second quarter, slightly higher than expected. The gross domestic product (GDP) is from April to June rose by an annualized 1.5 percent, the Commerce Department said on Friday in Washington.

WASHINGTON (Market Watch)—In the U. S. , the economy grew in the second quarter slightly higher than expected. The gross domestic product (GDP) is from April to June rose by an annualized 1.5 percent, the Commerce Department said on Friday in Washington. Economists had expected a rate of 1.4 percent. In addition, growth in the first quarter with a revised 2.0 percent (initially 1.9%) was somewhat higher than previously determined.



USA: Economic growth in the second quarter 2012 slightly higher than expected

The slowdown in growth is mainly due to weaker consumer spending. Although the rose is reported to in the second quarter at an annualized 1.5 percent. In the previous quarter, the increase was still in revised 2.4 percent (previously 2.5 percent) situated.

As U. S. growth figures are extrapolated to the year, they are not directly comparable with figures such as from Europe. Where the rates refer to the previous quarter and the prior-year period.