

通识教育系列丛书



主 编 董晓波

Selected Business Readings from
Newspapers and Magazines

商务英语报刊 选读



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商务英语报刊选读

*Selected Business Readings from
Newspapers and Magazines*

主 编 董晓波

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内 容 简 介

本书旨在对学习者进行全面而严格的商务基础理论教育及英语语言技能的培训,让学习者在阅读和理解商务英语文章的基础上,既能学习丰富的商务知识,又能熟悉一些商务方面的英语表达,以便提高跨文化商务交际水平。

本书适用于商务英语专业的学生,同时也适用于对外经贸、财政金融、工商管理等专业的大学生,还可作为从事国际商务经贸工作人员的重要参考资料。

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Preface

前言

随着全球经济一体化、中国对外开放的进一步扩大,中国社会需要大量英语基础好,又熟悉商务贸易知识的复合型人才。改革开放三十多年以来,我国综合国力显著提升,经济对外开放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。从外语教育的角度来看,商务英语专业学生除了需要具有扎实的语言基本功底外,同时还需要具备较强的跨文化商务交际能力。为满足各大专院校培养复合型商务英语人才及社会上各阶层经济贸易工作者进一步学习和提高的需要,我们特编写了《商务英语报刊选读》一书。

阅读是语言学习者最重要的信息输入形式之一,本书全面而概括地介绍了商务领域的各个关键领域,如企业管理、市场营销、电子商务等。本书旨在对学习者进行全面而严格的商务基础理论教育及英语语言技能的培训,让学习者在阅读和理解商务英语文章的基础上,既能学习丰富的商务知识,又能熟悉一些商务方面的英语表达,以便提高跨文化商务交际水平。全书共十五个单元,每单元内容主要由两篇精读文章、一篇补充材料及课后练习组成。

本书编写具有以下特点。

1. 选材新颖,针对性强,全书用文遴选自国内外的主要报纸、杂志,包括《经济学家》(*The Economist*)、《金融时报》(*Financial Times*)、《财富》(*Fortune*)、《华尔街日报》(*The Wall Street Journal*)、《哈佛商业评论》(*Harvard Business Review*)、《中国日报》(*China Daily*)、《北京周报》(*Beijing Review*)等。内容基本能够反映世界商务和贸易发展的主流和大趋势,具有时代性、知识性和趣味性。

2. 设计科学,简明易懂。每篇精读文章均有导读帮助理解主旨,且文章后皆有生词短语列表、专业术语、背景知识的注释,另每单元最后附有 tips 版块,补充商务领域知识,以便提高读者的阅读和学习效率。

3. 本书配有相应的图表,确保阐述清晰,增加学习的趣味性。

4. 每单元的两篇精读文章后均有练习题,帮助学习者迅速掌握要点,巩固对专业知识的运用和把握。

本书适用于商务英语专业的学生，同时也适用于对外经贸、财政金融、工商管理等专业专业的学生，也可作为从事国际商务经贸工作的人员的重要参考资料。

本书由董晓波任主编，陈艳、蒋菲、王雪任副主编，华黎、王辰诚、郑欣参编。在整个编写过程中，我们虽力求完美，但由于水平所限，不乏疏漏和欠妥之处，恳请广大同仁和读者不吝指正，以便充实与完善。

董晓波
2012 年 11 月

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Unit 1

Business & Industry

Text A Start a Business

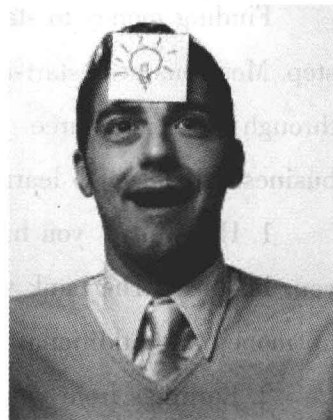
导读：你是否曾经梦想过拥有自己的一番事业？也许现在是时候为你的梦想插上翅膀了，创业是一个充满激情、艰辛、喜悦和挫折的冒险旅程。首先，你要了解创业的基本步骤，通过各种渠道筹得你的第一桶金。其次，如何衡量个人创业和团体创业的利弊，选择适于自己的创业方式是一个关键的抉择。最后，你要选择一个合适的时机，经济萧条期是一个绝佳的选择，有利的条件会使创业达到事半功倍的效果。

How to Start a Business

Starting your own business can be an exhilarating adventure, one that will challenge the entrepreneur in you. You can increase your chances for success by following these basic steps.

1. Find an idea you believe in. Start with something you know: A hobby or an enterprise based on your work experience.

2. Learn everything about your business. Research the market on the Internet. Attend classes and workshops, study books and publications, join a business start-up group, network with established business owners and ask for advice.



3. Adjust your business idea to fit the realities: Possible competition, your resources and the practicality of your dream. Don't be naive. You're putting your time, ego, savings and credit, and maybe someone else's cash, on the line.

4. Investigate start-up costs. Estimate the cost of setting up and running your business for the first year. Consider rent, equipment, materials, supplies, payroll, marketing/advertising, shipping and taxes.

5. Write a business plan. Examples and tools can be found online and in books, publications and software.

6. Search for funding. Determine what you can afford to contribute, and then approach family and friends, possible partners, banks, venture capitalists, investment groups and the Small Business Administration.

7. Adjust your plans to fit your financing. Keep your "day job" if necessary. Start small.

8. Decide on the best structure for your new business. Sole proprietorship means you own and control the business. A partnership allows you to share the load and benefit from another person's expertise and a corporation protects your personal finances. Hire an attorney to help you.

9. Create a name for your startup. Aim for one that describes what you do. Then file the proper paperwork for your business name and your chosen business structure. Check your state and county government Websites for instructions.

How to Find Money to Start Your Business

Finding money to start a business is not an easy chore. But knowing where to start is the first step. Most business start-ups fail because they do not have adequate funds to see their business through the first three years. There are resources available for you to use to begin your business. Read on to learn more about them. Financial sources for business start-ups:

1. Hopefully, you have saved up enough money to begin a checking and savings account for your business. The bank will be your first source available to loan you money. Include your start-up money and additional funds for the next three years.

2. Earnings from your job is an excellent source of income, especially if you have money market or retirement accounts. Another method is to build up enough to start an investment

account and use investment funds to start your business. Get seed capital grants for women, minorities, small business owners, and other individual loans.

3. Utilize low interest credit cards with larger credit lines, as an initial start-up fund for your business. Try micro-lenders, or alternative funding sources such as the Prosper Marketplace at www.prosper.com which is an online person-to-person funding source. Or try Accion USA-They have loaned money to people since 1991 and their loans range from \$500 to \$25,000.

4. Other people's money (OPM) is another way to find funds for your business. You can receive loans from relatives, friends, or fellow employees. Or look for an angel investor, who uses his money to invest in your business.

5. Another alternative method to raise funds is to borrow money from would-be suppliers or colleagues that may be instrumental in doing future business with you. Turn your employer into your first client. If you have a letter which guarantees advanced sales, you can use this to guarantee you that your business will succeed.

6. Cash settlements or inheritances can also be used to finance business. If you have a trust or will receive money from an inheritance, you can get your money early from a cash settlement agency. There are loans for Community Development Loan Funds (CDLFs) who give loans to aid community renewal, and Consumer Finance Companies who make small personal loans secured by 100% collateral.

7. Micro-loan programs are popular because they are easier to get approval for. There are numerous programs for women business owners, technical companies, minorities, and others.

8. If your business is a franchise, try the franchise financing options at www.franchise.org which lists more than 20 banks and non bank lenders for franchises. Other funding sources include: grants for organizations, credit unions, life insurance policies, disability grants and home equity loans.

Pros & Cons for Going Into Business for Yourself

Working for yourself means you have a chance to make more money, perhaps lots of money. If you have a special skill or talent, it also means you can do the work the way you think it should be done, because you have the know-how to make a business successful. Every



entrepreneur dreams of wealth, independence and the personal satisfaction of creating a successful business. The economy is also a factor in converting employees into business owners. Data from the U. S. Department of Labor clearly shows that self-employment declines as economic conditions improve, and increases during recessions.

1. Pros

You can inherit wealth, win the lottery, strike it rich through investments or build a successful business. If you put in the time and effort, you are likely to be rewarded financially. Also, much of your travel and entertainment, and some of your purchases, can be legitimate business expense and deductible from your income taxes—beneficial to home-based businesses. Over half of the 29.6 million small businesses in 2009 were home-based, according to the U. S. Small Business Administration. You make your own decisions and leave work whenever you want because nobody can fire you. As a business owner, you have prestige in the community and you will be invited to join civic groups and country clubs.

2. Cons

Half of all new businesses fail within the first 5 years, according to the SBA, and about a third fail within the first 2 years. During 2008, 627,200 new businesses opened, 595,600 businesses closed and 43,546 declared bankruptcies. As the owner, it is up to you to make the business successful and that means long hard hours with little or no pay at first. In fact, as the owner, you pay yourself last or you lose your employees if you don't pay them regularly and on time as they expect. If your business fails, you are responsible for paying off all the bills that are left and possibly fighting lawsuits from angry customers, employees and suppliers. There is no safety net for a business owner even though it normally takes at least three years of hard work and investing every penny earned back into the business, in order to get it to a point where it is producing dependable revenues. On the other hand, a deep recession can wipe you out even after years of successful operations.

3. Reality

Entrepreneurs who work with professional advisers have a better chance of making a success. There are many organizations tasked with assisting new and small business, such as the

Service Corps of Retired Executives, the Small Business Administration and local Economic Development Councils in addition to local Chambers of Commerce. Starting and running your own business is extremely difficult and you must first consider whether you have the temperament for such an undertaking. In many ways, you will have less freedom than you did when employed by someone else.

Pros and Cons of Going into Business with Friends

Mixing business with friendship can be risky and rewarding. Before embarking down this road, there are pluses and minuses to identify, weigh and consider. Conduct a reality check before going into the venture; otherwise, misunderstandings can damage a friendship that predated the business.

1. Mismatched Work Ethics

You and your friend may have different work ethics. Just because you both enjoy common social interests does not mean that compatibility will translate in a business environment. If someone feels she devotes more time to making the business thrive than the other, hard feelings can develop; this can lead to a breakdown in communication, which can disrupt operations.

2. Business Could Take a Backseat

The enthusiasm and tough attitudes one partner takes in business decisions may soften because he does not want to offend or upset a friend—even if that friend is a business partner. One friend, for example, may disagree with using tougher tactics to deal with slow-paying customers, while the other believes the business should adopt a different stance. If smart business practices are abandoned so feelings can be spared, opportunities can be lost and progress can halt.

3. Better Familiarity

If each partner's role in the business is defined and goals are established beforehand, friends may benefit from familiarity. Each friend can have better peace of mind and comfort with the other during business trials because each is aware of how the other can handle the situation. This is a result of going into business with someone not just based on friendship, but from how you have learned that person behaves in particular situations.

4. Emotional Benefits

Because of the trust involved with conducting business with a friend, during tight or turbulent times friends can be needed confidantes and provide each other emotional support. A business venture can have highs and lows, and having someone you completely trust can be the proverbial anchor that keeps you afloat.

Reasons That Recession Is a Good Time to Start a Business



A recession is an economic downturn, officially defined as a period of negative gross domestic product (GDP) growth. During recessions, businesses typically scale back operations, lay off workers and stockpile cash, while individuals cut back on spending and pay down debt. Although money is tight during a recession, tough economic times present opportunities for creative entrepreneurs. Businesses thrive and fail in any economic climate. While a recession may seem like a terrible time to start a business, several advantages exist to getting a new company off the ground during a period of economic downturn.

1. Job Stability

Although small businesses undoubtedly carry risks, in some sense owning a business offers greater security than a conventional job. If you work for a company that is struggling economically, you are at the mercy of your employer, as she makes the decision whether or not to terminate your position. If you own your own business, however, you control your work situation as long as you are able to come up with creative ways to keep your company afloat.

2. Buyer's Market for Employers

A recession creates a buyer's market for employers. If you start your company during tough economic times, there will be a larger pool of available talent to hire from than if you launched your business when unemployment rates were low. Your workers may also be willing to start for relatively low wages due to the limited availability of other opportunities.

3. Lack of Other Options

If you are out of work yourself, you may be inclined to start a business due to the lack of

opportunities available at established companies. Rather than spending your time and energy on a frustrating job search, you might choose to channel your tangible and intangible resources into an endeavor where you are sure to see results.

4. Niches to Fill

Successful businesses find niches and fill them, identifying needs and presenting solutions. There are countless opportunities that present themselves during tough economic times, and an imaginative, resourceful entrepreneur can thrive by identifying and catering to them. Pay especially close attention to ideas that save customers money or time, or opportunities to provide basic comforts that help people emotionally weather the uncertainty and scarcity inherent in a recession. Food businesses that offer comfort foods generally thrive during recessions, as do stores offering deeply discounted items.

5. Good Deals on Real Estate

If you will be leasing or buying property for your business, a recession provides you with the opportunity to choose from many available options. A landlord looking to lease or sell a piece of commercial real estate may have had the property on the market for a considerable length of time, making him willing to negotiate and offer favorable terms such as lower rent or leasehold improvements he might not otherwise provide.

Notes:

1. **Franchising (特许经营)**: Franchising is the practice of using another firm's successful business model. The word "franchise" is of Anglo-French derivation-from *franc*-meaning free, and is used both as a noun and as a (transitive) verb. For the franchisor, the franchise is an alternative to building "chain stores" to *distribute* goods and avoid investment and liability over a chain. The franchisor's success is the success of the franchisees. The franchisee is said to have a greater incentive than a direct employee because he or she has a direct stake in the business.
2. **Recession (经济萧条)**: In economics, a recession is a business cycle contraction, a general slowdown in economic activity. During recessions, many macroeconomic indicators vary in a similar way. Production, as measured by Gross Domestic Product (GDP), employment,

investment spending, capacity utilization, household incomes, business profits and inflation all fall during recessions; while bankruptcies and the unemployment rate rise.

Recessions generally occur when there is a widespread drop in spending often following an adverse supply shock or the bursting of an economic bubble. Governments usually respond to recessions by adopting expansionary macroeconomic policies, such as increasing money supply, increasing government spending and decreasing taxation.

Words & Expressions:

1. exhilarating [ig'ziləreitɪŋ] *adj.* 使人愉快的; 令人喜欢的; 爽快的
2. entrepreneur [ˌɒntrəprə'nɔː] *n.* 企业家; 承包人; 主办者
3. enterprise ['entəpraɪz] *n.* 企业; 事业; 进取心; 事业心
4. ego ['iːgəʊ, 'eg'u] *n.* 自我; 自负; 自我意识
5. payroll ['peɪrəl] *n.* 工资单
6. attorney [ə'tɔːni] *n.* 律师; 代理人
7. guarantee [ˌɡærən'tiː] *n.* 保证; 担保; 保证人; 保证书; 抵押品 *vt.* 保证; 担保
8. inheritance [ɪn'herɪtəns] *n.* 继承; 遗传; 遗产
9. renewal [ri'njuːəl] *n.* 更新, 恢复; 复兴; 补充; 革新; 续借; 重申
10. collateral [kə'lætərəl] *adj.* 并行的; 旁系的; 附属的
n. 抵押品; [法] 担保品; 旁系亲属
11. lottery ['lɒtəri] *n.* 彩票; 碰运气的事, 难算计的事; 抽彩给奖法
12. deductible [di'dʌktəbl] *adj.* 可扣除的; 可减免的
13. prestige [pre'stiːʒ] *n.* 威望, 声望; 声誉
14. bankruptcy ['bæŋkrəptsi] *n.* 破产
15. lawsuit ['ləːsjʊt] *n.* 诉讼(尤指非刑事案件); 诉讼案件
16. wipe out 消灭, 彻底摧毁; 垮台; (滑雪等时的) 翻倒; 封闭
17. temperament ['tempərəmənt] *n.* 气质, 性情, 性格; 急躁
18. embark [em'bɑːkɪm-] *vi.* 从事, 着手; 上船或飞机 *vt.* 使从事; 使上船
19. turbulent ['tɜːbjulənt] *adj.* 骚乱的, 混乱的; 狂暴的; 吵闹的

20. confidante [ˌkɒnfɪˈdænt] *n.* 知心女友; 18 世纪的一种沙发(等于 confidente)
21. at the mercy of 受……支配
22. be inclined to 倾向于……; 有意
23. niche [niːʃ,niːtʃ] *n.* 利基, 补缺, 缝隙(在需求有限, 竞争很小或无竞争的市场上出售某种产品或服务的机会)
24. leasehold [ˈliːʃəʊld] *n.* 租赁; 租赁权 *adj.* 租赁的

Exercises:

I. Translate the following phrases into Chinese or English.

1. venture capitalist
2. sole proprietorship
3. intangible resources
4. tangible resources
5. high and low
6. 个人贷款
7. 失业率
8. 不动产, 房地产

II. Fill in the blanks with the suitable words or expressions. Change the form when necessary.

bankrupt at the mercy of entrepreneurship guarantee embark

1. Organizers have had to make huge efforts _____ the area is ready for six skiing and snowboarding events.
2. David Kirsch considers business plans a good way to organize an _____'s ideas.
3. When we _____ on any task, it is important that we start well.
4. The company's _____ filing is likely a harbinger of more pain across the newspaper industry.