

领先商务英语专业系列教材

# BUSINESS

■ 总主编 仲伟合 王立非

# Leader Coursebook

# 领先

# 商务英语 综合教程 1

■ 主编 许德金

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# 商务英语

## 综合教程 1

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十二五期间,我国对外开放和经济国际化的步伐将不断加快,迫切需要培养大批精通跨国投资、跨国贸易且具备较强外语能力的复合型商务英语人才。截至2011年,教育部已批准32所高校开办商务英语本科专业,全国700多所院校开设了商务英语方向课程。

《领先商务英语》系列教材的设计理念和定位是:培养具有扎实的英语基本功、宽阔的国际视野、专门的国际商务知识与技能,掌握经济学、管理学和法学等相关学科的基本知识和理论,具备较强的跨文化交际能力与较高的人文素养,能在国际环境中熟练使用英语从事商务、经贸、管理、金融等工作的复合应用型商务英语专业人才。

教材突出商务英语的特色和优势,包含语言技能、商务知识、跨文化交际能力和人文素养四个模块,体系完整,内容全面,设计新颖,特色鲜明。注重贯彻以内容为依托的教学理念,注重语言技能、跨文化能力和国际商务知识三者的平衡,以形式新颖和丰富多样的教学任务激发学生的学习兴趣 and 积极性,培养学生的自主学习能力、实践能力和创新能力。本套教材具有以下4个特点:

#### 1) 合理兼顾语言、商务、文化三者的关系

教材选材新颖,反映当今社会经济发展的新知识和新动态。选材兼顾语言、商务和文化三者的合理比例和衔接。不同阶段有所侧重,从侧重语言与文化逐步过渡到侧重商务与文化。

#### 2) 突出跨文化商务交际能力的培养

教材突出商务英语应用性和实践性强的特点,在打好扎实的语言基本功的同时,强调跨文化商务交际能力的培养,培养国际化思维,提高在多元文化和复杂国际商务关系的环境中用英语沟通、跨文化思维、跨文化适应和跨文化沟通的能力。

#### 3) 强调国际商务知识与技能的应用

教材突出商务英语特色和国际商务知识与技能的运用,逐步培养学生的学科思维 and 创新能力,使其掌握就业所需的社交知识、商务办公礼仪等普通商务知识和经济学、管理学、国际商法、国际贸易、国际金融等商务专业知识以及谈判、演讲、写作等商务技能。

#### 4) 采用立体化教材设计手段

教材突出可教性原则,在保留传统教学方法的优势的同时,整合现代信息技术与教材设计,搭建立体化商务英语学习平台建设,将多种类、多模态的商务英语学习资源进行网络化和数字化集成,培养学生在网络环境下的自主学习能力。

本套系列教材均配有学生用书、教师用书、多媒体教学材料等立体化教学资源,适合商务英语专业的本科生、高职高专商务英语和经贸方向的学生以及涉外财经方向的本科生使用。

教材作者均为全国主要商务英语专业院校的教学科研专家或中青年骨干教师,不仅具有丰

富的商务英语教学和商务实践经验，而且都主持或参与过多项商务英语教材编写项目，从而保证了本套教材的编写质量。我们衷心地希望本套教材能够很好地满足各类大专院校商务英语教学和课程建设的需要。

编者

2011年7月

进入21世纪以来,随着全球化进程的不断加快,国际商务环境正经历着前所未有的变化。在此大语境下,如何培养英语水平过硬、跨文化交际能力强、具备一定的商务知识及基本商务技能的复合型创新商务人才就显得尤为迫切和重要。由对外经济贸易大学英语学院牵头、高等教育出版社出版的《领先商务英语综合教程》系列因时制宜,应运而生。

本套教材主要面向全国各高等院校商务英语专业本科生以及英语专业商务英语或经贸方向的本科生;同时本教材也适合涉外商务人员以及有兴趣提高商务英语水平的广大爱好者使用。

本系列教材基于由对外经济贸易大学牵头、国内十几所高校联合研发的《高等院校商务英语专业本科教学指导要求》(试行),除了倡导“以商养技”(即通过商务知识的学习以达到语言习得的目的)的全新语言教学理念外,还在编材中贯彻了“四化”的原则,即技能商务(专业)化、技能形象(立体)化、技能普适(大众)化和技能旨趣(趣味)化。

1. 技能商务(专业)化,即尝试通过商务类内容的学习来达到训练并提高学生语言技能的目的;改变了传统的以文学素材为主要语言技能训练内容的教材编写原则。
2. 技能形象(立体)化,即通过运用当代成熟、先进的多媒体技术,将语言技能技术化、多媒体化,充分调动学习者的视觉、听觉来综合提高学习者的共时语言技能;改变了传统的听说读写各自为政,单一化、平面化的教材编写模式,借助当代先进的技术,使无形抽象的语言技能变得立体、丰满以达到形象化的目的。
3. 技能普适(大众)化,即针对教材的内容,采用“大商务”的概念,通过精心选材,使语言技能的训练能够为普通学习者所接受,既不过于专业化,同时也不过于泛知识化;通过不同内容的选材,体现“大商务”知识的输入,同时实现语言技能层面的提高,以改变传统的要么过于专业和理论化,要么过于文学文化化的倾向。
4. 技能旨趣(趣味)化,即将语言技能的训练融入妙趣横生的教学内容中,让学习者能“寓学于乐”,在教的旨趣中高效地习得所需要的语言技能;改变传统的教材编写模式,争取让教材体例更加灵活多变,在“旨趣”的指引下到达“技能”的顶峰。

总之,本套教材将语言、商务知识与技能以及跨文化交际能力的培养有机地融合到一起,不仅编材理念新,而且内容也新,选材全部出自2008年以后的国外报刊杂志上的文章,可让读者在学习商务语言及技能的同时,紧跟时代潮流。本书还配有教师用书及视频和音频资料,前者即将出版,而后者可通过登录中国外语网(<http://www.cflo.com.cn/>)获得,极大地方便了教师教学及学生学习。

是为前言。

许德金

2011年10月12日

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# Section I

# Economic Crisis

Unit 1 Worldwide Crisis ◀

Text A What Went Wrong with Economics

Text B Life After the Financial Crisis

Unit 2 Great Depression ◀

Text A The Game Has Changed

Text B The Grapes of Wrath

Unit 3 Recovery and Bailout ◀

Text A An Astonishing Rebound

Text B Hazardous Materials?

Case Study: The Government's Role in the Financial Crisis ◀



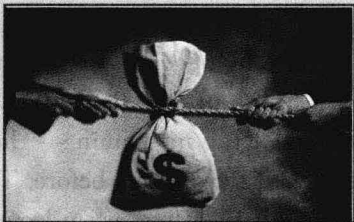
# Unit 1

## Worldwide Crisis

### Part I Lead-in

- Please watch the video clip “Economic Crisis”, and discuss the questions below.

Video Clips



1. Who does the man surrounded by bags of money represent?
2. Who does the man accidentally hit by the money bag represent?
3. Based on your understanding of the video, why did the stock market crash?

### Part II Text A

#### Pre-Reading Activities

- 1 Go to the Internet and search for the meanings of the following terms.
- |                     |                       |
|---------------------|-----------------------|
| 1) economic bubbles | 2) free market        |
| 3) inflation        | 4) central bank       |
| 5) Wall Street      | 6) mortgage           |
| 7) liquidity        | 8) the business cycle |

■ 2 Go to the Internet and search for the answers to the following questions.



- ① What is an economic crisis?
- ② What is economics about?
- ③ What do you think economists should do when an economic crisis hits?

A

## Reading

### What Went Wrong with Economics

acclaim

v. to give public approval and praise 称赞

n. public approval and praise 称赞

indispensable a.

sth. or sb. that is indispensable is so good or important that you consider them to be essential 必不可少的, 必需的

take a beating

to have a sharp reversal, a setback 挨打, 受打击

scepticism n.

a doubting or questioning attitude or state of mind 怀疑

discredit v.

to cause people to stop respecting someone or believing in an idea or person 使不相信, 怀疑

backlash n.

a. a sudden, forceful backward movement 后坐力

b. a strong or violent reaction,

Of all the economic bubbles that have been pricked, few have burst more spectacularly than the reputation of economics itself. A few years ago, this science was being acclaimed as a way of explaining ever more forms of human behaviour, from drug-dealing to sumo-wrestling. And on the public stage, economists were seen as far more trustworthy than politicians. John McCain<sup>1</sup> joked that Alan Greenspan<sup>2</sup>, then chairman of the Federal Reserve, was so indispensable that if he died, the president should “prop him up and put a pair of dark glasses on him.”

In the wake of the biggest economic calamity in 80 years that reputation has taken a beating. Though economists are still at the centre of the policy debate — think of Ben Bernanke<sup>3</sup> or Larry Summers<sup>4</sup> in America or Mervyn King in Britain — their pronouncements are viewed with more scepticism than before. The profession itself is suffering from guilt and hatred. In a recent lecture, Paul Krugman, winner of the Nobel prize in economics in 2008, argued that much of the past 30 years of macroeconomics was “spectacularly useless at best, and positively harmful at worst.” Barry Eichengreen, a prominent American economic historian, says the crisis has “cast into doubt much of what we thought we knew about economics.”

In its crudest form — the idea that economics as a whole is discredited — the current backlash has gone far too far. If ignorance allowed investors and politicians to exaggerate the virtues of economics, it now blinds them to its benefits. Economics is just like a prism through which people can understand the world. It is a broad discipline, stretching from theories to explain how prices are

as to some social or political change 强烈反应, 对抗性反应

**prism** *n.*  
a transparent optical element with flat, polished surfaces that refract light 棱镜

**curb** *v.*  
to control or limit something that is not desirable 限制, 抑制

**hypothesis** *n.*  
(plural hypotheses) a suggested explanation for a group of facts, accepted either as a basis for further verification or as likely to be true 假说, 假设, 前提

determined to how economies grow. Much of that body of knowledge has no link to the financial crisis and remains as useful as ever.

And if economics as a broad discipline deserves a robust defence, so does the free-market theory. Too many people, especially in Europe, equate mistakes made by economists with a failure of economic liberalism. Their logic seems to be that if economists got things wrong, then politicians will do better. That is a false — and dangerous — conclusion.

### ■ Rational fools

These important warnings, however, should not obscure the fact that two central parts of the discipline — macroeconomics and financial economics — are now, rightly, being severely re-examined. There are three main criticisms: that macro and financial economists helped cause the crisis, that they failed to spot it, and that they have no idea how to fix it.

The first charge is half right. Macroeconomists, especially within central banks, were too focused on curbing inflation and did not pay enough attention to asset bubbles. Financial economists, meanwhile, formalised theories of the efficiency of markets, fuelling the notion that markets would regulate themselves and financial innovation was always beneficial. Wall Street's most esoteric instruments were built on these ideas.

But economists were hardly naive believers in market efficiency. Financial academics have spent much of the past 30 years poking holes in the “efficient market hypothesis”. A newly prominent field, behavioural economics, concentrates on the consequences of irrational actions.

So the forewarnings were plenty. But the insights from the academic circle were not taken seriously by Wall Street. And absurd assumptions were added. No economic theory suggests you should value mortgage derivatives on the basis that house prices would always rise. Finance professors are not to blame for this, but they might have shouted more loudly that their insights were being misused. Instead many cheered the party along (often from within banks). Put that together with the complacency of the macroeconomists and there were too few voices shouting stop.

**silo** *n.* 筒仓

an airtight pit or tower in which silage or grain is made and stored 筒仓, 地窖

**seize up** *v.* 失灵

to stop being able to move or work in the normal way 失灵

**disillusion** *v.*

to destroy the illusions or false ideas of sb. 使不再抱幻想, 使理想破灭

**dilemma** *n.* 困境

a situation in which a difficult choice has to be made between two different things you could do 困境

**stimulus** *n.*

something that causes growth or activity 刺激物, 促进因素

### ■ Blindsided and divided

The charge that most economists failed to see the crisis coming also has merit. To be sure, some warned of trouble. The likes of Robert Shiller of Yale, Nouriel Roubini of New York University and the team at the Bank for International Settlements<sup>3</sup> are now famous for their foresight. But most were blindsided. And even people who felt something was amiss had no idea of how bad the consequences would be.

That was partly to do with professional silos, which limited both the tools available and the imaginations of the practitioners. Few financial economists thought much about illiquidity, for instance, because their standard models ignore it; and few worried about the effect on the overall economy of the markets for all asset classes **seizing up** simultaneously, since few believed that was possible.

Macroeconomists also had a blindspot: their standard models assumed that capital markets work perfectly. By assuming that capital markets worked perfectly, macroeconomists were largely able to ignore the economy's financial plumbing. But models that ignored finance had little chance of spotting a calamity that stemmed from it.

What about trying to fix it? Here the financial crisis has **disillusioned** those who believed that monetary policy was the best way to smooth the business cycle. In many countries short-term interest rates are near zero and in a banking crisis monetary policy works less well. Financial economists are studying the way that incentives can distort market efficiency. And today's dilemmas are prompting new research: which form of fiscal **stimulus** is most effective? How do you best loosen monetary policy when interest rates are at zero? And so on.

But a broader change in mindset is still needed. Economists need to reach out from their specialised silos: macroeconomists must understand finance, and finance professors need to think harder about the context within which markets work. And everybody needs to work harder on understanding asset bubbles and what happens when they burst. For in the end economists are social scientists, trying to understand the real world. And the financial crisis has changed that world.

[http://www.economist.com/opinion/displaystory.cfm?story\\_id=14031376](http://www.economist.com/opinion/displaystory.cfm?story_id=14031376)

## ■ Notes

### 1. John McCain

John Sidney McCain III (born August 29, 1936) is the senior United States Senator from Arizona. He was the Republican nominee for president in the 2008 United States election.

### 2. Alan Greenspan

Alan Greenspan (born March 6, 1926) is an American economist who served as Chairman of the Federal Reserve of the United States from 1987 to 2006. First appointed Federal Reserve chairman by President Ronald Reagan in August 1987, he was reappointed at successive four-year intervals until retiring on January 31, 2006 after the second-longest tenure in the position.

### 3. Ben Bernanke

Ben Bernanke (born December 13, 1953) is an American economist, and the current chairman of the Federal Reserve, the central bank of the United States. During his tenure, Bernanke has overseen the response of the Federal Reserve to the Late-2000s financial crisis.

### 4. Larry Summers

Lawrence Henry Summers (born November 30, 1954) is an American economist and Director of the White House's National Economic Council for President Barack Obama.

### 5. the Bank for International Settlements

The Bank for International Settlements (BIS) is an international organization of central banks which fosters international monetary and financial cooperation and serves as a bank for central banks. It is not accountable to any national government and carries out its work through subcommittees, the secretariats it hosts, and through its annual General Meeting of all members.

## A

## Post-Reading Activities

### ■ 1 Reading Comprehension

#### True or False

Read the text and decide whether the following statements are true or false.

- 1) In his joke, John McCain meant that Alan Greenspan was just a puppet manipulated by the president. ( )

- 2) People now begin to take economists' words with skepticism. ( )
- 3) Many people in Europe blame the free-market theory when economists make mistakes. ( )
- 4) No economist ever questioned the "efficient market hypothesis". ( )
- 5) Academic finance professors should have done more to stop their insights from being misused. ( )
- 6) Some economists like Robert Shiller of Yale and the team at the Bank for International Settlements foresaw the economic crisis. ( )
- 7) Most economists knew the consequence on the overall economy when all asset classes seize up at the same time. ( )
- 8) The standard models of macroeconomists assumed that capital markets work perfectly, which, according to the author, blinded them to the economy's financial plumbing. ( )

### Question Answering

Read the text and answer the following questions.

- 1) What happened to the reputation of economics in the wake of the biggest economic calamity in 80 years?
- 2) According to the author, should economics as a whole be discredited?
- 3) Why did the author say the free-market theory deserves a robust defence?
- 4) What are the three main criticisms toward macro and financial economists?
- 5) What does behavioral economics focus on?
- 6) According to the author, how could economists reach out from their specialized silos?

## 2 Scenario

### Situation

→ In the text, Paul Krugman argued that much of the past 30 years of macroeconomics was "spectacularly useless at best, and positively harmful at worst." The author, however, questions that, claiming that economics "remains as useful as ever".

Here are some of the online comments centered round the "useless" view or the "useful" view:

(source:[http://www.economist.com/opinion/displaystory.cfm?story\\_id=14031376&fsrc=rss&mode=comment&intent=readBottom](http://www.economist.com/opinion/displaystory.cfm?story_id=14031376&fsrc=rss&mode=comment&intent=readBottom))



**Comments****Comment 1****kbhanot** wrote:

July 29, 2009 3:20

Economics will never be a perfect science. Economics is modelling a variable human behaviour that is always subject to change and fluctuations. The economic theory derived within the last century is not necessarily wrong, it's just that never have we had a global economy that is so heavily dependent on banking and the financial services industry. If we're to understand how to make sensible predictions, we're going to need to constantly reinvent economics with time, and remodel various aspects of the global economy.

There's no easy way out, and we can't just sit there hoping that one day we'll find a universal economic theory that will forever hold. Economics will be remodelled again and again, and it's with frequency of the developments in economics that will dictate whether or not we will be able to predict future crises.

**Comment 2****Intel TT** wrote:

July 27, 2009 2:04

Any study of human behavior (Economics included) will encounter an inordinate amount of complexity from time to time. It's counter-productive to throw out the baby with the bath water here. Economic theoretic constructs have kept the world economy from collapsing (and permanently staying down) for generations. Even in the context of the current downturn, economic theorists are major players in the efforts to turn the tide. That being said, I believe that practitioners of Economics have an unfortunate tendency to relax their vigilance over time. Human behavior changes on a dime, and economic theorists must catch up in order to be effective. Yes, some theorists were blindsided by the recent crisis. Okay, economics did have a part to play here, but only a part. The crisis happened because of greed — a facet of human behavior that psychologists, anthropologists and sociologists all study. Should we now condemn all the social sciences to the dust bin? By the same token, engineering doesn't become useless when a bridge collapses. Rather, engineers are in the ideal position to discover the cause of the collapse, then build a better bridge. I look forward to seeing the economists at work — I expect to learn a lot!

**Comment 3****Godel** wrote:

July 24, 2009 23:24

Economic theory's greatest utility is in ex post facto analysis — it is and always will fail to be a