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EXPRESS

The Top English Topics

英语热门话题

Mario Sasso

凌 敏

上海大学出版社

·上海·

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PART I

第一部分

MONEY MAKES THE WORLD GO AROUND

钱使世界转起来

Economic Matters

经济事务

Investing Money

货币投资

House Shopping

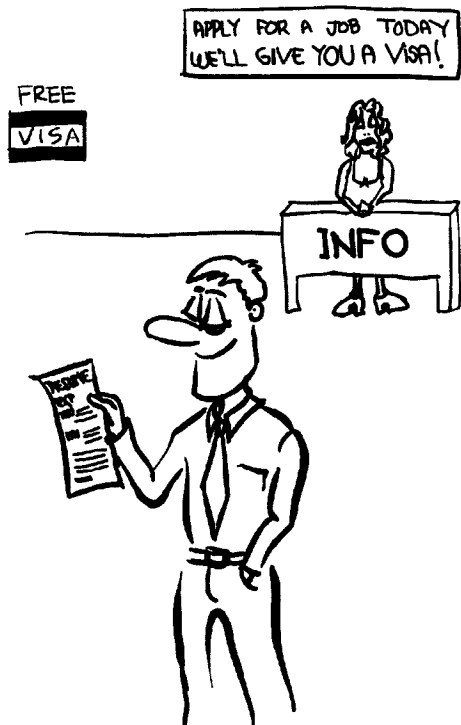
房屋买卖

Talking Insurance

漫谈保险

Economic Matters

经济事务



Great idea!

Expressions 常用语 (I)

- | | |
|--|--|
| 1. Most countries are in a recovery plan. | 1. 多数国家在恢复中。 |
| 2. Show me the money. | 2. 拿钱出来。 |
| 3. Employment is a matter of economics. | 3. 就业问题跟经济学有关。 |
| 4. Lower interest rates encourage capital flows. | 4. 低利率能促进资本的流动。 |
| 5. Are you a financial expert? | 5. 你是金融专家吗? |
| 6. 有些公司对市场有垄断权。 | 6. Some companies hold a monopoly on the market. |
| 7. 失业后我丧失了购买力。 | 7. I lost my buying power after losing my job. |
| 8. 供过于求。 | 8. Supply exceeds demand. |
| 9. 经济在复苏。 | 9. The economy is picking up. |
| 10. 金融危机是暂时的。 | 10. A financial crisis is temporary. |

Talk Time

闲聊

Scene 1

场景 1

Mario and Lisa are good friends. They spend most of their time together usually learning new things but also enjoying life.

Today, Mario is reading The South China Morning Post while drinking some coffee. Lisa comes over to his apartment. She is wearing sports clothes.

MARIO: Did you read the latest news about the **economy**?

economy

经济

LISA: No, I've been at the gym all morning. Any more WTO news?

loan

贷款

MARIO: Yes. Under the WTO deal, foreign banks can give **loans** to **mainlanders**.

mainlander

中国大陆居民

credit rating

信用评估

LISA: But China doesn't have a **credit rating** system yet.

MARIO: The People's Bank of China recently launched a **scheme** to set up a credit system. Shanghai will **pilot** the scheme.

LISA: Shanghai is the best choice because of its banking and legal **framework**.

MARIO: Setting up a good system will be difficult, but having a database of the credit **standings** will help banks to do business.

LISA: That's great. Everyone is working hard at what they do best.

scheme

方案

pilot

领先

(Mario puts the newspaper on the table.)

MARIO: What do you do best?

framework

构架

LISA: You should know. I've told you many times.

standings

状况

MARIO: Aerobics?

LISA: You're not very funny. Don't become a comedian.

Did you know? 你知道吗?

Paper currency first appeared in China in 1024. A Swedish bank introduced paper money to Europe in 1661. 1024 年, 纸币首次在中国出现。一家瑞典银行于 1661 年将纸币引入欧洲。

场景 1

马里奥和莉萨是好朋友，他们常在一起花时间学习新的东西和消遣。

今天马里奥边喝咖啡边读《南华早报》。莉萨身穿运动服来到他的住处。

马里奥： 你读过最新的经济新闻了吗？

莉 萨： 没有，我一上午都在体育馆。世贸组织有什么新消息吗？

马里奥： 有，根据世贸组织的协定，外国银行可以向大陆居民提供贷款。

莉 萨： 但是，中国还没有完备的信用评估制度。

马里奥： 中国人民银行近期已实施一个建立信用制度的计划，上海将率先实施这个计划。

莉 萨： 因为上海有良好的金融和法律环境。所以这是最好的选择。

马里奥： 建立一个好的金融运行体系是不容易的，不过有一个信用状况数据库就能帮助银行开展业务。

莉 萨： 太好了。大家都在努力把工作做得最好。

马里奥： （把报纸放在桌上）你做什么最在行？

莉 萨： 你应该知道，我跟你说过好多次了。

马里奥： 健美操吗？

莉 萨： 这话一点也不好笑，你别想当喜剧大师。



I miss my credit card.

Quick Info 快讯

Forecast for Asia

The Asia-Pacific Economic Cooperation (APEC) released their annual economic forecast during the first quarter of 1999.

The end to the downward spiral for many economies is approaching. Growth will return very slowly to the Pacific region. There is still a small risk of global recession. The region should reach 1.9% growth in 1999 and rise to 2.8% in 2000. It depends on the effectiveness of Japan's recuperation. A slowdown in the US will affect the region as a whole, predicted the APEC.

This independent organization is made up of academic, government and business members from 23 economies.

亚洲经济预测

亚洲太平洋经济合作组织在 1999 年的第一季度宣布了他们对本年度经济形势的预测。

各国经济的下降已接近尽头，亚洲及太平洋地区的经济将缓慢地恢复增长，而全球经济衰退的危险虽然不大，但依然存在。亚太地区经济 1999 年的增长应达到 1.9%，2000 年应达到 2.8%。这将取决于日本经济恢复的力度。亚太经合组织预计，美国经济的减缓将会影响整个亚太地区。

这个独立的组织是由 23 个国家和地区的学者、政府部门、和贸易方面的人士组成的。

Talk Time

闲聊

Scene 2

场景 2

*Angela Chen is an **Economist** at the Hongkong and Shanghai Banking Corporation. Mario, Lisa, and Angela are talking about the economy.*

ANGELA: The **unemployment** rate has risen a half percent. I think more job losses are coming.

Economist

经济学家

unemployment

失业

LISA: Mario, how is the situation at Motorola?

MARIO: Our products are facing strong competition from Nokia. I'm afraid that I might lose my job. What's happening to the economy, Angela?

ANGELA: There is a loss of confidence from the fall of the Asian markets.

MARIO: You mean, I can't keep my MasterCard any more?

LISA: Best not to worry. Getting laid off is good for the economy. It makes the remaining workers more efficient.

ANGELA: The **mobile** industry is highly **competitive**. It is hurting many companies **financially**. **Cutting** jobs is one way to cut costs.

LISA: At the **macroeconomic** level, life will be better for everyone.

MARIO: But, at the **microeconomic** level, my best friend Charlie was laid off this morning. They told him it was a matter of **economics**. Fewer employees **maximize profits**.

ANGELA: That's the name of the game.

LISA: Maybe you should talk to some other companies.

MARIO: I'm one step ahead of you. I recently applied to that new Joint Venture Company in Pudong. With a little luck, I can apply for a Visa card in a few months.

mobile

移动

competitive

竞争的

financially

财政的

cut

减少

macroeconomic

宏观经济

microeconomic

微观经济

economics

经济学

maximize

最大化

profit

利润

场景 2

安吉拉·陈是汇丰银行的经济学家。她和马里奥、莉萨在讨论经济问题。

安吉拉：失业率上升了 0.5%，我想越来越多的人会失业。

莉萨：马里奥，摩托罗拉的情况怎样？

马里奥：我们的产品面临诺基亚的激烈竞争。恐怕我会被解雇。
经济到底怎么了，安吉拉？

安吉拉：由于亚洲市场的衰落，人们失去了信心。

马里奥：你的意思是说，我保不住我的万事达信用卡了？

莉萨：也别担心。下岗对经济有好处，能让在岗的人工作效率更高。

安吉拉：移动手机业竞争很激烈，在财务上对很多公司都有冲击。裁员是降低成本的一个办法。

莉萨：从宏观经济上讲，人们的生活总会越来越好。

马里奥：回到微观经济上来吧。我的好朋友查利今天上午也下岗了。别人告诉他这是经济学问题，人员减少了才会最大限度地增加利润。

安吉拉：这是问题的关键。

莉萨：你还是跟其他公司谈谈吧。

马里奥：我已先行一步了。最近我去浦东一家新的合资企业应聘。运气好的话，过几个月我就能申请 Visa 卡了。

Supplementary Words

补充词汇

South China Morning Post

《南华早报》

WTO (World Trade Organization)

世贸组织（世界贸易组织）

People's Bank of China

中国人民银行

Hongkong and Shanghai Banking Corporation

汇丰银行

Motorola

摩托罗拉

Nokia

诺基亚

MasterCard

万事达信用卡

Joint Venture Company

合资企业

Visa

VISA 卡