

# 优秀英语

## 时文选读 1

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# 说明

熟练地阅读英文报刊，从浩如烟海的时文中提取与本专业相关的信息以帮助学习和研究，这是研究生英语教学的重要目的。为此，编者从近几年发行的数十种欧、美报刊中遴选了 50 篇文章，每篇字数从 100 至 1000 余不等，为便于读者顺利阅读，还附上了单词表和少量注释及阅读理解题并答案。本书适于非英语专业的硕士生和博士生及程度相当的读者使用。

本书取材广泛，各种题材的新闻报道和人们关注的热门话题使人读来饶有兴味，选编的语料反映时代脉搏，语言地道，所用的词语典型，内容涉及政治、经济、军事、科技、民俗等各个方面，实用性强，就阅读理解的两个关键因素语汇和背景知识而言，不同题材的文章覆盖了西方社会生活的各个方面，起着以点带面的作用，同时便于读者了解西方的文化，进一步学好英语语言。

本书的编写得到了许多人的大力支持，在此谨向他们表示衷心的感谢。

由于编者水平有限，加之时间仓促，书中定有错误和不妥之处，希望读者批评指正。

编者

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## **Lesson 1**

### **Plastic Money Wars Set To Intensify**

#### *Card Issuers Are Under Pressure To Cut Interest Rates*

Interest rates may have come down but holders of the UK's 27 million credit cards, now counting the cost of Christmas spending, are likely to be paying more for their plastic than a year ago.

The most recent cut in interest rates has yet to prompt an across-the-board trimming of card rates by the major issuers, although it is expected a further cut in base "rates will force" them to make cuts.

The UK's largest issuers Barclaycard, which is this year celebrating its 30th birthday, did cut its rate from 22.9 per cent APR to 22.6 per cent on January 1. But holders of its nine million cards are

paying more than a year ago—on a monthly basis at 1.63 per cent against 1.58 per cent last January, having raised its rates in March last year.

Visa card holders with the National and Provincial Building Society have also seen their rates increase year on year, with the APR rising from 19.9 per cent to 21.4 per cent. It has no immediate plans to change the rate.

Rates could be on the way down for cardholders with one of National Westminster Bank's three credit cards. APR rates currently range from 21.9 percent to 24.9 percent but the bank says: "In the wake of the base rate cut, all card rates are under review. We have just for example reduced personal loan rates."

At the top end of the spectrum Clydesdale Bank has maintained its 23.5 per cent APR since last year and a spokesman says: "We have no plans to change."

Newcomers to the credit card market or existing holders looking to switch, are entitled to feel bewildered by the choice on offer, given the spread of rates on offer and the range of annual card fees charged. Competition, already fierce, is set to increase.

"The major issuers will be under pressure to move down if interest rates change again," says Stephen

Leonard, marketing manager of TSB's credit card business. The TSB offers a tiered interest rate system on its Visa/MasterCard cards. The higher the balance the lower the APR, with the three bands set at 17.9 per cent, 20.9 per cent and 21.9 per cent.

"We have compared our rates with others and we are the most competitive, so we have no plans to change," says Mr Leonard. The TSB is celebrating a bumper year of adding new cardholders. "We have just hit the four million mark, which makes us the second largest card issuer behind Barclaycard," says Mr Leonard. "November and December were record months, with people mainly moving to us because of our rates."

The MBNA International Bank, the UK subsidiary of an American bank, offers one of the lowest APR's currently at 18.9 per cent on its Visa/MasterCard, which is also offered through the Bradford and Bingley Building Society. "We have only been in the UK since 1993, but have attracted several hundred thousand holders," a spokesman says.

To find out what is currently on offer from credit card issuers, Moneyfacts Publications offers a faxback listing updated daily. The service is charged at 39p per minute cheap rate or 49p per

minute at other times. The number to call is 0336  
400 243. (556 words)

## Notes

1. across-the-board 全面的
2. in the wake of 随着…而来;作为…的结果
3. under review 在被审核
4. are entitled to 给…资格
5. bewildered a. 困惑的;不知所措的
6. on offer 提供的;供出售的
7. fierce a. 激烈的
8. tiered a. 多层的
9. bumper a. 丰富的,丰收的
10. “we have just hit the four million mark…” “我们刚闯过400万大关…”
11. subsidiary n. 分行、子公司

## Comprehension Questions

1. What will happen with the most recent cut in interest rates?
2. Why doesn't the TSB change its card rate?
3. According to Stephen Leonard, what will happen if interest rates change again?

## **Lesson 2**

### **... And How Water Can Keep You Feeling Young**

#### *The Importance Of Water*

At the core of a lifestyle for ageless ageing is pure water—lots of it. Water is the most important nutrient of all. It is the stuff from which your blood, your cells, your muscles, even your bones, are mostly made. Let yourself become dehydrated and the chemical reactions in the cells involved in fat-burning become sluggish. Not only that, but your cells cannot build new tissue efficiently, toxic products build up in your blood stream and your blood volume decreases so that you have less oxygen and nutrients transported to your cells.

Dehydration also results in your feeling weak and tired and can lead to overeating as it disturbs appetite mechanisms so that you think you are hungry when you are not.

Yet few of us drink as much water as we need to remain in top form. On average, in a temperate

climate, when not sweating from exertion or heat, we need about six pints a day for optimal health. Few of us consume as much as two. How thirsty you are is not a reliable indication of how much water you need.

Provided you do not suffer from a kidney or liver disease, drinking eight big glasses of water a day not only helps you to lose weight and keep it off, but it improves the functioning of your body.

It takes a bit of practice at first to make sure you get your water quota each day, but soon it will become second nature. Start by drinking two glasses of water first thing in the morning, either neat or with a twist of lemon or lime. You can heat the water if you like. This helps with elimination.

Then drink two or three glasses between breakfast and lunch, and another two or three between lunch and dinner. When you exercise, or when it is hot, drink more.

Getting the water habit will quench your appetite, improve your body's ability to eliminate wastes, heighten your energy levels, improve the look of your skin and help your metabolic processes to function at peak. (344 words)

## Notes

1. ageless ageing 长生不老



2. dehydrated a. 脱水的
3. sluggish a. 偷懒的, 懒惰的, 迟钝的
4. toxic a. 有毒的, 中毒的
5. optimal a. 最佳的, 最理想的
6. in top form 处于最佳健康状态
7. kidney n. 肾
8. to keep off 挡住, 把...驱开
9. neat a. 纯的, 没掺水的, 洁的
10. twist n. 放在饮料之中拧过的柠檬片或酸橙片
11. quench v. 熄灭, 平息
12. metabolic a. 新陈代谢的
13. at peak 处于顶点

### Comprehension Questions

1. How much water should we have in a temperate climate for optimal health?
2. Why is water the most important nutrient of all?
3. Do many of us drink as much water as we need to remain in top form?