



英语

ENGLISH

③

财经专业用

上海外语教育出版社

# 英 语

(财 经 专 业 用)

## 第 三 册

湖北财经学院  
上海财经学院 编

上海外语教育出版社  
Shanghai Foreign Language Education Press

1982. 5

# 英 语

(财经专业用)

## 第 三 册

湖北财经学院 编  
上海财经学院

---

上海外语教育出版社出版

(上海东体育会路 166 号)

上海市印刷三厂印刷

新华书店上海发行所发行

---

850×1156 毫米 1/32 8.625 印张 230 千字

1982年5月第1版 1983年2月第3次印刷

印数 57,001—117,000 册

统一书号: 7218·053 定价: 0.94 元

## 说 明

本册供财经院校二年级上学期使用。

自本册起即转入以阅读为主的阶段，并在第一、二册的基础上结合课文对语法进行系统阐述。语法的编排，到本册为止即告结束。语法的讲解可根据各校不同的教学时数和要求予以补充或删减。

本册会话内容系一般商业性的，其目的是在以阅读为主的同时，能继续进行听说训练。此外，本册各课均附有与课文内容相近的补充读物，供学有余力的学生使用。

本册课文和练习全部取材于外国书刊，以当代经济发展和存在问题为主要内容。所选材料均经改写或删简，但基本观点仍系原作者的，在使用时，务请注意。

为了培养学生使用词典的技能，在本册的练习和例句中出现了少量单词，我们不再注明其汉语意思。

参加本册审稿的有山东经济学院、山西财经学院、中央财政金融学院、天津财经学院、内蒙古财经学院、辽宁财经学院、四川财经学院、北京国际政治学院、江西财经学院、国际政治学院、苏州财经学校、河北财贸学院、贵州财经学院、湖南财经学院、暨南大学(以笔划为序)等兄弟院校的同志以及上海外语教育出版社的同志；湖北财经学院的美籍教师克莱尔(Clair Ransom)也参加了本书的审校工作。大家对本册提了许多宝贵意见，谨向他们表示衷心的感谢。

参加本册编写的有谢心正(主编)、戚道仁、冯仁安和李国华等。

由于编写时间仓促，并限于编者水平，讹误之处，在所难免，请使用单位、专家和读者不吝指正。

编 者

一九八一年十二月

# CONTENTS

## UNIT ONE ..... 1

Reading Text:            Buying on the Installment  
Plan

Conversation:            A. Your Profession  
B. The New Job

Supplementary Reading: Installment Buying in the  
U. S.

Grammar:                现在完成进行时  
过去完成进行时

## UNIT TWO .....19

Reading Text:            The Standard of Living

Conversation:            A. Getting Fired  
B. The Written Report

Supplementary Reading: Raising the Standard of  
Living

Grammar:                时态的呼应

## UNIT THREE .....35

Reading Text:            Computers: Machines That  
Can Think

Conversation:            A. Retirement  
B. Overtime

Supplementary Reading: The Use of Computers

Grammar:                动词不定式

<b>UNIT FOUR .....</b>	<b>55</b>
Reading Text:	The Age of Fast Foods
Conversation:	A. The Store's Service
	B. Accounting
Supplementary Reading:	The Growing Trend Toward Convenience Food
Grammar:	分词
<b>UNIT FIVE .....</b>	<b>78</b>
Reading Text:	The Poverty Problem
Conversation:	A. Soap Sales
	B. Changing Money
Supplementary Reading:	What Can Be Done about Poverty?
Grammar:	动名词
<b>UNIT SIX .....</b>	<b>94</b>
Reading Text:	Inflation Tears the Society Apart
Conversation:	A. Plane Reservation
	B. To Brazil on Business
Supplementary Reading:	How Do People Battle In- flation
Grammar:	复合宾语 复合主语
<b>UNIT SEVEN .....</b>	<b>112</b>
Reading Text:	Population and World Re-

sources

Conversation:	Asking for a Quotation
Supplementary Reading:	The World's Population
Grammar:	名词从句

**UNIT EIGHT .....128**

Reading Text:	The Credit Card Economy
Conversation:	Some Aspects of Selling and Marketing
Supplementary Reading:	Using Credit Cards
Grammar:	定语从句

**UNIT NINE .....149**

Reading Text:	Tragedy of the Unemployed in the U. S.
Conversation:	Insurance
Supplementary Reading:	The Cost of Unemployment and Depression
Grammar:	状语从句

**UNIT TEN .....167**

Reading Text:	Energy and Energy Resources
Conversation:	Advertising a New Product
Supplementary Reading:	The Sun: A New Source of Energy
Grammar:	虚拟条件句

<b>UNIT ELEVEN .....</b>	<b>191</b>
Reading Text:	Pollution: Must It Come with Progress ?
Conversation:	The Accounts Department
Supplementary Reading:	World's Nonsmokers Take up Fight for Cleaner Air
Grammar:	句子成分的省略和代替 句子的倒装
<b>UNIT TWELVE .....</b>	<b>215</b>
Reading Text:	World Survey of Agriculture
Conversation:	Meaning and Processes of Management
Supplementary Reading:	Agriculture in Asia
Grammar:	It 的用法
<b>词汇表 .....</b>	<b>241</b>



# UNIT ONE

## READING TEXT

### Buying on the Installment Plan

In Western countries people have been using the installment plan since the first half of the twentieth century. Today, a large proportion of all the families in Great Britain buy furniture, household goods and cars by installment. In the U. S. A., the proportion is much higher than in Great Britain, and people there spend over 10 percent of their income on the installment plan.

The goods bought on the installment plan are, in almost every case, goods that will last — radios, television sets, washing machines, refrigerators, motorcars, motorcycles, and furniture.

The price of an article bought in this way is always higher than the price that would be paid by cash. There is a charge for interest. The buyer pays a proportion, perhaps one-quarter or one-third, of the price as a down payment when the goods are delivered to him. He then makes regular payments, weekly or monthly, until the full price is paid up. The legal ownership of the goods remains with the seller until the final payment has been made.

Installment buying has advantages and disadvantages. In the past, it was easy to find couples who had been saving

for years in order to furnish their homes. Now, they don't have to do that. Installment buying can help couples with small incomes to furnish their homes and start housekeeping. It increases the demand for goods, and in this way helps business and employment.

There is, however, the danger that when business is bad, installment buying may end suddenly, making business much worse. This may result in a great increase in unemployment. If the people on the installment plan lost their jobs, they would probably not be able to make their payments. If great numbers of people are not able to pay their installment debts, there is a possibility that businessmen cannot collect their debts and will therefore lose money. If businessmen lose money or fail to make a satisfactory profit, the possibilities of having a depression are increased. This is why, in some countries, the government controls the installment plan by fixing the proportion of the down payment and the succeeding installments to discourage people from buying more than they can pay for on the installment plan.

(After Wilson Eyster "Consumer  
Economic Problem")

## NEW WORDS

western /'westən/ *a.*

西方的, 西部的

household /'haushəuld/ *a.*

家庭的, 家常的

common /'kɒmən/ *a.*

普通的, 平常的

income /'ɪnkəm/ *n.*

收入, 收益

proportion /prə'pɔːʃən/ *n.*

比例, 比率

last /lɑːst/ *v.*

耐久, 持续

washing /'wɒʃɪŋ/ *n.* 洗, 洗涤

refrigerator /ri'fridʒəreɪtə/ *n.*

冰箱

motorcycle /'məʊtəsaɪkl/ *n.*

机器脚踏车

charge /tʃɑ:dʒ/ *n.*

支付, 责任, 义务

buyer /'baɪə/ *n.* 买者

deliver /di'livə/ *v.* 交付

regular /'regjʊlə/ *a.*

定期的, 固定的

monthly /'mʌnθli/ *a.*

每月一次的, 每月的,

按月计算的

legal /'li:gəl/ *a.*

法律(上)的, 合法的

ownership /'əʊnəʃɪp/ *n.*

所有(权)

remain /ri'mein/ *v.* 保持, 仍是

seller /'selə/ *n.* 卖者, 销售者

advantage /əd'vɑ:ntɪdʒ/ *n.*

优点, 好处

disadvantage

/,disəd'vɑ:ntɪdʒ/ *n.*

不利, 损失

couple /'kʌpl/ *n.* 夫妇

furnish /'fɜ:nɪʃ/ *v.* 布置, 装备

housekeeping

/'haus,ki:piŋ/ *n.*

操持家务, 家政

employment

/im'plɔimənt/ *n.*

就业, 雇用

danger /'deɪndʒə/ *n.* 危险

suddenly /'sʌdnli/ *ad.* 突然

result /ri'zʌlt/

*v.* 导致, 产生

*n.* 结果

unemployment

/'ʌnim'plɔimənt/ *n.* 失业

lose /lu:z/ *v.* 丢失, 丧失

debt /det/ *n.* 欠款, 债务

possibility /,pɒsə'biliti/ *n.*

可能, 可能性

collect /kə'lekt/ *v.*

收(租、税、帐等), 收集

fail /feɪl/ *v.* 失败

satisfactory /,sætɪs'fæktəri/ *a.*

令人满意的, 良好的

profit /'prɒfɪt/ *n.* 利润

depression /di'prefən/ *n.*

不景气, 萧条

control /kən'trəʊl/ *v.*

控制, 支配, 调节

fix /fiks/ *v.* 确定, 固定

succeeding /sək'si:diŋ/ *a.*

接着的, 接替的

discourage /dis'kʌrɪdʒ/ *v.*

不鼓励, 劝阻

## PHRASES AND EXPRESSIONS

1. buy goods on the installment plan 用分期付款办法购货
2. the first half of the twentieth century 二十世纪上半叶
3. household goods 家庭用品
4. in almost every case 在几乎所有情况下
5. in this way 用这种方式; 这样
6. down payment 预付定金; 分期付款的首次款
7. make regular payments 按期付款
8. pay up 付清; 缴清
9. remain with 属于; 归于
10. result in 导致
11. great numbers of = a great number of  
许许多多的; 大批的
12. fail to do sth. 不能; 没有
13. discourage sb. from sth. 不鼓励(某人)做(某事)

## NOTES

1. In the U. S. A., the proportion is *much higher than* in Great Britain, ...

在比例上, 美国比英国高得多, .....

“much higher than ...” 是“比……高得多”的意思。

2. The goods *bought on the installment plan* are, in almost every case, goods *that will last* — radios, television sets, washing machines, refrigerators, motorcars, motorcycles, and furniture.

用分期付款办法购买的物品, 几乎都是耐用品, 如收音机、电视机、洗衣机、冰箱、汽车、摩托车和家具。

*bought on the installment plan* 是过去分词短语, 在此作

定语，修饰前面的名词 goods。

that will last 是定语从句，修饰前面的名词 goods；在这个定语从句中，关系代词 that 作主语。

3. The price of an article *bought in this way* is always higher than the price *that would be paid by cash*.

用这种方式购买的物品其价格总是高于用现金支付的价格。

bought in this way 是过去分词短语，在此作定语，修饰前面的名词 article。

that would be paid by cash 是定语从句，修饰前面的名词 price；在这个定语从句中，关系代词 that 作主语。

4. There is, however, the danger *that when business is bad installment buying may end suddenly, making business much worse*.

然而，也存在着一种危险，即当市面萧条时，人们可能会一下子不再用分期付款的办法去购买东西，从而使市面更加萧条。

that when business is bad, installment buying may end suddenly 是同位语从句，用从属连词 that 引导，对其先行词 danger 作进一步的具体阐明。又如：

No one can deny the fact *that China has greatly changed*.

中国已经大大变样，这个事实谁也不能否认。

making business much worse 是现在分词短语，在此作结果状语。

5. If great numbers of people are not able to pay their installment debts, there is a possibility *that businessmen cannot collect their debts and will therefore lose money*.

如果很多人不能支付分期付款中的欠款，那么商人就可能因无法收回其欠款而赔钱。

that businessmen cannot collect their debts and will therefore lose money 是同位语从句，说明前面的名词 possibility。

6. If businessmen lose money or fail to make a satisfactory

profit, the possibilities of having a depression are increased.

如果商人赔钱或赚不到令人满意的利润,那么出现不景气的可能性就增大了。

7. This is why, in some countries, the government controls the installment plan *by fixing the proportion* of the down payment and the succeeding installments *to discourage people from buying more than they can pay for* on the installment plan.

这就是为什么某些国家的政府要控制分期付款的办法,(通过)对分期付款的定金与其后各期付款之间规定一个比例,使人们不用这种办法去购买他们无力支付的商品。

why the government controls the installment plan ... 是表语从句。

“by + 动名词”是“以……为手段”,“通过……方式”的意思,如:

Many people begin their day *by reading the paper*.

许多人以读报开始他们一天的生活。

to discourage people from buying more than ... 是动词不定式短语,在此作目的状语。

## CONVERSATION

### A

#### Your Profession

A: What's your profession?

B: I'm a doctor.

A: Is your brother in the same profession?

B: He used to be a doctor, but now he's retired.

A: How long did your brother practice medicine?

B: Over thirty years.

## B

### The New Job

A: Did you start your new job today?

B: Yes, I did.

A: How do you like it so far?

B: It's demanding, but it's very interesting.

A: How about your boss?

B: He seems to be very kind and patient.

### NEW WORDS

profession /prə'feʃən/ *n.*

职业

demanding /di'mɑ:ndɪŋ/ *a.*

要求严格的

retired /ri'taɪəd/ *a.*

退休的, 退职的, 退役的

boss /bɒs/ *n.*

老板, 上司

medicine

/ˈmedsɪn/ˈmedɪsɪn/ *n.*

医学, 医术

kind /kaɪnd/ *a.*

和蔼的, 好意的, 亲切的

patient /ˈpeɪʃənt/ *a.*

耐心的, 耐烦的

---

1. He used to be a doctor, ... 他以前是医生, ……

2. practice medicine 行医

### EXERCISES TO THE READING TEXT

#### I. Reading Comprehension:

1. Is there an installment plan in China?

2. When did this system become common in western countries?

3. How much of their income do people in the United States spend on the installment plan?
4. What kinds of things do people buy on the installment plan?
5. Why do we have to pay more when we buy an article on the installment plan?
6. When does a buyer pay the down payment if he buys an article on the installment plan?
7. How does he pay the rest of the price?
8. When does the buyer have the legal ownership of the goods?
9. In what way does this system of buying goods help business and employment?
10. What may happen to installment buying when business is bad?
11. What kind of problem may arise when business is worse?
12. What may happen if great numbers of people are not able to pay their installment debts?
13. What may happen if businessmen lose money or fail to make a satisfactory profit?
14. Why does the government in some countries control installment buying?
15. Would you like to buy things on the installment plan? Why or why not?

I. Find the sentences that are not true:

1. Under the installment plan

1) families can buy things without any cash

2) a charge for interest is always added (增添) to



the price

- 3) buying of motorcars, household goods and furniture has increased
  - 4) the sellers of the goods are always protected from losing money
2. The advantages of installment buying:
- 1) One may enjoy the use of a washing machine before its full price is paid.
  - 2) It helps many couples to start housekeeping.
  - 3) The buyers will have the ownership of the goods after they have paid the down payment.
  - 4) No extra (附加) charge is added to the price of the goods.

**II. Translate the following into English:**

1. 日本大学生的比例比中国高得多。
2. 我们只用收入的百分之三缴房租。
3. 在我国有些城市,人们已经开始用分期付款的办法购买电视机、洗衣机等家用物品。
4. 在大多数情况下,用现金购买物品比分期付款便宜。
5. 在二十世纪中叶,收音机在西方已经很普遍了。

## **SUPPLEMENTARY READING**

### **Installment Buying in the U. S.**

Estimates indicate that more than 60 percent of the yearly retail sales in the U. S. are credit transactions. About three fourths of these credit sales are made on the installment plan. More than half of the automobiles, furniture, and household appliances are purchased on the installment plan.

They have learned how mass production helps them to