

职业英语系列—BWPC—ITP 美国职业英语丛书

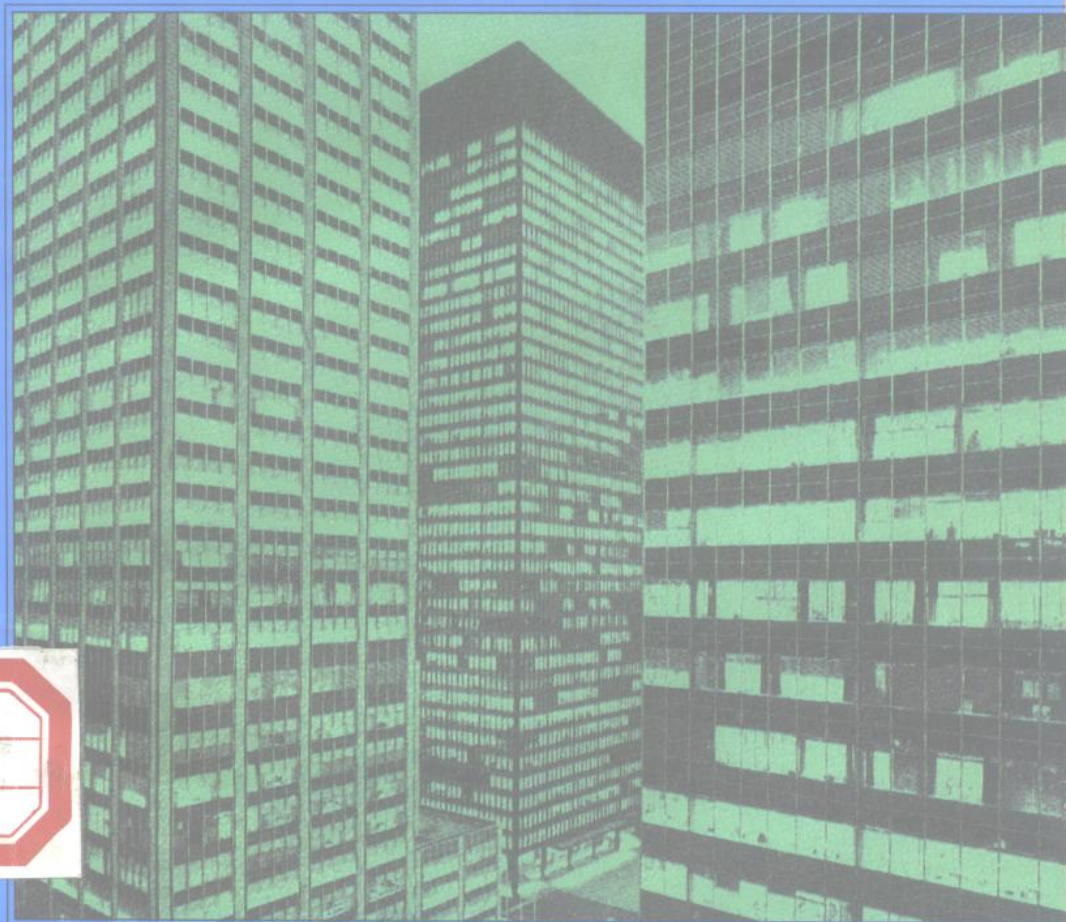
Business

商务英语

(英汉对照)

[美] S. 艾布拉姆斯 H.G. 韦尔斯 著

沈瑞年 译注



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Preface

This book is one of Macmillan's *Career English* series. *Career English* is intended for students who have some proficiency in English as well as a working knowledge of their own professional fields. The books are designed to teach the special terminology students need in order to communicate in English within their career areas.

Students will find the *Career English* books clear, lively, practical, and easy to use. Each chapter covers one specific topic and begins with a dialogue, usually between an expert in the field and a student or a trainee. In the course of the dialogue, the key terms pertaining to the chapter topic are introduced in a realistic context. The dialogue is followed by exercises, a reading, and a vocabulary practice. A glossary at the end of each book lists the key terms in the text with their definitions and the numbers of the chapters in which they appear. In addition a cassette recording of the dialogues is available for each book. Use of the cassette is optional but highly recommended.

The books in the *Career English* series are designed to be equally useful for students studying in a classroom or independently.

序 言

本书是《BWPC-ITP 美国职业英语》丛书中的一本。《职业英语》丛书是为具有一定专业知识同时也具有一定英语水平的学生而编写的。本丛书旨在传授一些学生们所需的专业术语,使他们能在其专业领域内用英语进行交流。

学生们会发现《职业英语》丛书具有内容清晰,讲述生动,实用且使用简便等特点。书中每课讲述了一个专题。每课的开始部分都是一位专家和一个学生或受训人之间的一段对话。在这段对话中,涉及此课主题的关键术语出现在实际场景之中。对话部分之后是练习、阅读和词汇练习。书末附有词汇表。另外,每一本书都配有相对应的对话录音磁带,使用磁带非常有助于本书的学习。

《职业英语》丛书既可作为课堂用书也可供学生自学使用。

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LESSON



A Sole Proprietorship

DIALOGUE

- John: Hi, Carol. How are you?
- Carol: Fine, thanks, John. How are you?
- John: Fine. It's good to see you.
- Carol: You, too. I'm glad you have time to talk today.
- John: Sure.
- Carol: I'd like some advice.
- John: Well, I'd be happy to help in any way I can.
- Carol: You know, I've been designing clothes for quite a while and I've always been interested in fashion. I'm thinking of starting my own business—a boutique.
- John: I think you might have a good idea.
- Carol: Well, I need to learn about the responsibilities of going into business.
- John: Are you going into this business by yourself?
- Carol: Yes. I'd like to have a company with my name on it, where I make the decisions and where I control the profits.
- John: You seem determined, so I'll try to help you. If you go into business alone, it's called a sole proprietorship. In this case, you probably won't even need a lawyer to form the business. You can start or stop the business whenever you like.
- Carol: That's good. What other encouraging things can you tell me?

- John:** You don't have to consult partners or a board of directors, so you can put your policies into effect quickly. You decide on your vacation, hours, salary, hiring and firing.
- Carol:** It sounds good.
- John:** Wait a minute. I feel I have to tell you about some of the risks involved, too.
- Carol:** What kinds of risks?
- John:** The most important risk to remember is that you have unlimited liability. This means that you are responsible for all your business debts.
- Carol:** Does that mean that I have to declare personal bankruptcy if the business fails?
- John:** Exactly. You could lose personal assets.
- Carol:** It sounds frightening. What else should I know?
- John:** You won't get some of the tax benefits other types of business get. Do you have financing? That's usually difficult for a small business to get.
- Carol:** Yes, I know. Fortunately, that's taken care of. By the way, do you know of a good accountant to do my taxes?
- John:** Sure. You'll also have to hire a bookkeeper unless you think you can do your books yourself.
- Carol:** I'm not sure about that yet. I have to think about it. What else, John?
- John:** Well, before we get into other things, why don't we have a cup of coffee?
- Carol:** As usual, you have good advice, John.

EXERCISE 1: STRUCTURAL PRACTICE

Notice this sentence from the conversation:

I'm thinking of starting my own business.

Use this structure to respond to the following cues:

Example: start my own business

I'm *thinking of* starting my own business.

- | | |
|--------------------|------------------------|
| 1. open a boutique | 5. hire an employee |
| 2. call a lawyer | 6. file for bankruptcy |
| 3. pay my taxes | 7. manage it myself |
| 4. sell my shop | 8. fire my accountant |

EXERCISE 2: SUBSTITUTION DRILL

STATEMENT: *There are several advantages to having a sole proprietorship.*

Example: *many*

There are *many* advantages to having a sole proprietorship.

(Note that you will always be substituting for a different word in the sentence.)

- | | |
|------------------|-------------------|
| 1. owning | 5. a new business |
| 2. disadvantages | 6. boutique |
| 3. starting | 7. will be |
| 4. in | 8. a lot of |

EXERCISE 3: FURTHER PRACTICE

Notice this sentence:

I'm going to have a bookkeeper do the books.

Use this structure to respond to the following cues:

Example: A bookkeeper will do the books.

I'm going to have a bookkeeper do the books.

1. An accountant will prepare the tax report.
2. John will give me advice.
3. A lawyer will do this work.
4. A secretary will mail the letters.
5. A friend will finance the business.
6. A salesperson will sell the clothes.
7. A decorator will design the shop.

READING

A business may be privately owned in three important forms. These are the sole proprietorship, the partnership and the corporation. The sole proprietorship is the most common in American business. More than 80 per cent of all businesses in the United States are sole proprietorships.

Sole proprietorships, however, do not do the greatest volume of business. They account for less than 16 per cent of all business receipts. What kind of business is likely to be a sole proprietorship? These small businesses are very often service industries such as laundromats, beauty shops, repair shops and restaurants.

COMPREHENSION QUESTIONS

1. What are three ways that a business can be privately owned?
2. What form do most American businesses have?
3. What form do most businesses in your native country have?
4. Do sole proprietorships make the most money—that is, do they have the greatest volume of business?
5. List some businesses that are likely to be sole proprietorships. Why?
6. List some businesses that are not likely to be sole proprietorships. Why?

VOCABULARY PRACTICE

From the words listed below, select a word to fit each blank space in the sentences. Use each word only once.

corporations	account for	service	receipts
forms	privately	business	

1. A sole proprietorship is very often a small _____ that deals in a service.

2. The _____ industries do not manufacture products.
3. Eighty-four per cent of all business _____ are not from sole proprietorships.
4. Less than 20 per cent of American businesses are partnerships or _____.
5. Sole proprietorships _____ only a small part of all business transactions.
6. Our bank is not publicly owned; it is _____ owned.
7. There are three important _____ of business ownership.

第 1 课 独资经营

对话

约翰：喂，卡罗尔，你好吗？

卡罗尔：挺好，约翰，谢谢。你好吗？

约翰：挺好，见到你太高兴啦。

卡罗尔：我也是。真高兴你今天有时间来谈谈。

约翰：是啊。

卡罗尔：我想听听你的意见。

约翰：行。乐意竭尽全力协助。

卡罗尔：你知道，我搞时装设计已有一段时间了。我一直对新潮款式感兴趣，现在打算自己开一家时装店。

约翰：我想你已经有设想了吧。

卡罗尔：不错，我现在需要弄清有关经商的责任问题。

约翰：就你自己单干吗？

卡罗尔：是的。我想就用我的名字开一家公司，自行决策，自己支配利润。

约翰：看来你是下决心了，我可以助你一臂之力。如果你是独自经商，这叫独资经营。独资经营你也许不用请律师参与组建公司。你什么时候想干就干，什么时候想不干就

不干。

卡罗尔：这太好了。还能给我讲点什么令人鼓舞的事吗？

约翰：你也不需要同合伙人或董事会商量，这样就能使自己的方针迅速付诸实施。你可以自行决定什么时候休假，营业时间多长，工资多少，以及雇用和解雇职工这些事。

卡罗尔：听起来真不错。

约翰：别急。我也得给你讲讲独资经营中的某些风险。

卡罗尔：什么风险？

约翰：你要记住的最大风险就是：你负有无限的责任。也就是说，你必须对经营中发生的全部债务负责。

卡罗尔：你是不是说，生意一旦失败，我就得宣布个人破产？

约翰：就是这么回事。你可能赔掉个人的财产。

卡罗尔：听起来怪吓人的。还有什么我应该知道的？

约翰：你不能享受其他类型公司能够享受的税赋优惠。你有融资来源吗？小买卖通常不容易融通资金。

卡罗尔：是的，这我知道。幸好这方面我已经作了妥善安排。顺便问一下：你知道有哪位能干的会计可以来帮我办理纳税吗？

约翰：当然有。你还得雇一个得力的记帐员，除非你自己能做帐。

卡罗尔：做帐这活我没把握。我得想想。约翰，还有什么事要做的？

约翰：得了，在谈其他事前，咱们先来杯咖啡如何？

卡罗尔：照老规矩，约翰，你总是出好主意。

填空练习答案

1. business 2. service 3. receipts 4. corporations
5. account for 6. privately 7. forms

LESSON

2

Partnerships

DIALOGUE

(Two friends, Martin and Barbara, are having lunch together in a restaurant.)

Martin: Well, it's been a long time, Barbara. What have you been doing?

Barbara: I've been pretty busy. You know, I went into business with my friend, Jean.

Martin: Oh, yes. How's it going?

Barbara: Pretty well. We get along quite well and the shop is beginning to attract more customers.

Martin: Good. Are you two a partnership?

Barbara: Yes. I'm very pleased about it. We seem to have the right combination. Jean's background is in accounting. She's the one who's good at keeping the books and ordering stock.

Martin: And you?

Barbara: Well, you know, I've always liked talking a lot—I guess I'm rather good with customers. I enjoy selling.

Martin: Sounds interesting. I guess it's not too risky a business.

Barbara: We haven't had any problems, although I suppose all business can be risky. Being partners, we're both liable.

Martin: Did you both put the same amount of money into the business? Or do you mind my asking?

- Barbara: To tell you the truth, we didn't invest the same amount of capital. But we've combined our resources very well, I think. It seems to be a good deal for both of us.
- Martin: It sounds like it. That is one advantage of a general partnership. One partner can invest less capital than the other—in fact, no money at all—but a partner can contribute important services or skills, sometimes just a name or reputation.
- Barbara: Exactly.
- Martin: What kind of arrangement do you have for distribution of profits and losses?
- Barbara: They're equally shared. We hope to be in business for a long time.
- Martin: Good for you. You've really become very knowledgeable about business.
- Barbara: Believe me, I'm still learning. The subject becomes quite technical.
- Martin: But I'm glad to hear you're doing so well. Next time, you'll take me to lunch.

EXERCISE 1: STRUCTURAL PRACTICE

Notice this sentence:

Jean is the woman who keeps the books.

Use this structure to respond to the following cues:

Example: Jean is a woman. She keeps the books.

Jean is the woman *who* keeps the books.

(Note the shift from *a* to *the* with singular nouns.)

1. Jean is a woman. She used to be in accounting.
2. Barbara is a woman. She is Jean's partner.
3. Barbara and Jean are friends. They run a shop.
4. Martin is a friend. He had lunch with Barbara.
5. Barbara is a partner. She is good at selling.
6. Jean is a partner. She is good at ordering stock.
7. Barbara and Jean are partners. They have the right combination.
8. Partners are people. They share unlimited joint liability.

EXERCISE 2: SUBSTITUTION DRILL

STATEMENT: *One partner can invest less capital than another.*

Example: *cash*

One partner can invest less *cash* than another.

- | | |
|--------------|------------|
| 1. money | 5. person |
| 2. put in | 6. may |
| 3. the other | 7. receive |
| 4. more | 8. time |

READING

A partnership is an association of two or more persons to carry on a business for profit. When the owners of a partnership have unlimited liability, they are called general partners. If one or more partners have limited liability, they are called limited partners. There may be a silent partner as well— a person who is known to the public as a member of the firm but without authority in management. The reverse of the silent partner is the secret partner— a person who takes part in management but who is not known to the public.

Any business may be operated as a partnership. There are partnerships in professional fields such as medicine, law, accounting, insurance and stockbrokerage. Limited partnerships are a common form of ownership in real estate, oil prospecting, and the mining and quarrying industries, to name a few.

Partnerships are more advantageous than sole proprietorships if one needs multiple sources of capital or diversified management. Like sole proprietorships, they are easy to form, and often receive favored treatment by the government as well as tax benefits.

There are a number of disadvantages to partnerships. One is unlimited liability. This means that each partner is responsible for all debts and legal responsibilities in connection with the business. Another disadvantage is that partners may disagree with each other. Complications can also arise with the death of a partner. For example, a share of the business could come into the hands of a less desirable associate.

COMPREHENSION QUESTIONS

1. What is an important difference between a general partnership and a limited partnership?
2. What is the difference between a silent partner and a secret partner?
3. What are some professional fields in which partnerships are found?
4. What are some businesses in which limited partnership is a common form?
5. Discuss the advantages of partnerships.
6. What are the disadvantages of a partnership?
7. Which would you prefer for your own business, a partnership or sole proprietorship? Why? If neither form would be suitable, explain why not.

VOCABULARY PRACTICE

From the words listed below, select a word to fit each blank space in the sentences. Use each word only once.

capital	benefits	associate
silent partner	unlimited liability	management

1. A secret partner takes part in _____.
2. General partners have _____.
3. A _____ is known to the public as a member of the firm, but has no authority.
4. Partnerships often receive tax _____ from the government.
5. One advantage of a partnership is that it offers a multiple source of _____.
6. A partner's share of the business can come into the hands of a less desirable _____ upon the partner's death.