

Practical English for Finance and Insurance

实用金融保险英语

彭世勇 编著



实用外语学习丛书

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前 言

国际金融与保险是国际经济活动中两个十分重要的组成部分。由于它们具有很强的专业性与实践性,同时专业术语复杂,译名繁多,要为没有这两方面专业知识的大专学生或自学者编写一本适用的英语教材是一件很困难的工作。《实用金融保险英语》一书兼顾了读者学习金融保险业务与相关的英语知识这两方面的需要。作者力求用简洁的文字来叙述国际金融与保险业务中最基本的概念。同时将英语学习与业务学习结合在一起。在本书的编写过程中,作者尽量避免涉及深奥的专业理论知识和具有争论的学术观点。本书不是一本国际金融与保险方面的专业教材,书中没有对有关的专业知识作深入的探讨;也不对国际金融与保险业务的具体操作进行实践性指导。这点请读者在阅读本书时加以注意。本书的编写目的是为了给具有一般英语基础的自学者或非国际金融与保险专业的大专学生提供一本学习这两方面英语知识的教材,使他们掌握国际金融与保险业务中最常用的英语词汇以及句法和表达方式。同时为今后进一步的学习打下基础。

本书共分为十八课,每课又分为中文说明、对话、课文以及练习四个部分。中文说明部分主要是向读者简略介绍一下每课的主要内容,但不是每课所涉及的主题的全面概括。每当涉及到金融与保险方面的重要概念时,笔者尽量采用没有争议并且已经被普遍接受了观点。每课的对话主要用来说明一个或是几个重要概念。

通过学习对话读者可以掌握金融与保险业务的基本词汇和口语表达方式。每课的课文大都摘自欧美最新的教科书。作者力求采用符合我国国情的内容,在不影响内容完整性的情况下将不适合我国国情的部分或删除或改写。练习部分一方面是为了巩固每课所学的内容,另一方面是使学生通过查阅词典培养自学的能力。这样一方面可以加深学生对一些重要概念的理解并培养实际运用语言的能力,同时还可以让学生进一步掌握与金融和保险业务有关的词汇与概念。国际金融与保险是两个十分广泛的领域,与此相关的英语知识也不可能容纳在一本书中。作者希望读者通过此书能了解到国际金融与保险业务所涉及的范围以及与之相关的英语特点,从而为进一步的学习打下基础。将国际金融与保险业务和英语结合起来,编写一本既适合自学者又适合非英语或是非金融与保险专业学生的英语教材,对作者来说既是一种尝试,又是一个考验,错误与疏漏肯定是难免的。作者诚恳地希望广大读者能对本书提出意见与批评,以便有机会再版时作进一步的修改,使其更能满足读者的需要。

彭世勇

1994年11月16日于

广州对外贸易学院

实用外语学习丛书

实用公关英语
实用公关俄语
实用公关日语
实用公关德语
实用公关法语
实用文秘英语
实用会计英语
实用营销英语
实用商贸英语
实用金融英语
实用旅游服务英语
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日语惯用型详析

汉英对照
中国古典名著丛书

第一辑

周易

尚

诗经

四书

老子

孙子兵法

庄子

坛经

史记

楚辞

装帧设计：宋名辉

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Lesson One

Functione of Currency 货币职能

在人类社会的初期,不存在商品交换,当然也不存在货币。只是在商品出现以后,随着商品交换的发展,才逐渐从商品世界中分离出一种特殊的商品,固定地作为商品交换的媒介,这就是货币。

货币有四个方面的主要职能。价值尺度是其主要的基本职能;另外货币还具有流通手段、储藏手段、支付手段等职能。而当货币越出了国界在世界市场上发挥一般等价物的作用时,它就具备了世界货币的职能。

货币的一般形式有纸币、硬币,此外银行本票、支票、银行汇票、信用证、信用卡等也都是货币的不同表现形式。

Dialogue

Mr. Wang is now discussing with Professor Lee the differences between money and currency after class.

(W-Mr. Wang; L-Professor Lee)

W: It was very kind of you to give us the lecture on Money, Professor Lee. I enjoyed every minute of it and I know a lot about money now.

L: I am glad to hear that.

W: But Professor Lee I am still not quite clear about the differences between money and currency. Can you explain it further to me?

L: Of course. When we talk about money, we generally mean the paper money and coins which we use everyday, while when we talk about currency, we mean the right to goods, services, wealth etc in terms of cheque, promissory notes, bills of exchange in addition to "money".

W: Do you mean "currency" has a broader sense than "money"?

L: You are right. As you know, sometimes currency is not in the form of physical money. It may be in the form of a letter of credit or a draft.

W: Yes, I see. Sometimes currency does not take the form of the money we use everyday. It may take other forms that give the holder the right to something which can be bought by money.

L: That's it.

W: But if I want to tell an American businessman that he should pay for our goods in U. S. dollar, can I say "Please pay us in U. S. money"?

L: Well, that sounds very odd. You know if you say "Pay us in U. S. money", that businessman might think you want him to pay you in cash. Is that what you mean?

W: Oh, no I don't mean that he should pay us in cash. He can of course pay us in any form of "money". He can pay us by check or by L/C.

L: If that's what you want, you'd better say "Please pay us in U.

S. currency. ”

W: Thank you, Professor Lee. I don't think I'll make the same mistake again in the future.

L: Of course not.

W: Thank you very much, indeed.

L: You are welcome.

Words and Expressions

discuss [dis'kʌs] *vt.* 讨论

still [stil] *adv.* 仍然

professor [prə'fesə] *n.* 教授

difference ['difərəns] *n.* 区别

currency ['kʌrənsi] *n.* 货币

explain [ik'splein] *vt.* 解释

of course 当然

money ['mʌni] *n.* 钱

coin [kɔin] *n.* 硬币

mean [mi:n] *vt.* 意指, 表示…的意思

broad [brɔ:d] *adj.* 宽的, 广的

sense [sens] *n.* 意识, 意义

physical ['fizikəl] *adj.* 物质的, 有形的, 确实确实的

goods (复数) [gudz] *n.* 货物, 商品

service ['sə:vis] *n.* 服务, 劳务

promissory note *n.* 期票

bill of exchange *n.* 汇票

draft [dra:ft] *n.* 汇票

L/C(-letter of credit)*n.* 信用证

in the form of 采取…形式

holder [houldə] *n.* 持有者

right [rait] *n.* 权利

cash [kæʃ] *n.* 现金

odd [ɒd] *adj.* 古怪的

mistake [mis'keik] *n.* 错误

Notes

1. to be clear about sth. 清楚理解某事,如:

I am not clear about what you need.

我不清楚你需要什么。

2. lecture on sth. 关于……的讲座

“on”有“关于”的意思:

A lecture on International Trade

(关于)国际贸易的讲座

3. When we talk about money, we generally mean the paper money and coins which we use everyday, while when we talk about currency, we mean the right to goods, services, wealth etc in terms of cheque, promissory notes, bills of exchange in addition to “money”.

当我们讲到钱的时候,我们通常是指每天所使用的纸币或硬币,而当我们讲到货币的时候我们所指的则是指除了钱以外的,以支票、期票、汇票形式表现的对于货物、劳务、财富等所具有的权利。

句中的“while”用于两种事物的对比。“in addition to”是指

除……之外,“in terms of”意指以……的方式,从某方面来说,如:

(1) Jane was dressed in brown while Mary was dressed in blue.

简穿的是棕色衣服,而玛丽穿的是蓝色衣服。

(2) In addition to a fine, he was sent to prison.

除被罚款外,他还被关进牢里。

(3) It is difficult to express it in terms of science.

用科学的字眼来表达它是很困难的。

Promissory note: 期票。根据英国《汇票条例》第 83 款所下的定义,期票是“一种无条件的书面承诺,由某一开具期票的人签字后通知另一人,要求被通知的人见票即付款,或在今后某一固定时间或可以确定的时间支付一定数额的货币给特定的个人或持票人或其指定人”。

4. I see. 我明白了。

5. Do you mean the “currency” has a broader sense than “money”?

你的意思是不是说货币的意义比钱更广泛?

6. As you know, sometimes currency is not in the form of physical money. 你知道,有时货币并不以实实在在的钱的形式表现出来。

“physical”指看得见、摸得着的意思,如 Physical cash, 即现金。

“as you know”在这里用来引出另一个话题。

7. that businessman might think you want him to pay you in cash. 那个商人也许会认为你想要他支付现金。

“might”用于对某种情况的不确定的推测。

Text

Money has two basic economic functions. It serves as a unit of accounting and as a store of value. In fact, money can be defined in terms of these basic functions.

A unit of accounting is a way of placing a specific value on economic goods and services. Thus, as a unit of accounting, the monetary unit is used to measure the value of goods and services relative to other goods and services. The dollar, for example, is the monetary unit in value of goods and services. Accountants at the Department of Commerce use dollar prices to measure national income and national product; a firm uses dollar prices to calculate profits and losses; a typical household budgets daily and regular expenses using dollar prices as its unit of accounting.

To see how money functions as a store of value, let's consider this simple example. A fisherman comes into port after several days of fishing. At the going price of fish that day he has \$1,000 worth of fish. Those fish are not a good store of value, because if the fisherman keeps them too long they will rot. If he attempts to exchange them with other tradespeople, some of the fish may rot before he can exchange the entire catch for the goods and services he desires. On the other hand, if the fisherman sells the entire catch for money, he can then store the value of his catch in the money that he receives.

Words and Expressions

- unit [ju:nit] *n.* 单位
store of value 价值储藏
define [di'fain] *vt.* 给…下定义
monetary [mʌnitəri] *adj.* 钱的, 货币的
measure ['meʒə] *vt.* 计量
Department of Commerce (美国)商务部
profit ['prɒfit] *n.* 利润
household ['haʊshəʊld] *n.* 家庭
budget ['bʌdʒɪt] *vi., vt.* 预算
regular ['regjʊlə] *adj.* 规则的, 固定的
expense [iks'pens] *n.* 花费, 开销
fisherman [fɪʃəmən] *n.* 渔民
port [pɔ:t] *n.* 港口
worth [wɜ:θ] *adj.* 值……*n.* 价值
rot [rɒt] *vi.* 腐烂
attempt [ə'tempt] *vt.* 企图, 试图
desire [di'zaɪə] *vt.* 希望, 期望
entire [in'taɪə] *adj.* 整个的
catch [kætʃ] *n.* 捕获物
on the other hand 另一方面

Notes to the Text

1. serve as: 充当, 用作:

serve as a unit of accounting 用作记帐单位

This box will serve as a seat. 这箱子可以用作椅子。

2. unit of accounting: 记帐单位。1. 为避免汇价发生变动影响或提供稳定的基准价值而人为创设的一种概念。现已建立了多种多样的记帐单位。2. 指在计算不同商品相互间价值时充当记帐单位的货币。

3. the monetary unit is used to measure the value of goods and services relative to other goods and services.

货币单位被用来衡量一些货物和劳务与另一些货物和劳务有关的价值。

relative to: 与…有关, 与…一致, 如:

He made some remarks relative to what had happened.

他讲了几句和发生的事情有关的话。

Supply must be relative to demand.

供求必须一致。

4. a typical household budgets daily and regular expenses using dollar prices as its unit of accounting.

一个典型的家庭用各种美元价格作为记帐单位预算每天和经常性的开支。

“using……”是动词现在分词表示伴随状况的用法, 在这里表示制定预算的方式。

5. At the going price of fish that day he has \$1,000 worth of fish.

以那天鱼的时价计算, 他有价值一千美元的鱼。句中的“worth”用作名词, 表示价值; “worth”还可以用作形容词, 后接宾语。

to be worth…值……的, 相当于……的价值, 如:

He is worth a million. 他是个百万富翁。