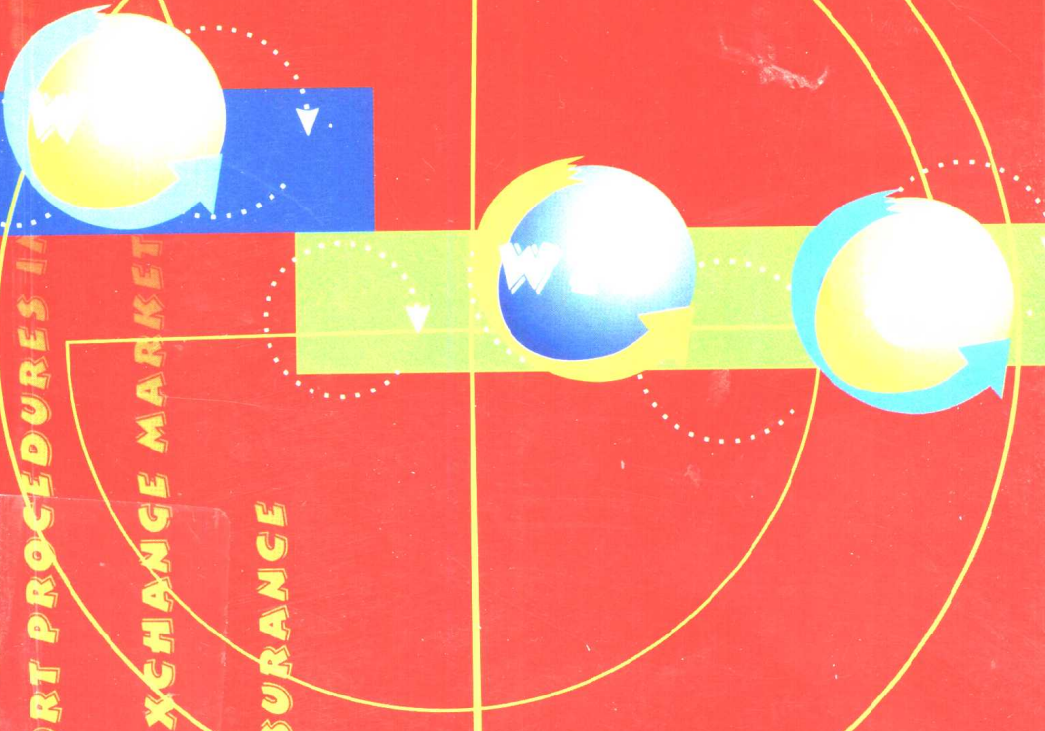




万水商务英语系列

国际商务英语导读



INTO EXPORT PROCEDURES IN
FOREIGN EXCHANGE MARKET
CARGO INSURANCE

郑亚南 刘厚俊 冯云霞 编著



中国水利水电出版社
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内 容 提 要

本书由知名的专家教授编写,对国际贸易的基础理论知识、当代国际经济活动的基本情况和特点、有关 WTO 的基本知识等进行了深入浅出的介绍。

本书具有选材广泛、内容新颖、可读性强、讲解透彻的特点,适合学习国际贸易、商务英语的师生使用,也适合具有一定英语基础的英语爱好者阅读。

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前 言

在经济全球化浪潮的冲击下，中国经济与世界经济的联系越来越紧密。作为国际贸易活动基本工具的商务英语，也越来越显得重要。为了帮助具有一定英语基础的人更加熟悉国际商务活动，减少语言障碍，更好地使英语服务于国际经济活动，我们特选注了这本读物。

本书体现了以下几个特点：

第一，选材广泛、内容全面。本书大体上包括四个方面的内容：一是国际贸易的基础理论知识，如国际贸易和国际金融的基本原理；二是当代国际经济活动的基本情况和特点，如亚太经济、国际服务贸易的发展、跨国公司的经营活动、发展中国家的贸易演变、欧元的诞生以及新贸易保护主义的特点等；三是关于世界贸易组织（WTO）的基本知识；四是目前国际贸易业务活动的基本知识，如进、出口贸易的程序、贸易合同、货物保险以及租赁业务等。

第二，可读性强。书中涉及到的国际贸易的理论和实践知识是十分丰富和复杂的。许多知识即便是用中文表述也不易被掌握。因此，本书精心选择了 20 篇文章，并在保持原文整体性的前提下，对其中难懂的部分作了必要的删节。考虑到读者英语程度和国际经贸知识上存在的差异，书中采取相对的难易结合和长短结合的方法，以便使读者由浅入深，循序渐进，在提高英语水平的同时，学习国际经贸方面的各种知识。或者反之，如果读者已经具备一定的国际经贸专业知识，则可以迅速提高与其对应的英语知识。

第三，学用方便。书中的英语行文流畅，没有过分专业化的

英语语句。凡具备一般英语基础知识的读者，都可以读懂。当然，读者不必拘泥于全书的内容体系结构。虽然全书各章的编排具有一定的前后逻辑关系，但是每章的内容本身却具有相对的独立性。因此，读者可以根据自己的情况进行选读。

第四，注释详尽。书中加强对难句和难点的注释。凡涉及到国际经贸的专业知识和英语的关键词汇或词组（包括缩写），都做了较详细的注释。此外，为了帮助读者更好地掌握英语知识，书中还对重要的英语词组或词汇做了进一步的举例。通过这些例句，读者可以更加熟练地掌握其用法。

这里特别要说明的是，我们曾发出许多信函，但由于种种原因，无法与书中所选英文的国内外原作者取得联系。我们深知，如果读者对这本书感兴趣的话，主要是因为受益于这本书的英文原作。因此，我们特向本书的原作者表示深深的谢意。如果有知道他们线索的，请及时与我们联系，我们将会给予必要的酬谢。

当然，由于水平所限，本书一定存在着缺点和错误，诚恳希望广大读者提出批评。

编者

2001年11月

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Unit 1

Gains from Trade

National Gains¹ from Trade

Nations gain from international trade and investment in many ways. The most obvious gain is that the variety of goods available² in a country is increased. Often it is either impossible or not economically feasible to produce certain goods within a country, even though the demand for them may be great. Tropical fruits are an oft-cited³ example. Although the United States might produce tropical fruits in greenhouses, it is more economical to import them. Importation results in⁴ availability at a lower cost which, in turn, presents the possibility of more widespread consumption.

The increased variety of goods available through trade enhances the standard of living within a country. It provides new consumption experiences plus the possibility of buying products that more closely meet the requirements of varying lifestyles. International trade opens the world market to producers of these goods, thereby allowing more efficient and profitable production than would be possible with only local sales.

Sometimes natural resources, or derived products, cannot be developed within the nation. Scarce resources such as tin, copper, and other basic commodities must be extracted where they are found. These commodities are essential for industrial production and the only source of sup-

ply may be through trade. If the commodities are not imported, production of goods using these materials must obviously cease. Japan and the United Kingdom are good examples of countries that depend on such trade to keep their industrial plants in operation⁵. The significance of imports is obvious where the country lacks a strong resource base, but similar conditions exist even in more endowed nations⁶. The production of many items in the United States, for example, depends on the importation of critical raw materials and energy supplies.

The quantity of goods available for consumption also can increase through trade. A nation, by concentrating production on the items having the greatest comparative advantage⁷, can trade a portion of this output for goods that have a comparative disadvantage at home. The importation of goods that are produced more efficiently abroad results in a greater variety and quantity of goods on the local market than if resources were applied to the production of goods where the country does not have a comparative advantage.

Wider markets available through international trade lead to possible expansion of plant size. If such expansion results in scale economies⁸, there is a good possibility that the benefits of lower cost will be available to either, or both, the domestic and foreign consumers. The presence and the degree of domestic competition will determine whether and how much of the savings will be passed on to consumers. This lower cost may further broaden the domestic market and make luxury products available to lower income segments⁹.

Even when the foreign market is serviced by producing abroad, there are advantages for domestic consumers and producers since both gain from the transfer of products and technology among countries¹⁰. Many companies think basically of selling technology abroad, but the United

States also imports technology. Think of such technological imports as radial tires, imported X-ray film, double-bladed razors, compact prefabricated¹¹ construction elevators, and disc brakes¹². Moreover, foreign markets have been found to ease the difficulty of introducing new drug products through the Food and Drug Administration procedures.

While imports sometimes are viewed as competing with domestic products, it must be recognized that imports of goods, services, and capital are necessary to provide foreigners with the means of payment for domestically produced exports. Without imports a country merely sends away its resources and products without receiving usable products in return.

Gains for the Individual Firm

The value of international marketing to individual producers, financial institutions, merchants, carriers¹³, and other businesses is not difficult to understand. They are interested in foreign trade or investment because of the direct and indirect profits derived from it. Producers not only expect a profit on the commodities sold abroad, but they also see foreign markets as a basis for expanding production beyond the limits set by the domestic market. Exports enable many industries to keep their labor and capital employed more fully and continuously, to expand their plants more rapidly than domestic commerce would warrant, to realize the lower costs of operating at a more efficient size, or to distribute sales more widely so the adverse effects of local or national business recessions¹⁵ are minimized¹⁴.

Production and marketing abroad basically are geared toward¹⁶ expanding markets for the firm's products; but as we have seen, they may

be only attempts to maintain existing markets by producing behind trade barriers. Early penetration¹⁷ of the foreign market may have as its goal the preempting¹⁸ of the market before local competition becomes established or rivals from another country secure a foothold.

Some international marketing activity takes place because a firm's customers have moved abroad. It may be necessary to establish branches or subsidiaries in the foreign nation to continue to serve these customers. Advertising agencies, banks, and marketing research agencies are examples of such expansion.

While many manufacturing industries in the United States historically have not been highly dependent on foreign markets, the significance of these foreign markets is growing. Despite this growth, it is possible to underestimate the effect of the foreign market on a firm's profits. A company may have only ten percent of its output in foreign trade, yet the loss of that ten percent may cause a much greater percentage loss in profits because of its effect on efficiency and overhead¹⁹ allocation²⁰. Some foreign sales may be made at higher profit margins²¹ than the sale of identical products in a highly competitive home market. Also, the establishment of foreign subsidiaries can expand exports of the domestic plant through the sale of both components and finished goods needed to offer a complete line of goods.

The worldwide location of production and marketing capacity²² provides opportunity for increased profits. An integrated logistic system can capitalize on²³ the advantages of production and marketing in specific localities. Reduced transportation costs may result from²⁴ overseas production. Advantages of scale may be achieved by concentrating production in one location and exporting to other countries.²⁵

There are other indirect methods by which profits are increased. The profits of the total company may be increased by the method of transfer pricing²⁶ used when products or services are sold by one company unit to another. The subsidiary may pay royalties²⁷ based on its production or sale of patented products or a charge may be levied for management services from headquarters for needed services to improve the subsidiary's operation.

Notes

1. gain

1) *n.* 得利; 增加

Gains and losses are common in business. 在生意中, 赚赔是正常的。

Any loss or gain will be borne by yourselves. 你们要自负盈亏。
capital gains tax 资本利得税, 资本受益税 [指对通过资本资产出售或交换而得到的受益所课征的税]

2) *v.* (价格) 上涨; 获得; 赢得

He gained some useful experience working in a bank. 在银行工作, 他获得一些有用的经验。

The price has gained 5%. 价格上涨了5%。

They gained a lot of money by this deal. 从这笔交易中他们赚了好多钱。

gain the maximum economic results with a minimum expenditure.
以最小的耗费获得最大的经济效益

2. available *adj.* 可得到的, 可利用的, 可供应的

- 1) 这个词用作定语时, 常放在其所修饰的名词的后面, 也可置前

There are no such Lady's Blouses available for export. 没有这种女式罩衣可供出口。

2) 这个词常用作表语

Complete catalogue as well as samples are available to all on request. 备用详细目录和样品函索即可。

3) 有效的, 可支付的

We hereby open an irrevocable without recourse letter of credit in your favour up to an aggregate amount of RMB ¥ 10,000 available by draft at sight. 兹开立不可撤消的、无追索权的信用证, 以贵方为受益人, 总金额达人民币 1 万元。

Our usual terms of payment are by confirmed, irrevocable L/C available by sight draft. 我方通常的支付方式是用保兑的、不可撤消的即期信用证付款。

3. **Oft-cited = often-cited** 常常列举的

4. **result in** 终归于, 导致, 引起, 带来

The depressed market results in the stagnation of business. 萧条的市场导致业务停滞。

We believe the initial order will result in a series of deals between us. 我们认为首批订单将给你我双方带来大量交易。

5. **in operation** 在运转中, 在实施中

The new system will be in operation on 1st June. 新体制将于 6 月 1 日实施。

operation

1) 经营, 作业, 营业

Some of the joint ventures here begin to gain profits during the very first year of operation. 此地的一些合资企业第一年营业就开始获利。

operation capacity 营业能力, 工作量

operation control 业务管理, 经营管理

operation research and synthesis 经营业务的综合研究

operation statement 营业表; 经营情况表

2) 业务 (活动), 主要经济活动常用作复数

We welcome any suggestions you may offer for business operations.
 贵方对我业务活动提出的任何建议, 我们都表示欢迎。

operation (s) research (OR) 营业研究; 运筹学

operational research 运筹学 [在经营中针对所有可能变化的因素进行考虑和评价, 通过平衡与调节对立目标取得最佳解决方案。]

6. **The significance of imports is obvious where the country lacks a strong resourcebase, but similar conditions exist even in more endowed nations.** 对原材料很缺乏的国家而言, 进口的意义是很明显的; 但对资源禀赋好的国家而言, 进口贸易具有同样的意义。

7. **comparative advantage** 比较优势, 比较利益

comparative advantage theory 比较利益理论 [该理论是 19 世纪中叶英国资产阶级古典政治经济学家大卫·李嘉图 (David Ricardo) 所提出的, 是说在一个人或一个社会对另一个人或另一个社会拥有绝对优势利益的情况下, 如果实行分工, 各自专事其比较占优势的产业, 则双方都将受益。]

8. **scale economies** 规模经济

scale 比例, 比率; 规模

scale of assessment 估计比例; (税额的) 估定比例

scale-up of wages 按比例增加工资

scale effect 规模效果

9. **segment** 部分; 分部; 部门

segment accounting 部门会计

segment of economy 经济部门

segmented transport 分断运输

10. **Even when the foreign market is serviced by producing abroad, there are advantages for domestic consumers and producers since both gain from the transfer of products and technology among countries.** 即使国外生产的产品销售在外国市场, 国内的消费者和生产商仍有利可图, 因为他们能从国与国的产品流通和技术转让中获利。

service *vt.* 使……适用于

11. **prefabricate** *v.* [在工厂中制造或建造(房屋等)的标准化部分以便装运或即刻装架] 预先建造; 预先制造; 虚伪地造出; 勉强装作

the prefabricated smile of an official welcomer 官方欢迎者装出的笑容

12. **disc brake** 盘式制动器

13. **carrier** *n.* 承运人, 运输公司

The carriers say that they have to life rates to offset higher costs. 运输公司说他们必须提高费率以抵消高费用。

14. **Export enables many industries to keep their labor and capital employed more fully and continuously, to expand their plants more rapidly than domestic commerce would warrant, to realize the lower costs of operating at a more efficient size, or to distribute sales more widely so the adverse effects of local or national business recessions are minimized.** 出口能使许多行业更有效、更长期地使用其劳动力及资本资源, 能较国内商业更快地扩大其工厂规模, 能更有效地降低营业成本, 能更广泛地扩大其销售网络以使得区域或国内商业衰退所带来的负作用被降低到最小程度。

15. **recession** *n.* 价格猛跌, (工商业) 衰退

The market has been greatly affected by the economic recession. 市场已大大受到经济衰退的影响。

We don't expect a recession in price in the near future in the domestic market. 我们预计近期国内市场价格不会猛落。

在商业英语中, 表示经济衰退不同程度的词还有:

slump *n.* 暴跌, 不景气

The recent slump in the market here makes it unavoidable for us to cancel the remainder of our order. 最近本地市场行情暴跌, 我们不得不撤消订货中的其他部分。

depression *n.* 萧条, 不景气

That firm is now in a very precarious positions on account of the general trade depression. 由于商业的普遍不景气, 该公司正处在风雨飘摇之中。

16. **gear** *v.* 使适应, 后常跟介词 to, or toward

Production of export goods must gear to overseas demands. 出口商品的生产必须适应国外需求。

17. **penetration** *n.* 渗透

market penetration 市场渗透

penetrating pricing 渗入价格政策 [为新产品订出较低价格以便尽快地夺取市场的较大份额]

18. **preempt** *vt.* 抢先取得或占用

preemptive *adj.* preemptive right 优先认购权

19. **overhead** *n.* 管理费用 [杂项开支总开支, 即不属于直接成本的业务开支]

Our own overheads have increased sharply this month. 这个月我们的营业开支猛增。

20. **allocation** *n.* 分配, 拨款

overhead allocation 管理费用分配

allocation of actual factory overhead to products 实际制造费用摊入产品 (成本)

allocation of circulating funds for enterprises 增拨企业流动资金

allocation of resources 资源配置

allocate *vt.* 分配, 配给

They are allocated an exchange quota of \$10,000 for the current year. 他们分配到1万美元的本年外汇配额。

21. **profit margin** 利润率, 毛利

Although we are interested in your products, we find your price is so high that our margin of profit would be either very little or nil. 我们对贵方的产品很感兴趣, 但我们觉得价格甚高以致于我们无利可图。

margin *n.*

1) 活动余地, 上下幅度

We would seriously consider your offer on Groundnuts if you could agree to reduce the margin of actual shipment from 7% to 5%. 如果贵方同意将实际装船数量的上下幅度自7%减为5%, 我方会慎重考虑你方花生的报盘。

2) (利润的) 赚头

We are cutting our margins very narrow. 我们的利润已降得很低了。

3) 押金, 保证金

When a buyer asks a bank to open an L/C, he has to pay a certain amount of margin. 买方要求银行开信用证时, 必须支付一定数额的保证金。

22. **capacity** *n.*

1) 能力, 容量

He has a particular capacity for business. 他有特殊的经营才能。

The capacity of the vessel is 10,000 tons. 此船的载重量为1万吨。

2) to capacity 最大限度的, 满满的

We are working to capacity at this moment to meet the increasing demand. 我们目前正全力以赴以满足不断增长的需求。

23. **capitalize on** 利用, 使...成为资本

We capitalize on the sluggish sales effort of our competitors. 我们利用了对手不努力营销的机会。

He decided to capitalize on all his property. 他决定用自己的全部资产投资。

24. **result from** (作为结果) 产生于, 发生于

It is obvious that the damage to the goods ordered results from rough handling in transit. 很明显, 所订货物的损坏是由运输途中的野蛮装卸导致的。

25. **The worldwide location of production and marketing capacity provides opportunity for increased profits. An integrated logistic system can capitalize on the advantages of production and marketing in specific localities. Reduced transportation costs may result from overseas production. Advantages of scale may be achieved by concentrating production in one location and exporting to other countries.** 世界范围的产品及营销能力为增加利润提供了机遇。内在有序的体系可利用不同区域的产品及营销优势。海外生产可能降低运输成本。集中在一地生产再出口到其他国家则可以获得规模效益。

26. **transfer price** 转让价格, 转账价格

27. **royalty** *n.* 专利权使用费, 提成费