

世界名人 论 金融危机

主编 田 耀



HEUP 哈尔滨工程大学出版社

世界名人论金融危机

Speeches by the World Famous People on the Issue of Financial

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内 容 简 介

本书就美国金融危机这一话题选取了 35 篇不同领域、不同风格的名人精彩演说,其中第一部分内容是来自世界一些国家的首脑的演说,第二部分内容是美国金融界领导人的演说,第三部分是欧洲、大洋洲及亚洲金融界领导人的演说,第四部分是世界各经贸组织领导人的演说,最后一部分为世界著名学者的演说。

本书不仅适于高等院校外贸英语专业的学生使用,也适于非英语专业学生和自学考试学生提高英语阅读水平使用。该书可作为英语专业二三年级学生学习外报、外刊课程的教科书,建议使用一学年。

图书在版编目(CIP)数据

世界名人论金融危机/田耀主编. —哈尔滨:哈尔滨
工程大学出版社,2015.4

ISBN 978 - 7 - 5661 - 1025 - 1

I. ①世… II. ①田… III. ①金融危机 - 文集
IV. ①F830.99 - 53

中国版本图书馆 CIP 数据核字(2015)第 084451 号

出版发行	哈尔滨工程大学出版社
社 址	哈尔滨市南岗区东大直街 124 号
邮政编码	150001
发行电话	0451 - 82519328
传 真	0451 - 82519699
经 销	新华书店
印 刷	哈尔滨工业大学印刷厂
开 本	787mm × 960mm 1/16
印 张	26.75
字 数	691 千字
版 次	2015 年 4 月第 1 版
印 次	2015 年 4 月第 1 次印刷
定 价	56 元

<http://www.hrbeupress.com>
E-mail: heupress@hrbeu.edu.cn

前言

PREFACE

2008年9月由次贷危机引发的美国金融危机,最终演变为一场波及全球金融市场的海啸。华尔街又一次陷入恐慌局面。美联储前任主席格林斯潘认为美国已经陷入百年一遇的金融危机。金融界许多人士认为美国经济已经进入了一个较为漫长而痛苦的衰退和调整期。这次金融危机对全球经济产生重大影响,也改变了世界经济的格局。对于世界经济的不稳定,各界名人纷纷发表演说,试图挖其根源,找到灵丹妙药,使全球经济重回正轨。

该书就金融危机这一题材选取了不同领域,不同风格、内容的名人精彩演说。其中一部分演说来自世界一些国家的首脑,一部分来自各国金融界及世贸组织领导人,还有一部分来自世界著名学者。他们演说的风格各异,侧重点不同。但所有这些激情演说,语言流畅,话语动人,慷慨激昂,催人奋进。他们的演讲有理有据,画龙点睛,可谓是绝佳的教科书之样板。

本书共包括三十五篇演说文章,读者可通过阅读大量原汁原味的演讲语言资料,深入了解美国社会在不同时期人们关心的社会经济问题的方方面面,更能通过阅读提高英语阅读水平,掌握最基础的经济学原理,扩展经贸词汇量,增加语感,学到真正地道的英语。

为了帮助读者进行有效的阅读,我们还特意将每篇演说内容中较难懂的句子,做了汉语翻译。每个演讲开始前都有关于演说人的相关背景介绍。另外,为了进一步扩展知识点和信息量,文中对疑难词条均加以注释,以降低读者阅读难度。

本书作为天津市高等学校创新团队建设规划项目阶段性成果(项目编号:TD12-5045),旨在训练和帮助学生增强语言的运用能力,了解相关背景文化,拓展人文知识,采编内容与当代美国社会生活紧密结合,反映出当今美国社会的真实生活状态及存在的社会经济问题。同时,该书的编排模式打破传统的教学模式,演说文章长度适中,题材新颖,充满知识性与趣味性,有助于提高学生有效阅读与独立思考的能力。

编者

2015年3月

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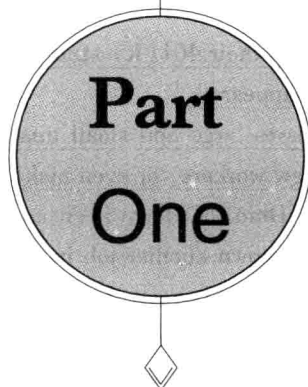
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Speeches by the Summit Leaders

第一部分 各国首脑的演讲

1. A Rescue Plan for the Middle-Class 一份拯救中产阶级的计划

演讲者: **Barack Obama** 巴拉克·奥巴马

人物简介:巴拉克·奥巴马,1961年8月4日生于美国夏威夷,父亲是来自肯尼亚的黑人,母亲是堪萨斯州的白人。1983年毕业于哥伦比亚大学,1985年到芝加哥参加社会工作。1991年毕业于哈佛法学院,是第一个担任《哈佛法学评论》主编的非裔美国人。1995年出版回忆录《我父亲的梦想》(Dreams from My Father: A Story of Race and Inheritance)。2004年,奥巴马在美国民主党全国代表大会上发表题为“无畏的希望”(The Audacity of Hope)的政策演讲而引人注目。巴拉克·奥巴马1996年当选伊利诺伊州参议员,并连任三届。2005年当选美国参议员。2007年2月,奥巴马正式宣布竞选总统。同年8月27日,他在民主党全国代表大会上获得总统候选人提名。2008年11月当选美国第44届总统,成为美国历史上首位黑人总统。2009年1月20日巴拉克·奥巴马在华盛顿宣誓就职,成为白宫的新主人。

We meet at a moment of great uncertainty for America. The economic crisis we face is the worst since the **Great Depression**. Markets across the globe have become increasingly unstable,

and millions of Americans will open up their 401(k) **statements** this week and see that so much of their hard-earned savings have disappeared.¹

The credit crisis has left businesses large and small unable to get loans, which means they can't buy new equipment, or hire new workers, or even make payroll for the workers they have.² You've got auto plants right here in Ohio that have been around for decades closing their doors and laying off workers who've never known another job in their entire life.

760,000 workers have lost their jobs this year. Unemployment here in Ohio is up 85% over the last eight years, which is the highest it's been in sixteen years. You've lost one of every four manufacturing jobs, the typical Ohio family has seen their income fall \$2,500, and it's getting harder and harder to make the mortgage, or fill up your gas tank, or even keep the electricity on at the end of the month.³ At this rate, the question isn't just "are you better off than you were four years ago?", it's "are you better off than you were four weeks ago?"

I know these are difficult times. I know folks are worried. But I also know this—we can steer ourselves out of this crisis because we are the United States of America. We are the country that has faced down war and depression; great challenges and great threats. And at each and every moment, we have risen to meet these challenges—not as **Democrats**, not as **Republicans**, but as Americans.

We still have the most talented, most productive workers of any country on Earth. We're still home to innovation and technology, colleges and universities that are the envy of the world. Some of the biggest ideas in history have come from our small businesses and our research facilities. It won't be easy, but there's no reason we can't make this century another American century.⁴

But it will take a new direction. It will take new leadership in Washington. It will take a real change in the policies and politics of the last eight years. And that's why I'm running for President of the United States of America.

My opponent has made his choice. Last week, **Senator McCain's** campaign announced that they were going to "turn the page" on the discussion about our economy so they can spend the final weeks of this election attacking me instead. His campaign actually said, and I quote, "if we keep talking about the economy, we're going to lose." Well Senator McCain may be worried about losing an election, but I'm worried about Americans who are losing their jobs, and their homes, and their life savings. They can't afford four more years of the economic theory that says we should give more and more to millionaires and billionaires and hope that prosperity trickles down to everyone else.⁵ We've seen where that's led us and we're not going back. It's time to turn the page.

Over the course of this campaign, I've laid out a set of policies that will grow our middle-class and strengthen our economy in the long-term. I'll reform our tax code so that 95% of workers and their families get a tax cut, and eliminate income taxes for seniors making under \$50,000.⁶ I'll bring down the cost of health care for families and businesses by investing in preventative care, new technology, and giving every American the chance to get the same kind of health insurance that members of Congress give themselves. We'll ensure every child can compete in the global economy by recruiting an army of new teachers and making college affordable for anyone who wants to go. We'll create five million new, high-wage jobs by investing in the renewable sources of energy that will eliminate the oil we currently import from the **Middle East** in ten years, and we'll create two million jobs by rebuilding our crumbling roads, schools, and bridges.

But that's a long-term strategy for growth. Right now, we face an immediate economic emergency that requires urgent action. We can't wait to help workers and families and communities who are struggling right now—who don't know if their job or their retirement will be there tomorrow; who don't know if next week's paycheck will cover this month's bills.⁷ We need to pass an economic rescue plan for the middle-class and we need to do it now. Today I'm proposing a number of steps that we should take immediately to stabilize our financial system, provide relief to families and communities, and help struggling homeowners. It's a plan that begins with one word that's on everyone's mind, and it's spelled J-O-B-S.

We've already lost three-quarters of a million jobs this year, and some experts say that unemployment may rise to 8% by the end of next year. We can't wait until then to start creating new jobs. That's why I'm proposing to give our businesses a new American jobs tax credit for each new employee they hire here in the United States over the next two years.⁸

To fuel the real engine of job creation in this country, I've also proposed eliminating all capital gains taxes on investments in small businesses and start-up companies, and I've proposed an additional tax incentive through next year to encourage new small business investment.⁹ It is time to protect the jobs we have and to create the jobs of tomorrow by unlocking the drive, and ingenuity, and innovation of the American people. And we should fast track the loan guarantees we passed for our auto industry and provide more as needed so that they can build the energy-efficient cars America needs to end our dependence on foreign oil. We will also save one million jobs by creating a Jobs and Growth Fund that will provide money to states and local communities so that they can move forward with projects to rebuild and repair our roads, our bridges, and our schools.¹⁰ A lot of these projects and these jobs are at risk right now because of budget shortfalls, but this fund will make sure they continue.

The second part of my rescue plan is to provide immediate relief to families who are watching their paycheck shrink and their jobs and life savings disappear. I've already proposed a middle-class tax cut for 95% of workers and their families, but today I'm calling on Congress to pass a plan so that the IRS will mail out the first round of those tax cuts as soon as possible.¹¹ We should also extend and expand unemployment benefits to those Americans who have lost their jobs and are having a harder time finding new ones in this weak economy. And we should stop making them pay taxes on those unemployment insurance benefits as well.

At a time when the ups and downs of the stock market have rarely been so unpredictable and dramatic, we also need to give families and retirees more flexibility and security when it comes to their retirement savings.

I welcome Senator McCain's proposal to waive the rules that currently force our seniors to withdraw from their 401(k)s even when the market is bad. I think that's a good idea, but I think we need to do even more. Since so many Americans will be struggling to pay the bills over the next year, I propose that we allow every family to withdraw up to 15% from their IRA or 401(k)—up to a maximum of \$10,000—without any fine or penalty throughout 2009.¹² This will help families get through this crisis without being forced to make painful choices like selling their homes or not sending their kids to college.

The third part of my rescue plan is to provide relief for homeowners who are watching their home values decline while their property taxes go up. Earlier this year I pushed for legislation that would help homeowners stay in their homes by working to modify their mortgages. When **Secretary Paulson** proposed his original financial rescue plan it included nothing for homeowners. When Senator McCain was silent on the issue, I insisted that it include protections for homeowners. Now the Treasury must use the authority it's been granted and move aggressively to help people avoid foreclosure and stay in their homes.¹³ We don't need a new law or a new \$300 billion giveaway to banks like Senator McCain has proposed, we just need to act quickly and decisively.

I've already proposed a mortgage tax credit for struggling homeowners worth 10% of the interest you pay on your mortgage and we should move quickly to pass it. We should also change the unfair bankruptcy laws that allow judges to write down your mortgage if you own six or seven homes, but not if you have only one.¹⁴ And for all those cities and small towns that are facing a choice between cutting services like health care and education or raising property taxes, we will provide the funding to prevent those tax hikes from happening. We cannot allow homeowners and small towns to suffer because of the mess made by **Wall Street** and Washington.

For those Americans in danger of losing their homes, today I'm also proposing a three-month

moratorium on foreclosures. If you are a bank or lender that is getting money from the rescue plan that Congress passed, and your customers are making a good-faith effort to make their mortgage payments and re-negotiate their mortgages, you will not be able to foreclose on their home for three months.¹⁵ We need to give people the breathing room they need to get back on their feet.

Finally, this crisis has taught us that we cannot have a sound economy with a dysfunctional financial system. We passed a financial rescue plan that has the promise to help stabilize the financial system, but only if we act quickly, effectively and aggressively. The Treasury Department must move quickly with their plan to put more money into struggling banks so they have enough to lend, and they should do it in a way that protects taxpayers instead of enriching CEOs. There was a report yesterday that some financial institutions participating in this rescue plan are still trying to avoid restraints on CEO pay. That's not just wrong, it's an outrage to every American whose tax dollars have been put at risk. No major investor would ever make an investment if they didn't think the corporation was being prudent and responsible, and we shouldn't expect taxpayers to think any differently. We should also be prepared to extend broader guarantees if it becomes necessary to stabilize our financial system.¹⁶

I also believe that Treasury should not limit itself to purchasing mortgage-backed securities—it should help unfreeze markets for individual mortgages, student loans, car loans, and credit card loans.¹⁷ And I think we need to do even more to make loans available in two very important areas of our economy: small businesses and communities.

On Friday, I proposed Small Business Rescue Plan that would create an emergency lending fund to lend money directly to small businesses that need cash for their payroll or to buy inventory. It's what we did after 9/11, and it allowed us to get low-cost loans out to tens of thousands of small businesses. We'll also make it easier for private lenders to make small business loans by expanding the **Small Business Administration's** loan guarantee program. By temporarily eliminating fees for borrowers and lenders, we can unlock the credit that small firms need to pay their workers and keep their doors open. And today, I'm also proposing that we maintain the ability of states and local communities that are struggling to maintain basic services without raising taxes to continue to get the credit they need.¹⁸

Congress should pass this emergency rescue plan as soon as possible. If Washington can move quickly to pass a rescue plan for our financial system, there's no reason we can't move just as quickly to pass a rescue plan for our middle-class that will create jobs, provide relief, and help homeowners.¹⁹ And if Congress does not act in the coming months, it will be one of the first things I do as President of the United States. Because we can't wait any longer to start creating new jobs; to help struggling communities and homeowners, and to provide real and immediate

relief to families who are worried not only about this month's bills, but their entire life savings. This plan will help ease those anxieties, and along with the other economic policies I've proposed, it will begin to create new jobs, grow family incomes, and put us back on the path to prosperity.

I won't pretend this will be easy or come without cost. We'll have to set priorities as never before, and stick to them. That means pursuing investments in areas such as energy, education and health care that bear directly on our economic future, while deferring other things we can afford to do without.²⁰ It means scouring the federal budget, line-by-line, ending programs that we don't need and making the ones we do work more efficiently and cost less.

It also means promoting a new ethic of responsibility. Part of the reason this crisis occurred is that everyone was living beyond their means—from Wall Street to Washington to even some on **Main Street**. CEOs got greedy. Politicians spent money they didn't have. Lenders tricked people into buying home they couldn't afford and some folks knew they couldn't afford them and bought them anyway.

We've lived through an era of easy money, in which we were allowed and even encouraged to spend without limits; to borrow instead of save.

Now, I know that in an age of declining wages and skyrocketing costs, for many folks this was not a choice but a necessity. People have been forced to turn to credit cards and home equity loans to keep up, just like our government has borrowed from China and other creditors to help pay its bills.

But we now know how dangerous that can be. Once we get past the present emergency, which requires immediate new investments, we have to break that cycle of debt. Our long-term future requires that we do what's necessary to scale down our deficits, grow wages and encourage personal savings again.

It's a serious challenge. But we can do it if we act now, and if we act as one nation. We can bring a new era of responsibility and accountability to Wall Street and to Washington. We can put in place common-sense regulations to prevent a crisis like this from ever happening again. We can make investments in the technology and innovation that will restore prosperity and lead to new jobs and a new economy for the 21st century. We can restore a sense of fairness and balance that will give every American a fair shot at the American dream. And above all, we can restore confidence—confidence in America, confidence in our economy, and confidence in ourselves.²¹

This country and the dream it represents are being tested in a way that we haven't seen in nearly a century. And future generations will judge ours by how we respond to this test. Will they say that this was a time when America lost its way and its purpose? When we allowed our own

petty differences and broken politics to plunge this country into a dark and painful recession? Or will they say that this was another one of those moments when America overcame? When we battled back from adversity by recognizing that common stake that we have in each other's success?

This is one of those moments. I realize you're cynical and fed up with politics. I understand that you're disappointed and even angry with your leaders. You have every right to be. But despite all of this, I ask of you what's been asked of the American people in times of trial and turmoil throughout our history. I ask you to believe—to believe in yourselves, in each other, and in the future we can build together.

Together, we cannot fail. Not now. Not when we have a crisis to solve and an economy to save. Not when there are so many Americans without jobs and without homes. Not when there are families who can't afford to see a doctor, or send their child to college, or pay their bills at the end of the month. Not when there is a generation that is counting on us to give them the same opportunities and the same chances that we had for ourselves.²²

We can do this. Americans have done this before. Some of us had grandparents or parents who said maybe I can't go to college but my child can; maybe I can't have my own business but my child can. I may have to rent, but maybe my children will have a home they can call their own. I may not have a lot of money but maybe my child will run for **Senate**. I might live in a small village but maybe someday my son can be president of the United States of America.

Now it falls to us. Together, we cannot fail. Together, we can overcome the broken policies and divided politics of the last eight years. Together, we can renew an economy that rewards work and rebuilds the middle class. Together, we can create millions of new jobs, and deliver on the promise of health care you can afford and education that helps your kids compete.²³ We can do this if we come together; if we have confidence in ourselves and each other; if we look beyond the darkness of the day to the bright light of hope that lies ahead. Together, we can change this country and change this world. Thank you, God bless you, and may God bless America.

Notes

Great Depression 大萧条

大萧条是指 1929 年至 1933 年之间全球性的经济大衰退。大萧条的影响比历史上任何一次经济衰退都要来得深远。这次经济大萧条是以农产品价格下跌为起点:首先发生在木材的价格上(1928 年),这主要是由于苏联的木材竞争的缘故,但更大的灾难是在 1929 年到来的,加拿大小麦生产过量,美国强迫压低所有农产品产地基本谷物的价格。不管是欧洲、

美洲还是澳大利亚,农业衰退由于金融的大崩溃而进一步恶化,尤其在美国,一股投机热导致大量资金从欧洲抽回,随后在1929年10月发生了令人恐慌的华尔街股市暴跌。资本的短缺,在所有的工业化国家中,都带来了出口和国内消费的锐减;没有市场必然使工厂关闭,货物越少,货物运输也就越少,这必然会危害船运业和造船业。在所有国家中,经济衰退的后果是大规模失业:美国1370万,德国560万,英国280万(1932年的最大数据)。大萧条对拉丁美洲也有重大影响,使得在一个几乎被欧美银行家和商人企业家完全支配的地区失去了外资和商品出口。

401(k) statements 401(k) 养老计划

美国的401(k)养老计划是根据1978年美国国内税法(Internal Revenue Code,ISC)401(k)条款的规定所确立的一种雇主发起养老计划(Employer-Sponsor Extension Plan)。401(k)养老计划自1978在美国推出以来,由于其在税收、管理、投资运作等方面的一系列优势而得到了非常迅速的发展,日益成为美国养老计划中一个重要的组成部分。从1990年到2000年年底,通过401(k)计划积累起来的资产由3850亿美元迅速增加到17120亿美元,年均增长18%,占整个美国养老计划的比重从1990年的9.2%增长到将近15%。到2000年底,美国已有超过三十万家企业、四千余万名企业员工参与了401(k)计划,对保障企业员工的退休生活发挥了重要的作用。

Democrat 美国民主党人

美国民主党是美国两大政党之一,始建于1791年,当时称共和党,1794年改称民主共和党,又称反联邦党,后该党分裂。杰克逊派于1828年建立民主党。1840年该党召开全国第三次代表大会,正式定名为民主党,并首次通过了党纲。美国民主党没有固定党员,党籍自由。党员总数按本党总统候选人投票的结果计算。美国民主党以驴为徽,因此该党与以大象为标志的共和党的竞争被称为“驴象之争”。民主党的党色是蓝色,党标志是驴。

Republican 美国共和党人

美国共和党是美国当前的两个主要政党之一,别称“大老党”。共和党的党色是红色,标志是大象。共和党于1854年成立,最初由美国民主党和美国辉格党中反对奴隶制的人士组成,曾得到许多支持。1860年亚伯拉罕·林肯当选总统,在南北战争中战胜美国南方邦联,废除了奴隶制。南北战争后,由于民主党四分五裂,共和党人开始长期当选总统,安德鲁·约翰逊、尤里西斯·辛普森·格兰特、拉瑟福德·B·海斯、詹姆斯·加菲尔德、切斯特·A·阿瑟在南北战争后连续任总统。1897年,共和党威廉·麦金莱任总统,大肆对外侵略扩张,使美国进入帝国主义时期,此时期西奥多·罗斯福、威廉·霍华德·塔夫脱、沃伦·G·哈定、卡尔文·柯立芝和赫伯特·胡佛先后任总统。由于共和党在经济方面采取自由放任主义,导致美国二三十年代的经济危机无法解决。民主党富兰克林·罗斯福当选后,共和党二十年在野。共和党艾森豪威尔当选后,美国进入两党轮流执政时期。尼克松、里根、老布什先后任总统。

Senator McCain 参议员麦凯恩

约翰·西德尼·麦凯恩三世(John Sidney McCain III), 1936年8月29日出生, 他是美国的政治家、共和党的党员, 是来自亚利桑那州的资深参议员。麦凯恩生于曾经由美国控制的巴拿马运河区域, 父亲和祖父皆曾担任美国海军的上将, 麦凯恩在维吉尼亚州的亚历山德里亚圣公会中学和安那波利斯的美国海军学院接受教育, 之后他担任海军的飞行员, 在越战执行战斗任务, 被俘并拘禁了长达五年半的时间, 也使他成为全国知名人物。获释回国后, 约翰·麦凯恩在1982年当选亚利桑那州第一选区的众议员, 并在1986年当选参议员。约翰·麦凯恩在2000年的总统选举中曾经角逐共和党的提名, 但被乔治·沃克·布什所击败。2007年2月28日他宣布代表共和党参加2008年美国总统选举, 却在2008年11月4日被民主党的巴拉克·奥巴马击败落选。

Middle East 中东

中东是指地中海东部与南部区域, 指从地中海东部到波斯湾的大片地区; “中东”地理上也指非洲东北部与亚洲大陆西南部的地区。中东的人种主要是白色人种。历史上, 东西方文化在这里频繁交流, 多种民族在这里汇聚。现在, 中东的各民族仍然保留着自己的宗教信仰和风俗习惯, 大多数居民信仰伊斯兰教, 少数居民信仰基督教、犹太教和其他宗教。伊斯兰教、基督教和犹太教都把耶路撒冷看作是圣城, 文化上的差异也是导致中东不安定的重要原因之一。中东是目前世界上石油储量最大、生产和输出石油最多的地区, 中东石油主要分布在波斯湾及沿岸地区, 所产石油绝大部分由波斯湾沿岸港口用油轮运往西欧、美国、日本等发达国家和地区, 对世界经济发展具有重要影响。

IRS 美国国内收入署

美国国内收入署英文全称为 Internal Revenue Service, 它属于美国联邦政府机构, 专门负责收集税收和执行国内的收入法。它也是一个美国财政部负责解释和适用联邦税法的机构。

Secretary Paulson 财政部长保尔森

亨利约翰·保尔森(Henry “Hank” Merritt Paulson, Jr.) 于1946年3月28日生于美国佛罗里达州棕榈滩, 他曾担任大型投资银行高盛集团的主席和首席执行官, 是第74任美国财政部长。

Wall Street 华尔街

华尔街是纽约市曼哈顿区南部从百老汇路延伸到东河的一条大街道的名字, 长不超过一英里, 宽仅11米。在美国历史上, 华尔街是个有名的地方。美国独立时, 第一届国会就是在华尔街的纽约市政厅内召开的, 1789年美国第一任总统乔治·华盛顿就是在此市政厅宣誓就职的。从17世纪起, 华尔街就是一个商贩聚集的贸易中心。美国独立后, 逐渐形成联邦公债和银行股票的投机中心, 随着美国资本主义的发展, 华尔街日益成为重要的金融中心。在全长仅三分之一英里的弯曲街道上, 两旁耸立着摩天大楼, 集聚着美国大垄断组织

和金融机构。纽约证券交易所,咖啡、棉花等商品交易所,以及摩根、洛克菲勒、杜邦等大财团开设的银行,保险、铁路、航运、采矿、制造业等公司的总管理处都集中在这里。

Small Business Administration 小企业主利益保护局

小企业主利益保护局是美国政府下设的一个小型、独立的联邦机构,有 68 个分局,共 2 000 名政府雇员。其主要任务是向小企业提供资助、咨询,帮助和保护小企业,维护其竞争能力,同时也维护和增强国家的整体经济实力,协助灾后的社区经济复苏(一般来说把 500 人以下或销售额不到 600 万美元的企业称为小企业)。美国小企业特点:占有雇主 99.7% 以上,年净增就业的 60% ~ 80% 由他们创造,雇一半以上的私营企业员工,所支付工资占美国私营企业支付工资的 45% 以上,提供 50% 以上的非农业私人国内生产总值。

Main Street 商业街

Main Street 本义指大街、主街。在本文的语境中,它与 Wall Street 相对,代喻金融、经济体系。Wall Street 华尔街是美国乃至世界的金融中心,它代指美国的大资产阶级;而 Main Street 是商业区,指代美国普通民众。

Senate 美国参议院

美国参议院是美国的立法部门——美国国会的两院之一(另一院为众议院)。美国每一州于参议院中均有两位议员作为代表,与各州人口无关。所以全院为 100 名议员。参议员任期六年,相互交错,故每隔两年改选约三分之一的席位。美国副总统任参议院议长,无参议员资格,且除非是为了在表决平手时打破僵局,不得投票。美国参议院承袭古罗马元老院(Senate)之名。参议院的议场坐落于首都华盛顿特区,位于国会山北翼。众议院则在同一幢建筑的南翼召开会议。

难句翻译

1. Markets across the globe have become increasingly unstable, and millions of Americans will open up their 401(k) statements this week and see that so much of their hard-earned savings have disappeared.

全球的市场变得越来越不稳定。本周,当数以百万计的美国人翻开他们的 401k 计划时将会发现,他们多年辛苦积攒的积蓄已经所剩无几了。

2. The credit crisis has left businesses large and small unable to get loans, which means they can't buy new equipment, or hire new workers, or even make payroll for the workers they have.

信用危机让大大小小的企业很难获得贷款,这使得他们无力购置新设备、雇佣新员工甚至支付不起现有员工的工资。

3. You've lost one of every four manufacturing jobs, the typical Ohio family has seen their income fall \$ 2,500, and it's getting harder and harder to make the mortgage, or fill up your gas tank, or even keep the electricity on at the end of the month.