



英 语

ENGLISH

⑤

财经专业用

上海外语教育出版社

英 语

(财经专业用)

第 五 册

上海财经学院 编
湖北财经学院



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编者说明

本册为经济文选部分，可供财经院校、综合性大学经济系以及理工院校管理等专业的高年级学生使用。

本册内容选自国外最近出版的经济学教科书，目的是为了加强学生阅读财经英语书刊的能力和了解当前资本主义国家的经济学理论和动态，以提高语言水平并扩大知识面。对于原文中的观点，请读者用马列主义观点去辨析。

每课都附有阅读材料，内容紧扣课文，以补课文之不足。对课文的注释和词语的用法以及练习中的例句，都力求结合财经专业。

全册共 12 课，每周上课四学时，一学期教完，如周学时少于四学时，可机动处理。阅读材料可让学生自学，不一定在课堂上讲授。

参加本册审稿会的有山东经济学院、中央财政金融学院、辽宁财经学院、山西财经学院、天津财经学院、内蒙古财经学院、四川财经学院、北京国际政治学院、江西财经学院、苏州财经学校、河北财经学院、贵州财经学院、湖南财经学院、暨南大学等兄弟院校(以笔划为序)的同志，上海外语教育出版社的同志也参加了审稿会。大家对本册的内容和编排提了许多宝贵意见，特致谢忱！

本册在出版前，曾于 1981 年在上海财经学院三年级各班试用过一年，备课小组的老师们通过教学实践，也提了不少建设性意见，在此一并致谢！

参加本册编写的有何友诚(主编)、庄述棣、周文俊和李志远等同志。

限于编者的水平，加以时间仓促，错误之处在所难免，尚祈使用单位、专家和读者予以指正。

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LESSON ONE

TEXT

What is Economics ?

Economics involves the study of topics like wealth and poverty, money and banks, incomes, taxes, prosperity and depression, big business and labor unions, and hundreds of other matters that intimately affect the way we live. Economic forces surround our daily lives, influencing how easy or how hard it is to get a job, how much we can earn in our chosen occupations, and how much our paychecks will buy after we receive them.

Economic factors are major concerns in governments' decisions about how much to spend and for what purposes, and how much to raise in taxes and who should be taxed as well as in their evaluations of the consequences of war, peace, and disarmament. Urban slums, job discrimination, unequal educational opportunities, and civil rights have important consequences for all of us, for both those who are discriminated against and those who are not. At a still more global level, economic factors are involved in birth, health, death, population growth, and the dynamics of history.

In fact, probably without exception, each topic in economics not only touches somewhere on your own personal life but is also important to some current economic problem of government or social policy and is, at the same time, involved

in the long-range concerns of human history.

The common thread that runs through all of these topics, binding them together into a coherent body of study, is that, one way or another, each deals with the way society produces and uses goods and services. Practically nothing that we eat, wear, or use comes to us directly from nature. A loaf of bread is the end result of a long series of operations that begins with planting and harvesting grain and proceeds through milling, baking, and shipping to the point at which the housewife can pick the loaf off the grocer's shelf. The driver filling his tank at a service station is taking the final step in a long chain of activities: drilling oil wells, moving petroleum in ships and pipelines, chemical treatment, refining and storage. The same is generally true of all goods.

The process of bridging the gap between the original resources of nature and the needs of the final consumer is production. Production includes any activity that makes goods and services available to people. It is not restricted to work on tangible physical commodities, but encompasses services as well. Doctors, lawyers, teachers, and barbers are productive, as are actors, musicians, entertainers, and others who perform services for our benefit.

It is particularly worth noting that the services of wholesalers, retailers, bankers, and similar "middlemen" are an important part of the productive process. After all, it is not enough simply to manufacture the product. Before it can be used it must be made available to the family that wants to buy it, a job that requires the services of store clerks, managers,

transportation workers, and many others.

From Suits: *Principles of Economics*

New Words

economics /i:kə'nɒmiks/

/,ekə'nɒmiks/ *n.* 经济学

involve /in'vɒlv/ *vt.*

涉及到; 包含

topic /'tɒpɪk/ *n.* 课题; 论题

wealth /welθ/ *n.* 财富

poverty /'pɒvəti/ *n.*

贫穷; 贫乏

tax /tæks/ *n.* 税

vt. 向……征税;

课……税

prosperity /prɒs'perɪti/ *n.*

繁荣; 昌盛

depression /di'prefən/ *n.*

萧条; 不景气

business /'biznis/ *n.*

企业; 商业

economic /ikə'nɒmɪk/ *a.*

经济的

1 intimately /'ɪntɪmɪtli/ *ad.*

密切地; 亲密地

occupation /,ɒkjʊ'peɪʃən/ *n.*

职业; 占有

paycheck (cheque)

/'peɪtʃek/ *n.* 薪金支票

evaluation /i,vælju'eɪʃən/ *n.*

估价; 评价

consequence /'kɒnsɪkwəns/ *n.*

重要性; 后果; 影响

disarmament /dis'ɑ:məmənt/

n. 裁军

slum /slʌm/ *n.* 贫民窟

discrimination

/dis,krimi'neɪʃən/ *n.*

歧视; 区别; 差别待遇

discriminate /dis'krɪmɪneɪt/

v. 区别

discriminate against 歧视

global /'gləʊbəl/ *a.*

普遍的; 全球的

dynamics /dai'næmɪks/ *n.*

动力

coherent /kəu'hɪərənt/ *a.*

有条理的; 连贯的

grocer /'grəʊsə/ *n.*

食品杂货商

petroleum /pi'trəʊljəm/ *n.*

石油

gap /gæp/ *n.* 缺口; 空白;

(思想意见等的)差距

consumer /kən'sju:mə/ *n.*

消费者

tangible /'tændʒəbl/ *a.*

有形的; 有实质的

commodity /kə'mɒditi/ *n.*

商品; 日用品

encompass /in'kʌmpəs/ *vt.*

包括; 包含; 围绕

entertainer /entə'teinə/ *n.*

(娱乐场所的)表演者; 款待者

wholesaler /'həʊlseɪlə/ *n.*

批发商

retailer /ri:'teɪlə/ *n.* 另售商

clerk /klɑ:k/ (美) /klə:k/ *n.*

职员; 办事员; 管理员

manager /'mænɪdʒə/ *n.* 经理

Phrases and Expressions

job discrimination

就业方面的歧视

civil right

公民权利; 民权

run through

贯穿; 穿过

one way or another

总要; 设法

deal with

论述; 对付

be true of

对……适用; 符合于

Notes

1. Economic forces surround our daily lives, influencing how easy or how hard it is to get a job, how much we can earn in our chosen occupations, and how much our paychecks will buy after we receive them.

经济力影响着我们日常生活的各个方面, 包括获得职业的难易, 所选定的工作的收入多寡, 收到薪金支票后能买到多少东西。

本句直译为“经济力围绕着我们的日常生活, 它影响着……”, 意即“在我们的日常生活中, 处处都有经济力在起着影响”,

故意译为“经济力影响着我们日常生活的各个方面，……”。

句中现在分词 *influencing* 连同后面的三个宾语从句一起构成分词短语，作状语用，表示伴随情况，所表示的动作与前面的整个主句有关，而不是修饰句中的谓语动词 *surround*。又如：

He listened attentively, wondering what new proposals the speaker was going to put forward.

2. Economic factors are major concerns in governments' decisions about how much to spend and for what purposes, and how much to raise in taxes and who should be taxed as well as in their evaluations of the consequences of war, peace, and disarmament.

各种经济因素是政府对下列问题制定决策时所关心的主要问题：要开支多少和作何用途，要征收多少税和应向哪些人征收，以及对战争、和平与裁军所带来的后果的估价。

3. At a still more global level ...

直译为“在一个更为普遍得多的水平上……”，宜意译为“更广泛地说……”。

4. The common thread that runs through all of these topics, binding them together into a coherent body of study, is that, one way or another, each deals with the way society produces and uses goods and services.

贯穿在所有这些课题中，并把它们连结成为一个有条理的研究主体的共同线索是：每个课题总要论述到社会是怎样生产和使用商品和劳务的。

句中 *the way* 后的定语从句 *society produces and uses goods and services* 省略了关系副词 *how*；按一般用法，当 *way* 作为定语从句的先行词时，可以省略后面所跟的关系代词或副词。又如：

The way the Japanese managers run their businesses deeply impressed us.

本课在第一段 "... the way we live." 中省略了关系副词 how。

5. A loaf of bread is the end result of a series of operations that begin with planting and harvesting grain and proceeds through milling, baking and shipping to the point at which the housewife can pick the loaf off the grocer's shelf.

一只面包，就是从种植和收获谷物开始，通过碾磨、烘烤和装运，直到家庭主妇能够从食品店的货架上买去为止等一系列作业过程的最后成果。

6. Doctors, lawyers, teachers and barbers are productive, as are actors, musicians, entertainers and others who perform services for our benefit.

医生、律师、教师和理发师，正象演员、音乐家、娱乐场所的表演者和其他为我们利益服务的人一样，他们所提供的劳务都是生产性的。

句中 as are actors, musicians, ... 是表示比较关系的状语从句，as 作连词用，从句中主谓语颠倒，用以避免表语部分的重复。又如：

Harry is unusually tall, as are his brothers.

7. It is particularly worth noting that the services of ...

句中的 worth 是形容词作表语，它后面跟动名词 noting 作为复合谓语的宾语，noting 后又带一个宾语从句。worth 所带的宾语，除动名词外，也可以是名词和代词，例：

This new model is worth 10,000 yuan.

It is worth the trouble to work out a solution to the problem.

The rudiments of accounting he has mastered is worth

you and me put together.

8. Before it can be used it must be made available to the family that wants to buy it, a job that requires the services of store clerks, managers, transportation workers and many others.

在商品能被使用以前,必须使要买这一产品的家庭可以买得到它,这就需要商店职员、经理、运输工人和其他许多人来提供各种服务。

a job 是代表前面一段话,即非限制性同位语。

Word Study

Economics

economics *n.* 经济学

Economics is a branch of social science.

economy *n.* 经济; 节约

The American economy passed through several major stages in its development from the early colonial settlements of the seventeenth century to current times.

We must practise strict economy.

economic *a.* 经济上的

Economic crises are inevitable in the capitalist society.

economical *a.* 节俭的; 节约的

It may prove to be more economical in the long run to buy goods of high quality.

Tax

tax *vt.*

1. 对……征税

In many countries, tobacco, wine and luxuries are heav-

ily taxed.

2. 使……受压力; 使负重担

The patience of the people of the world has been taxed to the limit by the Soviet invasion against Afghanistan.
苏联入侵阿富汗已使全世界人民感到无法再容忍下去。

tax *n.*

1. 税; 税收

These goods are tax free.

2. 负担; 压力(与 on 或 upon 连用)

For his age such an arduous task would be too heavy a tax on his energy.

Raise

raise *vt.*

1. 建造; 建立(限于高大、显目的建筑物)

The government has decided to raise a monument in memory of the revolutionary martyrs.

2. 提高; 增加

to raise the living standard of the people
to raise the output of production

3. 筹(款)

to raise funds (money)

- ✓ 4. 解除(禁运、封锁等)

to raise an embargo 解除禁运

raise *n.* 提高; 增加

He got a pay raise last year.

Consequence

consequence *n.* 后果; 结果; 重要(性)

He must take the consequences of his own deeds.

In consequence of the high rate of inflation, personal savings in the U. S. has been on the decline.

He posed himself as a man of consequence.

consequent *a.* 作为结果的, 随之而来的

The increase of unemployment in the U. S. is consequent on the economic depression.

consequently *ad.* 因而; 所以

In most of the capitalist countries, commodity prices have soared to record levels and consequently the wage earners find it hard to make ends meet.

Operation

operation *n.*

1. 经营

The operation cost of a business will be enormous if one doesn't practise strict economy.

2. 交易; 买卖

Black market operations are rampant in the Soviet Union.

Available

available *a.*

1. 可用的; 可得到的

All available means have been employed to increase production.

We have a lot of goods available for export, such as bicycles, sewing machines, etc.

No spare hands were available when I needed one to help me repair the machine.

2. 有效的, 通用的

These tickets are available on the day of issue only.

这些入场券(发售的)当天有效

availability *n.* 可得性; 有效性

In certain parts of the world the availability of natural resources is limited.

Exercises

I. Put the following expressions into Chinese:

1. Wealth of Nations
2. savings bank
3. trade discrimination
4. income tax
5. population distribution
6. economic prosperity
7. tangible goods
8. daily necessities
9. current economic situation
10. business activities
11. serious consequences
12. determining factors
13. available resources (funds; opportunities)
14. social security benefits
15. property evaluation 资产评估
16. civil service
17. manufacturing expenses

18. consumer price index
19. personal property
20. net operating profit

II. Fill in the blanks with the words or expressions listed below and then translate the sentences into Chinese:

economic depression, business operations, tax evasion, consequent on, raise

1. Those found guilty of _____ will be severely punished.
2. Most of the industrialized nations will soon be confronted with _____ as a result of continued inflation.
3. Commercially speaking, funds for investment purposes can be _____ either by bond issues or by bank credits.
4. High unemployment _____ the intensified economic crisis is bound to take place in the capitalist countries.
5. The _____ of the new corporation have thus far proved satisfactory.

III. Answer the following questions:

1. What are some of the subjects involved in the study of economics.
2. What economic issues are usually embodied in the policy decisions made by the government?
3. By what means can natural resources be turned into goods to meet consumers' needs?
4. In its broad sense what does the word production imply?
5. Whose services are needed to make a product available to a prospective buyer?