

· 总统英语演讲全书 ·

SPEECHES ABOUT FINANCIAL CRISIS

世界名流金融危机演说

危机中的 声音

施远·主编

庞梦雯

谭相秋·译

英汉对照
ENGLISH
CHINESE



辽宁教育出版社

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| 前言 |

历史与未来,战争与和平,教育与发展……世界名人以敏锐的才思和雄辩阐述了人类所共同面临的问题,使得这些演说精彩异常。

这一套书以双语的形式呈现给读者,既能满足读者欣赏原汁原味英语的需求,又能够让读者在把握世界局势的同时,学到最具感召力的演讲技巧。

这套双语演讲书系一共有四本,分别是《名校之声——美国总统世界名校演说》《危机中的声音——世界名流金融危机演说》《总统的论战——美国总统竞选辩论》《总统的战略——美国总统就职演说》。

《名校之声——美国总统世界名校演说》,收录了美国第31任至第44任总统(第41任总统乔治·赫伯特·布什除外;有一些不是此总统任内的演说,因为其具有的广泛影响力,也搜集在内)在世界名校的著名演说。演说大部分内容涉及教育、人才培养等方面的问题,少量内容涉及政治、外交、科技、军事等方面的问题。这些演说时间跨度达半个多世纪,所以具体的内容跟当时的国际政治形式密切相关,读者在阅读时,要特别注意这一点。

《危机中的声音——世界名流金融危机演说》,遴选了十篇国际重量级金融名流的精彩演说。金融危机给世界带来了震撼,

成为举世关注的焦点。国际风云人物,包括奥巴马、萨科齐、蒙代尔、索罗斯等,他们各自从多个维度和层面对这场席卷全球的金融危机进行了深入的分析和精彩的演说。相信他们极具权威性的论点,以及对全球未来经济格局的展望,能够带给所有人足够的思考和镇定。当然,百家之言,定会有从各自不同立场和角度出发所带来的局限性,这一点读者在阅读时,要特别谨慎。

《总统的论战——美国总统竞选辩论》,选取了数十篇美国总统精彩的竞选辩论。他们用纯熟规范的语言,论述了内政、外交、经济、教育、社会保障、婚姻、医疗等各方面的问題,展现了他们严密的逻辑、雄辩的口才和治国的方略,也为我们了解美国社会发展的轨迹、施政方针和世界热点问题,提供了翔实的素材。同时也可大大提高我们的英语口语表达能力和辩论技巧。

《总统的战略——美国总统就职演说》,遴选了数十篇美国总统精彩的就职演说。就职演说是美国总统踏上政治舞台的开场白。他们借此表明立场,阐述政见,许下诺言,意图鼓动民心,实现其英雄梦想。他们纯熟规范的语言、严密的逻辑、斐然的文采和治国的方略,不仅是忠诚、智慧和野心的生动写照,更反映出美国政治、经济、社会和历史演变的轨迹,但也暴露了因其时代的阶级的历史局限性而导致的夸夸其谈和冠冕堂皇。

在本书系的编译过程中,我们严格遵循了以下两条基本原则:一、科学性强。无论是何种思想模式、价值观念或意识形态,但其论述必须是科学而严谨的。二、实用性强。大部分的演讲内容涉及历史和现代的经济社会等情况,可使读者更真实地了解过去,把握现在,展望未来。但是由于水平有限,编译之中难免有不足之处,在此深表歉意,并恳请广大读者不吝指正!

编者

2009年5月

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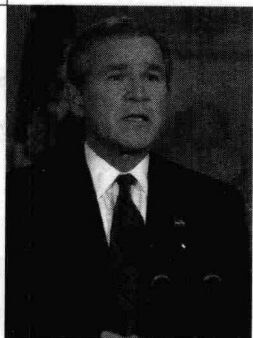
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George W. Bush

乔治·W.布什

乔治·W.布什(1946—),共和党人,第43任总统(2001—2008),是第41任总统乔治·赫伯特·布什之子,又称小布什。以微弱优势赢得大选上台后,美国即遭遇恐怖分子袭击。他不失时机地高举“反恐”大旗,试图组建以美国为首的国际反恐怖主义联盟。

Bush's Speech on the Financial Crisis

Sept 19, 2008.

U. S. President
George W. Bush

Good morning. I thank Treasury Secretary Hank Paulson, Federal reserve Chairman Ben Bernanke, and SEC Chairman Chris Cox for joining me today.

This is a pivotal moment for America's economy. Problems that originated in the credit markets —and first showed up in the area of subprime mortgages — have spread throughout our financial system. This has led to an erosion of confidence that has frozen many financial transactions, including loans to consumers and to businesses seeking to expand and create jobs. As a result, we must act now to protect our nation's economic health from serious risk.

There will be ample opportunity to debate the origins of this problem. Now is the time to solve it. In our nation's history, there have been moments that require us to come together across party lines to address major challenges. This is such a moment. Last night, Secretary Paulson and Chairman Bernanke and Chairman Cox met with congressional leaders of both parties — and they had a very good meeting. I appreciate the willingness of congressional

leaders to confront this situation head on.

Our system of free enterprise rests on the conviction that the federal government should interfere in the marketplace only when necessary. Given the precarious state of today's financial markets — and their vital importance to the daily lives of the American people — government intervention is not only warranted, it is essential.

In recent weeks, the federal government has taken a series of measures to help promote stability in the overall economy. To avoid severe disruptions in the financial markets and to support home financing, we took action to address the situation at Fannie Mae and Freddie Mac. The Federal Reserve also acted to prevent the disorderly liquidation of the insurance company AIG. And in coordination with central banks around the world, the Fed has injected much — needed liquidity into our financial system.

These were targeted measures designed primarily to stop the problems of individual firms from spreading even more broadly. But more action is needed. We must address the root cause behind much of the instability in our markets — the mortgage assets that have lost value during the housing decline and are now restricting the flow of credit. America's economy is facing unprecedented challenges, and we are responding with unprecedented action.

Secretary Paulson, Chairman Bernanke, and Chairman Cox have briefed leaders on Capitol Hill on the urgent need for Congress to pass legislation approving the federal government's purchase of illiquid assets, such as troubled mortgages, from banks and other financial institutions. This is a decisive step that will address underlying problems in our financial system. It will help take pressure off the balance sheets of banks and other financial institutions. It will

allow them to resume lending and get our financial system moving again.

Additionally, the federal government is taking several other steps to address the trouble of our financial markets.

The Department of the Treasury is acting to restore confidence in a key element of America's financial system — Money Market Mutual Funds. In the past, government insurance was not available for these funds, and the recent stresses on the markets have caused some to question whether these investments are safe and accessible. The Treasury Department's actions address that concern by offering government insurance for money market mutual funds. For every dollar invested in an insured fund, you will be able to take a dollar out.

The Federal Reserve is also taking steps to provide additional liquidity to money market mutual funds, which will help ease pressure on our financial markets. These measures will act as grease for the gears of our financial system, which were at risk of grinding to a halt. They will support the flow of credit to households and businesses.

The Securities and Exchange Commission has issued new rules temporarily suspending the practice of short selling on the stocks of financial institutions. This is intended to prevent investors from intentionally driving down particular stocks for their own personal gain. The SEC is also requiring certain investors to disclose their short selling, and has launched rigorous enforcement actions to detect fraud and manipulation in the market. Anyone engaging in illegal financial transactions will be caught and persecuted.

Finally, when we get past the immediate challenges, my administration looks forward to working with Congress on measures to bring

greater long-term transparency and reliability to the financial system — including those in the regulatory blueprint submitted by Secretary Paulson earlier this year. Many of the regulations governing the functioning of America's markets were written in a different era. It is vital that we update them to meet the realities of today's global financial system.

The actions I just outlined reflect the considered judgment of Secretary Paulson, Chairman Bernanke, and Chairman Cox. We believe that this decisive government action is needed to preserve America's financial system and sustain America's overall economy. These measures will require us to put a significant amount of taxpayer dollars on the line. This action does entail risk. But we expect that this money will eventually be paid back. The vast majority of assets the government is planning to purchase have good value over time, because the vast majority of homeowners continue to pay their mortgages. And the risk of not acting would be far higher. Further stress on our financial markets would cause massive job losses, devastate retirement accounts, and further erode housing values, as well as dry up loans for new homes and cars and college tuitions. These are risks that America cannot afford to take.

In this difficult time, I know many Americans are wondering about the security of their finances. Every American should know that the federal government continues to enforce laws and regulations protecting your money. Through the FDIC, every savings account, checking account, and certificate of deposit is insured by the federal government for up to \$100,000. The FDIC has been in existence for 75 years, and no one has ever lost a penny on an insured deposit—and this will not change.

America's financial system is intricate and complex. But behind all the technical terminology and statistics is a critical human factor—confidence. Confidence in our financial system and in its institutions is essential to the smooth operation of our economy, and recently that confidence has been shaken. Investors should know that the United States government is taking action to restore confidence in America's financial markets so they can thrive again.

In the long run, Americans have good reason to be confident in our economic strength. America has the most talented, productive, and entrepreneurial workers in the world. This country is the best place in the world to invest and do business. Consumers around the world continue to seek out American products, as evidenced by record – high exports. We have a flexible and resilient system that absorbs challenges and makes corrections and bounces back.

We've seen that resilience over the past eight years. Since 2001, our economy has faced a recession, the bursting of the dot-com bubble, major corporate scandals, an unprecedented attack on our homeland, a global war on terror, a series of devastating natural disasters. Our economy has weathered every one of these challenges, and still managed to grow.

We will weather this challenge too, and we must do so together. This is no time for partisanship. We must join to move urgently needed legislation as quickly as possible, without adding controversial provisions that could delay action. I will work with Democrats and Republicans alike to steer our economy through these difficult times and get back to the path of long – term growth. Thank you very much.

布什有关金融危机的讲话

2008年9月18日

美国总统
乔治·W. 布什

早上好。我要感谢财政部长汉克·鲍尔森(Hank Paulson)、联邦储备委员会主席本·伯南克(Ben Bernanke)和美国证券交易委员会主席查尔斯·考克斯(Chris Cox)今天的到来。

如今对于美国的经济来说,已经到了一个关键时期。此次经济问题源自信贷市场——次级贷款首次出现的地方,现在已经蔓延到我们的整个金融体系。这导致了信任度的丧失,从而使许多金融贷款遭遇冻结,其中包括对消费者、对试图扩大规模并创造就业机会的企业贷款。因此,我们现在必须行动起来,以确保我们国家的经济安全,使其免遭严重风险的威胁。

我们将会有足够多的时间来讨论这次问题的起因,然而,现在当务之急是解决问题。回溯我们国家的历史,曾经有过需要我们跨越党派界限共同努力,解决我们所面临的挑战的时刻;现在,我们再次面临这样的时刻。昨天晚上,鲍尔森(Paulson)部长连同伯南克(Bernanke)和考克斯(Cox)两位主席共同会见了两党的最高领导人,进行了一次成功的会议商讨。我很赞赏国会领导人在这种情况下能够直面困难的行为。

我们的自由企业体系依赖于一个信念,即联邦政府仅在必要

的时候才对市场进行干预。然而,考虑到与美国人民日常生活息息相关的金融市场目前所处的状态,政府的介入不仅是合理的,而且是必要的。

近几周内,联邦政府已采取了一系列措施维护总体经济的稳定。为避免金融市场受到严重破坏并支撑起家庭经济,我们采取措施解决房利美和房地美所发生的情况。美国联邦储备委员会也同样采取行动防止美国国际集团(AIG)保险公司破产。通过和世界各国的中央银行相协调,美联储已经向我们的金融体系注入了其急需的流动资金。

这些都是有针对性的措施,首要的目的是阻止发生在个别企业中的问题向更广的范围扩散,但是,我们还需要采取更多的行动。我们必须解决隐藏在市场不稳定表象后面的根本问题——抵押资产在房地产市场衰退期内已经失去了价值,转而限制了信贷的流通。美国的经济正面临着前所未有的挑战,而我们正在以前所未有的行动予以回应。

鲍尔森(Paulson)部长、伯南克(Bernanke)主席和考克斯(Cox)主席已经向国会领导们简要介绍了通过立法,批准联邦政府从银行和其他金融机构购置流动性资产的迫切性,这种流动性资产中就包括出现问题的抵押贷款。这个决定性的措施将致力于解决我们金融体系中的潜在问题。它将有助于减轻银行和其他金融机构间资产负债失衡的压力,使它们能够恢复信贷机制,让我们的金融体系重新运转起来。

此外,联邦政府正在采取一些其他措施来应对我们金融市场上的困难。

财政部正在努力恢复人们对美国金融体系中一个关键因素的信心——货币市场共同基金(Money Market Mutual Funds, MMMFs)。在过去,货币共同基金无法得到政府的保险,可是近来市场上的压力已经引起了一些质疑:这些投资是否是安全的、

开放的？对此，财政部已经通过向货币共同基金提供政府援助作出了回答，顺利化解了人们的担忧。你们投入保险基金中的每一美元，都能够分文不差地提取出来。

联邦储备委员会也在采取措施，为货币市场储备金的流动性提供更好的环境或平台，这将有助于缓解我们在金融市场上的压力。这些措施将像润滑剂那样，使我们被这次风险压制得几近停滞的金融体系齿轮转动起来，它们将会支撑着贷款流向家庭和企业。

证券管理委员会已经出台新的规定，暂时禁止卖空金融机构股票，这是为了防止投机商故意压低特定股票的价格为自己谋取私利。证券交易委员会还要求某些投资者披露他们的卖空行为，并开始采取严格的强制手段，用来查明市场上的欺诈和操纵行为。所有从事违法金融交易的人都将受到最严厉的制裁。

最终，在我们顺利地通过这次挑战之后，我的管理团队期待与国会合作，为给我们的金融体系带来更加长久的透明度与稳固性而共同努力——包括鲍尔森（Paulson）部长在今年早期提出的管理蓝图中的那些项目。在历史中，许多支配着美国市场运作的法规被固定下来；重要的是，我们要及时地更新它们，以便适应当今全球金融体系的现状。

刚才我所略述的行动和措施如实地反映了鲍尔森（Paulson）部长、伯南克（Bernanke）主席和考克斯（Cox）主席的想法。我们相信这一决定性的政府措施，对于保护美国的金融体系和维持美国的整体经济是必要的。这些措施需要我们冒着失败的风险投入大笔税收，实施这些行动也需要承担风险，但是我们认为这些资金最终能够收到回报。政府计划购买的巨额资产不久将会带来良好的收益，因为大多数的房主依然在继续偿还他们的贷款。反之，如果不采取行动，危险会更大——金融市场上的压力会导

致大规模的失业、退休金账目的侵蚀、房屋价值的进一步降低,并且造成新建住房、汽车和大学学费贷款的枯竭。这些都是美国无法承担的风险。

在这个困难的时期,我知道很多美国人都在担心他们的财产安全。所有的美国公民都应当知道,政府依然在执行法律法规保护你们的财产。通过联邦存款保险公司,每一个储蓄账户、支票账户和存款凭证都得到了联邦政府高达 100 万美元的保险。联邦存款保险公司已经存在了 75 年,没有人曾在这种保险的储蓄下失去过一分钱——这一点今后也不会改变。

美国的金融体系虽然是错综复杂的,但是在所有的技术术语和统计数据的背后,存在着一个关键的人性因素——信心。在我们的金融体系和金融制度中,信心对于我们经济的平稳运作是必不可少的,但是近来,这种信心却发生了动摇。投资者们应该知道,美国政府正在努力恢复人们对美国金融市场的信心,使它能够重振雄风。

从长远来看,美国人民应该有理由相信我们的经济实力。美国拥有全世界最具才能、最高产、最善于创业的工人。这个国家是世界上最有利于投资和做生意的地方。全世界的消费者还在继续寻找着美国的产品,创纪录的出口额就是有力的证据。我们拥有一个灵活、弹性的体系,直面各种挑战,作出积极改进并能迅速恢复功能。

在过去的八年中,我们已经看到了美国经济的这种恢复的能力。自 2001 年以来,我们就面临着经济衰退、互联网泡沫的破裂、大量的企业丑闻、针对我国的前所未有的恐怖袭击、全球性的反恐战争,以及一系列破坏性的自然灾害,等等。然而,我们的经济承受住了所有的这些考验,并且依然在前进。

这一次,我们也同样会安全地渡过难关,为此,我们必须要因