

示范性高等院校应用型规划教材

商务英语阅读

Business English Reading



主 编/聂钟鸣 郑斯楣
副主编/田 堃 姜 兰

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(美)罗莎·琼斯



天津大学出版社

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内 容 提 要

本书共分 18 个单元, 收录了在国内权威媒体上发表的 36 篇文章, 内容涉及公司组织结构、人力资源管理、产品研发与售后服务、广告与市场营销、国际贸易与国际金融、保险、商法、经济学原理等商务英语的各个方面。

本书可作为商务英语专业本科和专科、英语专业本科和专科以及商科相关专业本科和专科高年级学生的必修课或选修课教材, 也可供商务职场人士、BEC 考生和英语爱好者使用。

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前言 Preface

随着全球一体化进程的加快,尤其是近年来社交网络的兴起,信息传播越来越快,世界各国之间的经济交流更加频繁。英语这门国际化的语言已经成为了国际交流中最普及的语言媒介,商务英语(Business English)在国际经济交流中起着重要的作用。

商务英语作为专用英语(English for Special Purpose, ESP)的重要分支,有其独特的文字风格、句子结构和词汇选择。只有正确地理解和使用商务英语,才有可能在国际商务活动中取得成功。

英国牛津大学和剑桥大学都编撰了商务英语的相关词典与教材,剑桥大学考试委员会还举办了商务英语证书(Business English Certificate, BEC)考试。

在以上背景下,中国高校开始系统地培养商务英语人才,以适应国内外经济贸易的需求。许多高校相继开设了商务英语专业,也有些高校在英语专业中设置了商务英语专业方向。因此,商务英语就不仅仅是一门课程,而是由多门基础和应用课程组成的一个系统,商务英语阅读成为了其中必不可少的组成部分。

本书遵循语言学习规律,收录了国际经贸和商务活动的相关文章并配有相关练习题,同时普及了商务知识。

本书具有以下特点。

1. 全书共分 18 个单元,收录了在国内权威媒体上发表 36 篇文章,内容涉及公司组织结构、人力资源管理、产品研发与售后服务、广告与市场营销、国际贸易与国际金融、保险、商法、经济学原理等商务英语的各个方面。

2. 每单元的第一课以商务知识为基础,着重训练学生的商务英语词法、句法以及英汉互译、商务报告写作等语言技能。每单元第二课中,编者选择了篇幅较长的文章,精心编写了与 BEC 考试题型相同的阅读题,侧重于训练并提升学生的商务英语阅读理解能力。

3. 本书可作为商务英语专业本科和专科、英语专业本科和专科以及商科相关专业本科和专科高年级学生的必修课或选修课教材。全书 18 个单元可分 72 个学时讲授,在一学期或两学期完成。教师也可根据需要,选择其中的一些单元进行讲授。本书也可供商务职场人士、BEC 考生和英语爱好者使用。

本书为湖北工业大学商贸学院教研项目“实践性商务英语教学研究”成果。

本书主编为聂钟鸣(湖北工业大学商贸学院)和郑斯楣(武汉交通职业学院),副主编为田堃(汉口学院)和姜兰(武汉城市职业学院)。各单元的编写分工如下:第一单元和第二单元由王磊(武汉长江工商学院)编写,第三单元、第四单元和第五单元由刘英(武汉职业技术学院)编写,第六单元、第七单元和第八单元由陈慧君(湖北工业大学商贸学院)、姜兰编写,第九单元和第十单元由屠丽华(浙江海洋学院)编写,第十一单元和第十三单元由詹才琴(湖北工业大学商贸学院)编写,第十二单元、第十四单元和第十五单元由崔薰然(湖北工业大学商贸学院)、姜兰编写,第十六单元和第十七单元由聂钟鸣、郑斯楣编写,

第十八单元由田堃编写。全书由聂钟鸣和郑斯楣统稿，美籍专家林赛·威斯特罗姆（Lindsey Widstrom）和罗莎·琼斯（Rosa Jones）主审。

在本书编写过程中，编者参阅了大量的著作、文章与网络信息，在此对其作者深表感谢。在本书出版过程中，编者也得到了天津大学出版社余婷编辑的大力支持，在此也对她表示深深的谢意。

由于时间、条件和水平的限制，书中不足之处在所难免，敬请读者批评指正。

编 者

2013年9月

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Unit 1



Company Structure

Text A

The Basics of Corporate Structure

1. CEOs, CFOs, presidents and vice presidents: what's the difference? With the changing corporate horizon, it has become increasingly difficult to keep track of what people do and where they stand on the corporate ladder. Should we be paying more attention to news relating to the CFO or the vice president? What exactly do they do?
2. Corporate governance is one of the main reasons that these terms exist. The evolution of public ownership has created a separation between ownership and management. Before the 20th century, many companies were small, family owned and family run. Today, many are large international conglomerates that trade publicly on one or many global exchanges.
3. In an attempt to create a corporation where stockholders' interests are looked after, many firms have implemented a two-tier corporate hierarchy. On the first tier is the board of governors or directors: these individuals are elected by the shareholders of the corporation. On the second tier is the upper management: these individuals are hired by the board of directors. Let's begin by taking a closer look at the board of directors and what its members do.

Board of Directors

4. Elected by the shareholders, the board of directors is made up of two types of representatives. The first type involves individuals chosen from within the company. This can be a CEO, CFO, manager or any other person who works for the company on a daily basis. The other type of representative is chosen externally and is considered to be independent from the company. The role of the board is to monitor the managers of a corporation, acting as an advocate for stockholders. In essence, the board of directors tries to make sure that shareholders' interests are well served.
5. Board members can be divided into three categories.
6. Chairman — Technically the leader of the corporation, the chairman of the board is responsible for running the board smoothly and effectively. His or her duties typically

include maintaining strong communication with the chief executive officer and high-level executives, formulating the company's business strategy, representing management and the board to the general public and shareholders, and maintaining corporate integrity. A chairman is elected from the board of directors.

7. **Inside Directors** — These directors are responsible for approving high-level budgets prepared by upper management, implementing and monitoring business strategy, and approving core corporate initiatives and projects. Inside directors are either shareholders or high-level management from within the company. Inside directors help provide internal perspectives for other board members. These individuals are also referred to as executive directors if they are part of company's management team.
8. **Outside Directors** — While having the same responsibilities as the inside directors in determining strategic direction and corporate policy, outside directors are different in that they are not directly part of the management team. The purpose of having outside directors is to provide unbiased and impartial perspectives on issues brought to the board.

Management Team

9. As the other tier of the company, the management team is directly responsible for the day-to-day operations (and profitability) of the company.
10. **Chief Executive Officer (CEO)** — As the top manager, the CEO is typically responsible for the entire operations of the corporation and reports directly to the chairman and board of directors. It is the CEO's responsibility to implement board decisions and initiatives and to maintain the smooth operation of the firm, with the assistance of senior management. Often, the CEO will also be designated as the company's president and therefore also be one of the inside directors on the board (if not the chairman).
11. **Chief Operations Officer (COO)** — Responsible for the corporation's operations, the COO looks after issues related to marketing, sales, production and personnel. More hands-on than the CEO, the COO looks after day-to-day activities while providing feedback to the CEO. The COO is often referred to as a senior vice president.
12. **Chief Finance Officer (CFO)** — Also reporting directly to the CEO, the CFO is responsible for analyzing and reviewing financial data, reporting financial performance, preparing budgets and monitoring expenditures and costs. The CFO is required to present this information to the board of directors at regular intervals and provide this information to shareholders and regulatory bodies such as the Securities and Exchange Commission (SEC). Also usually referred to as a senior vice president, the CFO routinely checks the corporation's financial health and integrity.

How Does This Affect Your Investment?

13. Together, management and the board of governors have the ultimate goal of maximizing shareholder value. In theory, management looks after the day-to-day operations, and the board ensures that shareholders are adequately represented. But the reality is that many boards are made up of management.
14. When you are researching a company, it's always a good idea to see if there is a good balance between internal and external board members. Other good signs are the separation of CEO and chairman roles and a variety of professional expertise on the board from accountants, lawyers and executives. It's not uncommon to see boards that are comprised of the current CEO (who is chairman), the CFO and the COO, along with the retired CEO, family members, etc. This does not necessarily signal that a company is a bad investment, but, as a shareholder, you should question whether such a corporate structure is in your best interests.

(892 words)



Exercises

I. Answer the questions according to the text.

1. Why do corporations implement the two-tier corporate hierarchy?
2. Who elects the board of directors?
3. Typically, what are the duties of the chairman of the board?
4. What is the purpose of having outside directors?
5. What is the responsibility of the CEO?
6. What is the responsibility of the CFO?

II. Match the Chinese terms to the English phrases.

1. 首席运营官
2. 董事会
3. 公司治理
4. 证券交易委员会
5. 企业道德
6. 执行董事
7. 内部董事
8. 公有制
9. 公司层级制度
10. 财务业绩

corporate integrity
corporate governance
COO
public ownership
corporate hierarchy
inside director
financial performance
board of directors
executive director
SEG

III. Choose a suitable term to match the given definition.

corporation treasurer comptroller strategy conglomerate budget accountant integrity

1. It is a management level position responsible for supervising the quality of accounting and financial reporting of an organization.
2. It is a combination of two or more corporations engaged in entirely different businesses that fall under one corporate group, usually involving a parent company and many subsidiaries.
3. It is the person responsible for running the treasury of an organization.
4. It is a general, undetailed plan of action, encompassing a long period of time, to achieve a complicated goal.
5. It is a financial plan and a list of all planned expenses and revenues. It is a plan for saving, borrowing and spending.
6. It is a concept of consistency of actions, values, methods, measures, principles, expectations, and outcomes.
7. It is a business firm whose articles of incorporation have been approved in some state.
8. It is a practitioner of accountancy or accounting, which is the measurement, disclosure or provision of assurance about financial information that helps managers, investors, tax authorities and others make decisions about allocating resources.

IV. Complete the sentences with the given words.

advocate implement formulate initiative profitability monitor expertise expenditure

1. The government promised to _____ a new system to control financial loan institutions.
2. The _____ for audit firms is an important aspect of audit market structure; therefore, it has a profound influence.
3. Low levels of _____ mean there is a lack of incentive to undertake a new investment.
4. The first priority should be to cut public _____ which is not adequately addressed by the budget.
5. I am no longer an _____ of elaborate techniques of security analysis in order to find superior value opportunities.
6. Manage and _____ these business processes from both IT and business perspectives.
7. Federal Reserve would "_____ policy to guard against risks to both parts of our dual mandate, including the risk of an erosion in longer-term inflation expectation."
8. This _____ was part of an industry-wide effort to introduce a consistent set of standards and guidance for implementing project and process measurement.

V. Translate the following sentences into English by using the words or phrases in the brackets.

1. 董事会的作用是监管公司的管理层，充当股东利益维护者的角色。(board; advocate)

2. 虽然在决定战略方向和公司政策方面外部董事和内部董事具有相同的责任,但与内部董事不同的是他们并不直接是管理团队的一部分。(strategic; management team)
3. CFO 负责分析和评估财务数据、财务业绩报告、预算编制、监控支出和成本并直接向 CEO 汇报。(be responsible for; monitor)
4. 作为总经理,CEO 通常负责整个公司的运营并直接向董事长和董事会报告。(operation)
5. 理论上,管理团队负责日常运营,董事会确保股东的利益得到充分体现。(ensure)
6. 管理层和董事会的最终目标都是实现股东利益的最大化。(maximize)

VI. Translate the following paragraph into Chinese.

In an attempt to create a corporation where stockholders' interests are looked after, many firms have implemented a two-tier corporate hierarchy. On the first tier is the board of governors or directors: these individuals are elected by the shareholders of the corporation. On the second tier is the upper management: these individuals are hired by the board of directors. Let's begin by taking a closer look at the board of directors and what its members do.

VII. Write a business report. Introduce the company roots, then give the findings according to the text. At last draw a conclusion and make recommendations.

Company Roots

We trace our beginnings to an 1879 oil discovery at Pico Canyon, north of Los Angeles, which led to the formation of the Pacific Coast Oil Co. That company later became Standard Oil Co. of California and subsequently, Chevron. We took on the name Chevron when we acquired Gulf Oil Corporation in 1984, nearly doubling our worldwide proved crude oil and natural gas reserves. Our merger with Gulf was then the largest in US history.

Global Scope

Our diverse and highly skilled global workforce consists of approximately 57,000 employees and about 3,800 service station employees.

In 2011, Chevron's average net production was 2.673 million barrels of oil-equivalent per day. About 75 percent of that production occurred outside the United States. Chevron had a global refining capacity of 1.96 million barrels of oil per day at the end of 2011.

Technology and Emerging Energy

Technology is propelling our growth. We're focusing on technologies that improve our chances of finding, developing and producing crude oil and natural gas.

We also are investing in the development of emerging energy technologies, such as finding better ways to make nonfood-based biofuels, integrating advanced solar technology into our operations and expanding our renewable energy resources.

Text B

What if You Don't Want to Be a Manager

Imagine that you've invested years of blood, sweat and tears at work, and have successfully climbed the corporate ladder, only to wake up one day and realize that you sort of hate what you're doing. Sure, you used to love it, and the more successful you became, the higher up the ranks of management you went. But now, instead of doing the hands-on work that you loved, you find yourself buried in managerial tasks like budgeting and supervising people that leave you feeling numb at best. You find yourself in the ironic position where all your hard work and success have landed you in a job that leaves you feeling empty, frustrated, and unfulfilled. That's what happened to me. But how? Or better yet, why?

As I rose through the executive ranks to my last incarnation, EVP and Worldwide Creative Director for Nickelodeon, instead of feeling directly connected to the creation of our programming and other content, I found myself spending nearly all my time in meetings with corporate peers and higher-ups. In theory, I should have been happy. I was working with good, creative people (many of whom remain my close friends), I was earning a great income, and the company made cool stuff that my own young kids loved. But I was merely managing the people who actually did and made things. I no longer operated in my personal sweet spot, where my sense of accomplishment after closing a difficult sale or launching a new product was contingent on my having had a concrete deliverable and the sense that my efforts were integral to its success. Being a manager caused me to feel disconnected from what career analyst Daniel Pink has identified as the three primary motivators of behavior: autonomy, mastery and purpose. I had little autonomy, little interest in gaining mastery as a manager (in spite of myriad coaches), and felt dissociated from my true self.

Why do we reward success on the job with a promotion out of the job and into management? It's a phenomenon that reveals antiquated flaws in organizational design (neither employees nor companies are in the long-term pension-building loyalty business anymore) as well as a 20th century, pre-behavioral economics lack of understanding about what really makes people tick at work. Companies continue to cling to the notion that one of the only mechanisms they have to acknowledge employees' talent is to make them managers and then to continue to promote them into ever-higher levels of management—reflecting the misguided assumption that being good at something also means being able to (and wanting to) manage others doing the same thing. Once in management, its trappings—401k's, bigger compensation packages and offices, fancy titles—don't really satisfy many of us who, like me, miss the doing. But because we often identify ourselves with our job titles (I'm Director of Marketing)—buying into the idea that clear titles confer status and meaning—it remains hard to envision work in the absence of titles. Management titles allow us to

mark our growth, and our maturity. And it's for all of these reasons that it took me a long time to realize that being in management was wrong for me.

I know now from my research into the science of emotion, that as corporate executive I felt like I had to pretend to be something I wasn't—I didn't like being a manager, but I was a manager, so I had to appear to be interested in all the stuff that went along with being a manager. This is something social scientists call “emotion labor”—what you experience when you feel obliged to act differently from your natural inclinations. Eventually, I quit my job and, over the course of several years and false starts, I reinvented myself as a journalist and author—a job where I manage no one (autonomy), make my own rules (purpose), and have very concrete results (mastery) when my work is published.

When I made my leap, I discovered that while there are countless books and courses about how to be a better manager, there are pretty much no roadmaps for how to keep succeeding if you decide you don't want to manage others. So, here are a few thoughts, based on my own experience, for others who feel that management may be wrong for them.

You Can Stay at Your Company, but Forge a New Path

Unlike me, perhaps you don't have to leave. Talk to your bosses about your issues and partner with them to create a different track for yourself. For example, when my husband started as a young writer at *Time* magazine, there was only one career path—work hard as a staff writer, and eventually you might be promoted to senior editor. In the early 80s, *Time* created a position for those who did not want to go into management—“senior writer,” which came with internal prestige, and commensurate salary bumps.

This is something more companies need to address. To remain globally competitive, organizations need to devise innovative ways to encourage and reward creativity. The unorthodox titles embraced by start-ups—directors of fun, ministers of information—can seem ridiculous, but the emphasis on improvising new ways of doing business is important. Furthermore, research conducted by Office Team found that 76% of employees did not want their boss's job. If employees are no longer responding to the old carrots, it's time for companies to establish new means of rewarding talent.

You Can Find a Company that Shares Your Values

There are plenty of companies that are doing away with traditional corporate structures. For example, Michael Abrash, a member of the Valve software developer community, has a radical notion of corporate structure, where project teams coalesce and dissolve continually within an organization. He believes that fixed organizational structure impedes innovation. And plenty of other people feel the same. You may find yourself more in tune with an organization that has this type of flat hierarchy.

You Can Strike Out on Your Own

And of course, you can always forge your own path. Just be sure to think through the followings before you take the leap.

Have a clear idea of what success means to you. It sounds obvious, but most of us unthinkingly internalize others' definitions.

Know that income flow will have peaks and valleys. Few of us are lucky enough to land clients on retainer, so understand coming out of the box that your income will fluctuate from month to month.

Don't quit without figuring out your monthly nut, especially including health care — and then figure out how you can reduce expenses. Make your nut fit the dream, and not the other way around. And don't quit without a reserve to handle the times when there's little or no monthly income — anticipate your worst-case scenario. Mine happened a few months after I'd quit my big job when my husband was fired from his well-paid (management) job.

Understand that as a freelancer, you will have to be a consummate sales-and-marketer of yourself and that you'll have to develop thick skin to handle the rejection.

Know that there are days where you'll feel lonely working by yourself. Fortunately, the networked world can mitigate this problem as never before.

Embrace the idea of moving from project to project as a way to learn and grow and stay relevant.

One thing that people who have left management may underestimate is the blow to self-esteem that can happen when you can no longer simply define with a title what it is that you do for a living. Although that's changing in the emerging world of co-working, freelance, and zigzag careers, titles still have meaning, and it requires clarity and courage to say "thanks, but no thanks" to that management position. But take it from me: being an ambitious round peg in a prestigious square hole is no way to spend a working life.

(1,328 words)



Exercises

I. Choose four answers from the box and write the correct letter, A-E, next to the questions.

- A. emotion labor
- B. stable organizational structure precludes innovation
- C. pre-behavioral economics
- D. three primary motivators of behavior
- E. the majority of employees are disinterested in their boss's job

1. Daniel Pink advances
2. Sociologists define
3. Michael Abrash holds
4. Research conducted by Office Team shows

II. Answer the questions below. Choose NO MORE THAN FIVE WORDS from the text for each answer.

1. What are the managerial tasks of management?
2. What caused the author to feel disconnected from autonomy, mastery, and purpose?
3. What do people often identify themselves with?
4. How does the author learn that he or she had to pretend to be something he or she wasn't as corporate executive?
5. What's the best timing for companies to establish new means of rewarding talent?
6. What may be underestimated by people who have left management?

III. Do the following statements agree with the information in the text? Write TRUE or FALSE.

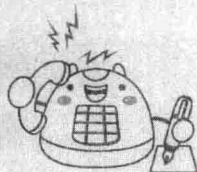
1. The author feels happy with spending nearly all her time in meetings with corporate peers and higher-ups.
2. The manager is the one who actually does and makes things.
3. Many companies believe that making employees managers and continuing to promote them into ever-higher levels of management is one of the only ways they have to acknowledge employees' talent.
4. That people are good at something also means they are capable of managing others doing the same thing.
5. There are guidebooks for how to keep succeeding if you decide you don't want to manage others.
6. If you don't figure out your monthly net worth, especially including health care, don't quit your job.

IV. Finish the summary with the given words.

accomplishment dissociated managerial tasks strike out on your own promote

Generally, managers are responsible for the _____ like budgeting and supervising people. However, that means you can't sense the nerve of _____ after closing a difficult sale or launching a new product any more. Many firms continue to hold the notion that one of the only mechanisms they have to acknowledge employees' talent is to _____ them into high levels of management. When you realize you have little interest in gaining mastery as a manager and feel _____ from your true self, you can stay at your company, but forge a new path. Or you can find a company that shares your values. Last but not least, you can _____.

Unit 2



Company Benefits

Text A

Company Benefits in America

1. Employee benefits play an important role in the lives of employees as well as their families. There are some types of employee benefits that are mandated by law, including overtime pay, leave under the Family and Medical Leave Act, Social Security Disability Insurance, unemployment insurance, and workers' compensation. There are other types of employee benefits that employers are not required to offer, but choose to provide to their employees.

Types of Mandated Employee Benefits

Overtime Pay

2. Workers earning less than \$455 per week, which is \$23,660 per year, are guaranteed overtime protection. There are exemptions for highly compensated employees who customarily and regularly perform any one or more of the exempt duties or responsibilities of an executive, administrative, or professional employee.
3. According to the Department of Labor, employees covered by the Act must receive overtime pay for hours worked in excess of 40 in a workweek at a rate not less than time and one-half their regular rates of pay.

Leave under the Family and Medical Leave Act (FMLA)

4. FMLA can be of assistance if you need to take time off from work because of family responsibilities. The first step is to ask your employer what FMLA benefits are provided to employees. They may provide additional benefits, like paid maternity leave, for example, that are required by law or, if you are ill, you may be eligible for disability insurance.
5. At the very least, all covered employers (typically employers of over 50 workers) must provide eligible employees up to 12 weeks of unpaid FMLA leave during any 12-month period. FMLA was enacted in 1993. Since then, FMLA has provided eligible workers with unpaid time off to meet family responsibilities, such as caring for a new baby or an adopted child, or for looking after a sick child, spouse, or parent. In addition, your employer must give you your job back or give you another job with equivalent pay and

benefits.

6. Under FMLA, covered employers must grant an eligible employee up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons:
 - for the birth and care of the newborn child of the employee;
 - for placement with the employee of a son or daughter from adoption or foster care;
 - to care for an immediate family member (spouse, child, or parent) with a serious health condition;
 - to take medical leave when the employee is unable to work because of a serious health condition.

Social Security Disability Insurance

7. Social Security Disability Insurance (SSDI) enables workers who are employed in covered employment and who have a medical condition that meets Social Security's definition of disability to collect benefits while they are unable to work.
8. In general, monthly cash benefits are paid to people who are unable to work for a year or more because of a disability. The application process takes 60-90 days. Then there's a sixth month waiting period before you can collect a check.

Important

- If you are injured or temporarily or permanently disabled, file a claim immediately. In many cases, there are dates that claims have to be filed by to be valid — typically no later than 30 days after the injury or the illness began.
 - Contact your state's Workers' Compensation Board, your state's Department of Labor or the Social Security Administration if you have any questions or need help filing a claim.
 - Consider purchasing disability insurance while you're healthy. First, check with your employer to see what coverage they provide, and then ask if you can purchase supplemental coverage. Calculate if the benefits you'll get will be enough to maintain your lifestyle. If they're not, consider purchasing personal disability insurance.
9. California, Hawaii, New Jersey, New York and Rhode Island have state sponsored disability programs. These programs are typically short-term and the benefit amounts are low. In New York, for example, the weekly benefit amount is 50% of the employee's average weekly wage, up to \$170 for a maximum of 26 weeks.
 10. Your employer may also provide additional disability coverage in these states as well as in the rest of the country. So, if you are unable to work, your first step should be to inquire as to what insurance your employer provides. If you have your own disability coverage, file a claim with that insurance company as well.