

A high-angle, nighttime photograph of a city skyline, likely New York City, with numerous skyscrapers illuminated by city lights. The lights create a bokeh effect in the foreground, and the overall scene is dark with vibrant yellow and white light sources.

NEW AND UP TO DATE
COMMERCIAL KNOWLEDGE

最新商業知識

鍾愉新編譯

新聯書社印行

An aerial night photograph of a city skyline, likely Hong Kong, showing numerous illuminated skyscrapers and dense urban development. The image serves as the background for the book cover.

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EDITED BY Y.S. CHUNG

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內 容 簡 介

近年選讀商科及有關課程的青年愈來愈多，本書為此提供最新和較全面的資料，作為具有相當英語水平的商科學生和自修者學習，參考之用。

本書共分七篇，計二十四章，內容主要特點：

1. 包括現代社會生活中商務活動和有關領域的最新知識。反映隨着社會，政治，制度的不斷變遷，商業實踐的各種複雜情況和產生的各種機構、制度。與及它們之間的相互關係。材料搜集盡量豐富、全面、時髦。
2. 從社會現實生活的角度出發，和從歷史演變的角度出發，介紹各種商務活動現象。並以最新觀點進行闡明，分析，論述。
3. 為了減輕讀者學習困難，對書中部份內容作了較詳盡的中文註釋，對部份文字進行適當的語法分析和翻譯。
4. 每章末附有理論結合實際的進度測驗題目，供讀者對每章內容重點複習，思考，實踐。

New and Up to Date Commercial Knowledge

最 新 商 業 知 識

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PART ONE 第一篇

THE ECONOMIC BACKGROUND

經濟背景

CHAPTER I 第一章

COMMERCE AND INDUSTRY 商業和工業

SPECIALISATION 專業化

1. Development of specialisation 專業化的產生

In primitive societies people *provide for*¹ nearly all their own wants. Agriculture is simple, but provides a family with its food. Rough clothing is made at home. There is little specialisation and little trade; each family is almost *self-sufficient*² although the standard of life is poor.

Such societies must have represented man's first attempts at settlement after he ceased to be a nomadic hunter (and a few such societies still exist). Even in these early settlements there must have been *some specialisation by unusually skilled individuals*³. The community *would have been willing to support these people*⁴ so that everyone could enjoy the benefit of their gifts.

The number and variety of special skills must have increased as settlements became more secure. Trade would have developed, money have come into use and elementary codes of laws have become necessary to govern the rights of parties to exchanges and to provide for the settlement of disputes. *Archaeological and anthropological*⁵ research has confirmed that an evolution of this sort *did take place*⁶ in early societies in the Eastern Mediterranean lands long before the birth of Christ.

2. The division of labour 分工

*The commonsense arrangement by which each person concentrates on the work he can do best is known as the division of labour*⁷. Even if⁸ no special gifts are apparent in an individual, concentration on a given task soon develops

skills in excess of those of the nonspecialist. The simple division of labour begins when individuals specialise in particular trades or crafts, as carpenters, shoemakers or silversmiths, for example. The advantages of specialisation can be increased if individuals concentrate on particular tasks within a trade. In a car-penter's shop, one man might be wholly engaged on turning chair legs while another made the seats and others assembled the complete chairs from parts already made. The productivity of the shop would be increased, but there would be some loss of *general woodworking skill*⁹ and the extra productivity would be wasted unless there was sufficient demand for large output.

This subdivision of tasks can be seen at its most striking on the production line of a modern factory, where each worker carries out some very small task usually with the help of specialised machinery.

3. Specialised services 專業服務

Specialisation not only permits the more efficient production of goods but also makes it possible for the members of a community to have *various services performed for them*¹⁰. The provision of an increasing variety of services is one of the marks of an advanced society. Such services include those provided by doctors, teachers, lawyers and entertainers, *among many others*¹¹.

4. Interdependence in modern life 現代生活的互相倚賴

Life without specialisation is meagre and hard. Specialisation increases productivity and provides a greater variety of goods and services, but this is achieved only by a loss of independence. This is very apparent in a modern society, where the pattern of life can only be maintained if everyone makes his or her specialised contribution. This interdependence *is brought home to us*¹² forcefully when a key group of workers decides to strike or some vital service is interrupted by accident or natural disaster.

5. Geographical and international specialisation 地區性和國際性的專業化

Just as individuals have different talents and abilities, geographical areas have advantages which make them suitable for particular industries. These advantages may be purely physical, the existence of mineral deposits for example, or they may be historical in that people of special skill or industry have settled there. Britain's textile, shipbuilding or iron and steel industries are examples of such specialisation.

The international specialisation which is made possible by situation, natural advantages or climate, *tends to make*¹³ life richer and enables people everywhere to enjoy a wider and more plentiful range of goods than *would otherwise*

be possible,¹⁴ but like individual specialisation, it leads to greater interdependence. *From time to time*¹⁵ this interdependence has led to dispute, as in the oil crisis of 1973—4.

Partly as a result of¹⁶ efforts to attain national self-sufficiency and partly because of the inevitable spread of technology, many of the emerging nations have developed quite advanced manufacturing industries which compete strongly with those of the more established countries.

EXCHANGE 交易

*In order to*¹⁷ reap the benefits of specialisation it is necessary for each person to exchange the products of his own specialisation for those of other people.

6. Barter 易貨貿易

One way of doing this is to arrange the direct exchange of one commodity for another or of goods for services performed. Barter requires that the person having goods to offer should find another person who not only requires his goods but has some desirable commodity to offer in return. This *double coincidence of wants*¹⁸ is unlikely and barter is so clumsy that it soon breaks down in any but the most primitive societies.

7. The use of money 貨幣的用途

Exchange in a modern society, therefore, implies first, an exchange of goods or services for money and second, an exchange of the money received for commodities and services needed in the ordinary course of life. The characteristics of money and the problems arising from its use are *fully discussed*¹⁹ below (see XI).

8. Exchange in a modern society 現代社會的交易

In a modern society, such as present-day Britain, the network of specialisation and exchange is complex and widespread. Its effective working requires the existence of well-developed trading institutions, excellent communications and *a great deal*²⁰ of expert knowledge. Much of this book will *be concerned with*²¹ the specialised institutions and techniques which make the system of exchanges possible.

PRODUCTION 生產

It is possible to think of the economic life of a nation as a *system of flows*²² (see Fig. 1). Goods and services flow in one direction, the money paid for them

flows in the other. These economic flows cannot be maintained without the system of exchanges discussed in the previous section. At the receiving end of the flow of goods and services is the consumer. The purpose of production is the satisfaction of consumers' wants. All activities that lead to such satisfaction are productive.

9. Industry 工業

Industry is concerned with the actual production of goods and the provision of services. It is customary to divide industry into:

(a) *Primary industry*²³, concerned with winning the fruits of nature from the soil, taking fish from the sea or minerals from the earth.

(b) *Secondary industry*²⁴, concerned with the processing of primary products.

Naturally, any such division must be somewhat arbitrary and artificial. A more descriptive categorisation would be into *extractive industry*²⁵ (agriculture, fishing, forestry, mining and quarrying), *manufacturing industry*²⁶ and construction.

Industries that are concerned with the provision of services of various kinds are sometimes known as *tertiary industries*²⁷ although this term *covers a rather wider field than the direct services*²⁸ provided by teachers, lawyers, entertainers and others.

10. The chain of distribution 分配環鏈

Production is not complete until the goods reach the final consumer. The process of distribution includes all the activities necessary to get the goods from the factory to the consumer. The physical transfer of goods involves transport and *warehousing*²⁹. Distribution may be regarded³⁰ as a series of exchanges which culminates in final purchases by customers in retail shops. Both *wholesale and retail trade*³¹ are therefore concerned.

11. Aids to trade 貿易援助

*For trade to be carried on smoothly and effectively*³², various auxiliary services such as banking, finance and insurance are necessary. If consumers' satisfactions are to be maximised, and that is the purpose of production, it is important that the range of goods and services should be as great as possible. *Market research*³³ helps to ensure that the goods produced are saleable and advertising and selling *have a part to play*³⁴ in telling the public what is available, in developing *public taste*³⁵ and in maintaining demand.

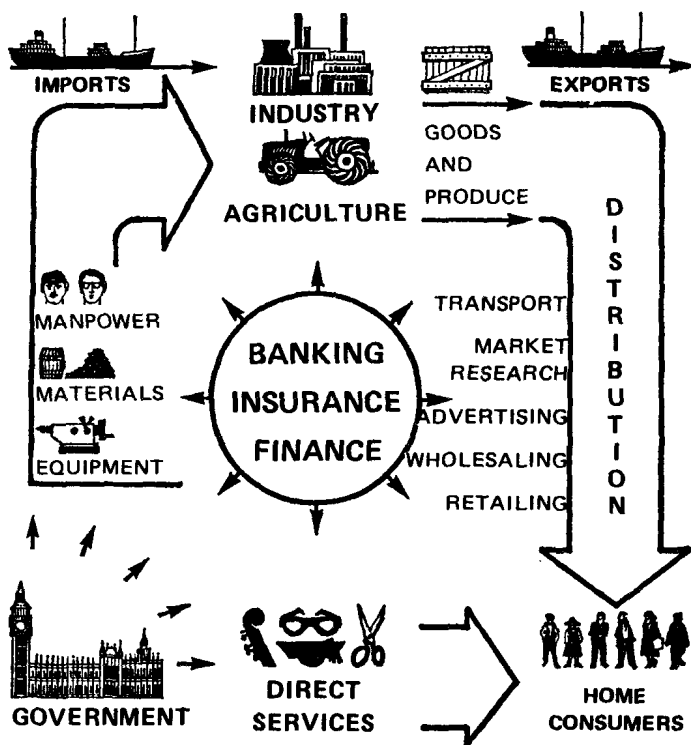


Fig. 1. The pattern of commerce.

THE NATURE OF COMMERCE 商業的性質

12. Definition of commerce 商業的定義

Previous paragraphs of this chapter have shown how the production and distribution of goods and the provision of services depend on exchange. This exchange of goods and services we call commerce. The word "commerce", however, means more than this. It implies an interchange or communication between the people concerned. In commercial life there are a great many techniques, practices and conventions without which the system of exchanges would not be possible.

A study of commerce, therefore, must include an examination of:

(a) All aspects of trade from the purchase of *raw materials*³⁶ to the eventual sale of *finished consumer goods*³⁷.

(b) *The auxiliary services*³⁸ which help trade, and make it possible, i.e. transport, warehousing, banking, finance, advertising and selling.

(c) The more important *detailed procedures*³⁹ involved in both trade and the auxiliary services including those concerned with the *flow of information*⁴⁰.

A full understanding of commerce also requires some knowledge of the economic "*climate*"⁴¹ in which trade takes place.

注釋：

1. 提供，供應 2. 自給自足的 3. 根據有特殊技能的個人而分的一些專業化
4. 也會願意支持這些人 5. 考古學的和人類學的
6. 發生 (did 在這裏用於加強語氣，應發強音)
7. 每一個人把生活經驗得來的本領集中用於他能做得最好的工作上去就稱為分工
8. 即使…也 9. 全面的木工技能 10. 為他們履行的各種各類的服務
11. = among many other services (此外還有許多其他的服務)
12. 使我們深切地感到 13. 有助於 14. 不是這樣所可能得到的……
15. 有時 16. 由於…的結果 17. 為…起見 18. 雙重巧合需要
19. 充份討論 20. 許多，大量 21. 和…有關 22. 流動系統
23. 原始工業 24. 二次工業 25. 採掘工業 26. 製造工業
27. 三次工業 28. 包括比直接服務更為廣泛的領域 29. 存倉
30. 被認為 31. 批發和零售 32. 為了使貿易順利並有效地進行
33. 市場調查 34. 起一種作用 35. 公眾嗜好 36. 原料
37. 消費成品 38. 輔助服務 39. 詳細程序 40. 情報交流
41. 經濟氣候

進度測驗 1

1. 你對“分工”一詞怎樣解釋？分工在 (a) 用手進行大部份工作的工業，和在 (b) 大部份過程是機械化的工業中起甚麼作用？ (1、2)
2. 試解釋“專業化的優點只有以犧牲幾乎全部獨立性才能獲得”的說法。在現代經濟中，良好的勞工關係的重要性是甚麼？ (4、5)
3. 寫出下列各題目的簡易注釋：
(a) 生產 (b) 交易 (c) 易貨貿易 (6-11)
4. 試區別“工業”和“商業”，並略述屬於後者的活動。這二者範疇重迭和相互聯繫到甚麼程度？ (9-12)

CHAPTER II 第二章

THE UNITED KINGDOM ECONOMY IN OUTLINE

聯合王國經濟概略

A study of commerce is concerned with the way in which men conduct their business affairs. Business does not take place in a vacuum and cannot be considered separately from the economy *as a whole*¹. This chapter outlines the more important aspects of the British economy and attempts to clarify some current problems by putting them into a *longer-term perspective*². The economic difficulties which *make headlines*³ did not *spring up overnight*⁴, they are a consequence of the long-term changes which the economy is undergoing.

THE BIRTH OF MODERN BRITAIN 現代英國的誕生

Between about 1750 and 1850 changes took place in Britain that altered the whole life of her people and, ultimately, of people in most other countries. These changes are generally known as "the Industrial Revolution."

1. Britain before the Industrial Revolution 工業革命前的英國

Britain in 1750 was an agricultural country; *large numbers of*⁵ her people lived by farming and only a minority of the population lived in towns. The population was about eight million *and growing*⁶. There was already a considerable overseas trade with the colonies and banking and commerce were well developed. There had already been *a number of*⁷ improvements in agriculture *such as*⁸ better crop rotation, the use of root crops and improved cattle breeding. There was a growing interest in science. The stage was set for the more rapid changes of the next hundred years.

2. Population 人口

The first *census*⁹ of population was taken in 1801 and showed that about 10 million people lived in Great Britain. By 1850, the population had doubled and by 1900, it had risen to over 35 million. The pressure of an expanding population was a spur to agricultural reform and provided a labour force for growing industries.

3. Industrial change 工業變革

During the second half of the eighteenth century, inventions were made that radically altered textile production in Britain. The new machines were too big to be used in workers' homes and were *power-driven*¹⁰. There was consequently a change from handicraft production to machine production and from *cottage industry*¹¹ to factory industry. These changes were typical of others, and the movement of *large bodies*¹² of people into the factories, where work was for *set hours*¹³ under firm discipline, was a most profound change in social conditions.

The first power source was moving water, but this was displaced by steam. Large quantities of fuel were needed and this, with the wider markets for the greater production, made improved transport a necessity. A boom in canal building *met this need*¹⁴ but by the 1830s and 1840s intensive railway building was taking place.

Power-driven machinery, steam engines to provide the power and steam locomotives for the railways stimulated heavy engineering. The need for coal stimulated mining. By the mid-nineteenth century Britain had become "the workshop of the world" and was exporting cotton cloth, coal and machines. She was also importing quantities of food and materials, particularly raw cotton.

DEVELOPMENTS BEFORE 1939 1939年前的發展

4. 1850-1914. 1850年至1914年

When Britain was the world's leading industrial power, her export industries earned a large surplus over what had to be paid for imports. This surplus was invested overseas, so that Britain acquired substantial foreign investments. During the latter part of the nineteenth century, however, foreign competitors' industrialisation *caught up with*¹⁵ Britain's. Britain lost some of her markets and met fierce competition in others. New industries such as the manufacture of chemicals, motor cars and heavy electrical equipment were growing up in the years before the First World War. In these industries, Britain had no outstanding advantages.

5. The Inter-war years 兩次戰爭之間的年代

The years from 1919 to 1939 *saw*¹⁶ a considerable decline in older industries such as cotton, coal and shipbuilding, but many of the newer industries flourished. The older industries had been concentrated in the areas where coal was to be found and so these areas experienced high unemployment as their basic industries declined. Competition from other countries had already reduced the export markets of the older industries and they suffered further blows when international trade declined in the "Great Depression"¹⁷ of the thirties.