

商業知識叢書

Access to Commerce

現代商業入門

黃漢仁編譯



新聯書社印行

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內容簡介

本書從商業的功能、組織和方法，到運輸、銀行和保險，從貨物的銷售過程，出入口計算至國際貿易都作了闡述，內容豐富，系統性強，而且用實例說明理論，深入淺出。

本書非常適合自修者閱讀。爲了達到迅速明瞭，事半功倍的學習效果，對書中的專有詞彙都作了中文註釋，每章結尾附有大量中文自我測驗題。

全書共分五大篇，十七章，並有附錄，是商業上很常用的縮寫詞，供讀者參攷。

ACCESS TO COMMERCE

現代商業入門

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PART ONE 第一篇

INTRODUCTORY 緒言

Chapter 1 第一章

INDUSTRY, COMMERCE AND DIRECT SERVICES

工業、商業和直接服務

SPECIALISATION AND THE DIVISION OF LABOUR 專業化及勞動分工

1. Specialisation of occupation. 職業專門化

Every man had originally to keep himself and his family. He had to grow his own food, make his own clothes and build his own house. It was then seen that one man could make a particular kind of article better than another. One had a *gift for*¹ farming, a second for weaving, a third for building and so on. When the farmer gave all his working time to raising crops and cattle, the builder to erecting houses and the weaver to making cloth, while their neighbours supplied them with their requirements, they produced a greater quantity of goods of a higher quality than the community could when each member of it turned out only his own limited requirements.

Each worker thereafter *specialised in*² the job that he could do best. This specialisation of occupation spread until there were special groups of workers, such as farmers, shepherds, builders, *carpenters*³, bakers, *spinners*⁴, dyers, weavers and tailors.

2. Division of labour. 勞動分工

It was later discovered that more goods could be made, and that they could be made more cheaply and quickly, by breaking down the manufacture of

1. gift (for) 有才能

2. specialised in 在...方面的專家

3. carpenter 木匠

4. spinner 紡織工

an article into several processes. Workers produce more goods, and produce them more cheaply and quickly, when each worker *devotes himself to*⁵ a single process continuously than when he performs several processes and wastes time while changing from one process to another. In *The Wealth of Nations*, Adam Smith showed that each man in a factory could not make more than 20 pins a day, but that after the division of labour had been applied the average output of a man rose to 4800 pins a day. Employers have carried this principle of the division of labour so far that some workers may repeat only one process out of perhaps a hundred. For example, it takes nearly a hundred processes, all carried out by *machinery*⁶, to make a pair of shoes. The division of labour enables goods, e.g. motor cars, to be produced in vast quantities in a short time at a low price. On the other hand, it *stifles*⁷ creative ability, produces monotony and causes *dissatisfaction*⁸.

3. Social co-operation. 社會協作

The principle of the division of labour could not be applied without social co-operation. Bakers must contribute bread, tailors clothes, builders houses and so on. From the pool of goods thus produced each person takes a share according to the contribution he has made towards it, receiving in payment tokens in the form of money. Some, of course, receive less than others, with the result that they may become dissatisfied.

4. National dividend. 國民總收入

The pool of goods produced is often referred to as the national dividend. As already *indicated*⁹, the national dividend is distributed among the community in the form of money according to the contribution made by each towards the production of goods.

5. International or territorial division of labour. 國際或地域性勞動分工

In addition to division of labour, there is international or territorial division of labour. For climatic, *geological*¹⁰ and other reasons, some countries can make certain goods more cheaply, plentifully or quickly than others, or can produce *commodities*¹¹ that others cannot produce at all. It is advantageous for the world as a whole for each country to specialise in the production of the goods for which it is best suited, and to exchange them for those another country can produce more economically.

5. devote oneself to 專心於，致力於

6. machinery 機械

7. stifle 悶死，壓抑

8. dissatisfaction 不滿足，失望

9. indicated 表明

10. geological 地理上的

11. commodities 商品

By specialising in the production or manufacture of a commodity a country can produce or manufacture it on a large scale and consequently at a lower cost per unit. Shortages in one country are made up by imports from another, *fluctuations*¹² in prices are minimised and local famines are *averted*¹³. Finally, *transport*¹⁴ is developed.

Thus, one country can perhaps make machinery, transport equipment and manufacture goods more easily than other countries. At the same time other countries tend to specialise in the following commodities: *Kuwait*¹⁵ produces petroleum; Denmark meat; New Zealand *dairy products*¹⁶; Canada cereals; Australia textile fibres; India tea; Ireland *livestock*¹⁷; Sweden *pulp*¹⁸ and waste paper; the Soviet Union wood, *lumber*¹⁹ and cork; the southern states of the U.S.A. tobacco; Spain fruit and wine; Malaysia crude rubber; and Zambia copper. It *pays the first country to*²⁰ concentrate on the production of machinery, transport equipment and manufactured goods, to agree to those countries more or less specialising in the commodities mentioned, and to exchange its machinery, etc., for their products.

The international or territorial division of labour gives rise to international or foreign trade which basically does not differ from *domestic, home or internal trade*²¹. It has, however, to overcome the *barriers*²² caused by differences in currency, language, national *sentiment*²³, *tariffs*²⁴, weights and measures as well as in the nature of wants. The wants of an African or an Asian are, for example, often different from those of a European.

*Bilateral agreements*²⁵ and unstable currencies also result in a reduction in the volume of world trade—hence the formation of the *European Payments Union*²⁶ and the *International Monetary Fund*²⁷.

Furthermore, labour is even more *immobile*²⁸ between countries than it is within a country itself, although the development of transport, the difficulties that some countries, especially in Western Europe, experience in *recruiting*²⁹ locally adequate supplies of in particular unskilled labour, and

- | | |
|---|------------------------|
| 12. fluctuations 波動 | 16. dairy products 乳製品 |
| 13. avert 防止, 避免 | 17. livestock 家畜 |
| 14. transport 運輸 | 18. pulp 紙漿 |
| 15. Kuwait 科威特 | 19. lumber 木料 |
| 20. pay someone to do something 做某事對某人有利 | |
| 21. domestic trade = home trade = internal trade 國內貿易 | |
| 22. barriers 障礙 | |
| 23. sentiment 情緒 | |
| 24. tariffs 關稅 | |
| 25. bilateral agreement 雙邊協定 | |
| 26. European Payments Unions 歐州支付同盟 | |
| 27. the International Monetary Fund 國際基金組織 (聯金國) | |
| 28. immobile 不流動 | |
| 29. recruit 招募 | |

the setting up of *the European Economic Community (the Common Market)*³⁰ encourage the migration of workers from one country to another or even from one continent to another, e.g. the employment of Asians in the United Kingdom and of Algerians in France.

Freedom of movement for workers was achieved within the Common Market in 1968. Applications from workers in member countries who want to work in a member country other than their own receive *priority*³¹ over those from workers in non-member countries. They enjoy the same rights as local workers, and their social security benefits are transferable. Despite all those *privileges*³², there is still a shortage of trained labour in all Common Market countries.

The main disadvantages resulting from the expansion in international trade are:

(a) Natural resources are consumed more rapidly, as in the United States of America where many *oilfields*³³ are nearly exhausted;

(b) a reduction in the number of industries in a particular country increases the risk of unemployment, e.g. a fall in the price of coffee in Brazil, where coffee forms *the bulk of*³⁴ the national production, results in great *hardship*³⁵;

(c) workers in underdeveloped countries are restricted to *unremunerative*³⁶ employment on the land; and

(d) the dependence of one country for its imports on another is a disadvantage in time of war or in an economic crisis and may be exploited to *exert pressure on*³⁷ importing countries to adopt and carry out policies favoured by the exporting countries.

LOCATION OF INDUSTRY 工業地點

6. Factors influencing location. 影響地點的因素

In the past the following factors have proved important in determining the location of industry:

(a) *Proximity to*³⁸ sources of power and raw materials (*see* 7 below).

(b) Proximity to labour and markets (*see* 8 below).

(c) Favourable climate and cheap land (*see* 9 below).

30. the European Economic Community 歐洲經濟共同體
(the Common Market) 共同市場

31. priority 優先權

32. privileges 特權

33. oilfield 油田

34. the bulk of 大多數

35. hardship 苦頭

36. unremunerative 無利可圖的

37. exert pressure on ... 向...施加壓力

38. proximity to ... 接近

7. Proximity to sources of power and raw materials. 靠近動力源及原料源

At the time of the *Industrial Revolution*³⁹ manufacturers originally built their factories on or near the coalfields. Coal was then the chief source of power, being used to make steam to drive the machines. As it is heavy and bulky, it was easier to carry the raw materials to the coal than to take the coal to the raw materials. Industries such as the iron and steel industries were therefore situated near the coalfields.

Manufacturers also found it economical to site their factories as near as possible to the sources from which they obtained their raw materials.

8. Proximity to labour and markets. 靠近市場和勞工

Manufacturers also *endeavoured*⁴⁰ to have their factories in areas where they could obtain the services of both skilled and unskilled workers. As a rule workers are not willing to uproot themselves and move, even to districts where employers are short of labour and wages high. Manufacturers accordingly found it convenient to set up their factories where workers were plentiful and wages low.

Accessibility to⁴¹ markets and buyers was also one of the main causes of the early location of industry. Manufacturers built their factories near places where many people shopped, so that they could keep the cost of transporting the finished goods down and sell them to the greatest number.

9. Favourable climate and cheap land. 有利的氣候及廉價的土地

For some industries a certain type of climate was necessary. For example, a humid climate is needed for the spinning of cotton. So the industry was located in Lancashire and in Paisley. For other industries a large area of land was required. Hence, the railways established their carriage and locomotive works in Ashford, Crewe and Swindon, where land was comparatively plentiful and cheap. Airports are also built where land is plentiful and cheap.

10. Modern developments. 現代的發展

The considerations that once influenced manufacturers to locate their factories where they did no longer apply to the same degree.

(a) Electricity and oil have for a long time been available to replace coal as a source of power to operate machinery. Supplies of these have enabled manufacturers to establish industries remote from the coalfields. The energy crisis, oil shortages and the rapid growth in the consumption of fuel may tend to *neutralise*⁴² this factor.

39. Industrial Revolutions 工業革命
40. endeavour 努力

41. accessibility to 易接近於
42. neutralize 抵消, 中和

(b) The development of transport has also largely overcome the disadvantage of distance. Raw materials and finished goods can be carried great distances at a low cost. As a result, proximity to raw materials and to markets is no longer an overwhelming advantage, and many industries are today located thousands of miles from the sources of their raw materials and from their markets.

(c) Nevertheless, proximity to markets is still advantageous. For example, *light industries*⁴³ have been started in London as here they are situated in a densely populated area and in the centre of a vast market, although power and raw materials have to be imported.

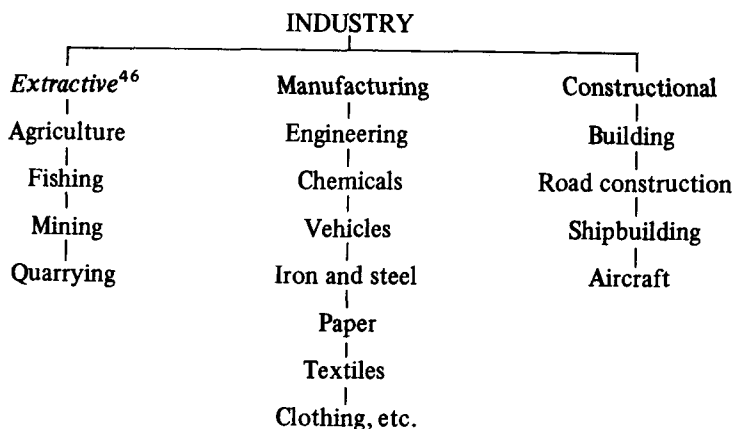
(d) If the raw materials are *perishable*⁴⁴, manufacturers even today set up their factories near the sources of perishable raw materials. Fish is canned at ports, and meat and milk are canned near the places where they are produced.

(e) The Industry Act, 1972, *empowered*⁴⁵ the Department of Trade to give employers financial assistance to open factories in development areas. Thus, when mines are exhausted and close down and workers lose their jobs, the Government may give manufacturers monetary grants to encourage them to start new industries in the area and provide employment.

CLASSIFICATION OF OCCUPATIONS 職業的分類

11. Paid occupations. 受雇職業

Those in paid occupations in the United Kingdom are employed in industry, in commerce or in direct services. The chart below lists the various occupations.

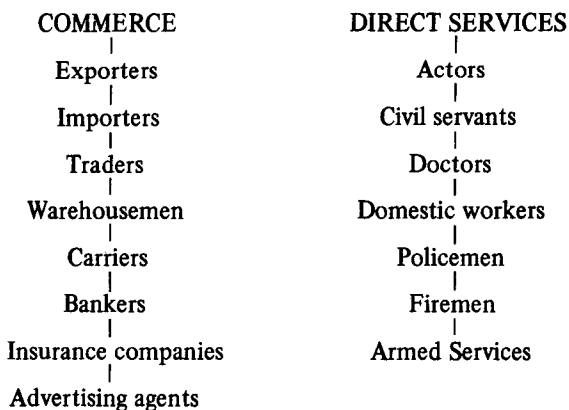


43. light industries 輕工業

44. perishable 會腐壞的

45. empower 授權

46. extractive 耗取自然資源的



12. Wealth of the nation. 國家財富

The wealth of the nation consists of:

- The goods produced by those employed in industry.
- The service *rendered*⁴⁷ by those employed in commerce.
- The direct personal services given to others by doctors, police, members of the armed forces, etc.

INDUSTRY 工業

13. Extractive occupations. 資源性職業

Industry is divided into the extractive, the manufacturing and the constructional industries. The extractive industries are agriculture, fishing, mining and *quarrying*⁴⁸. Those engaged in them grow or extract raw materials for sale to manufacturers and to others.

Farmers grow wheat, barley and other crops, and breed cattle, sheep and other livestock. The wheat is eventually sold to millers, the barley to brewers and the wool to mills. The hides are sold to *tanneries*⁴⁹ and the meat, the milk and the vegetables to canning factories or to wholesalers.

Miners extract coal, iron ore and other minerals for sale to chemical factories, steel mills and so on; fishermen catch fish in the seas for sale to canning and to fertiliser factories; and quarrymen extract stone for sale to builders.

47. render 提供

48. quarrying 採石

49. tanneries 製革

14. Manufacturing industries. 製造業

Those engaged in the numerous manufacturing industries, the chief of which are the engineering, the chemical, the vehicle, the metal, the paper, the textile, the plastic and the clothing industries, obtain raw materials, either directly or indirectly from those engaged in the extractive industries, and fashion them into finished articles.

Metal manufacturers make iron ore into steel for supply to engineering and to vehicle manufacturers, who use it to make plant, machinery, cars, lorries and tanks. Chemical manufacturers make coal tar, benzene and sulphate of ammonia from coal. Other manufacturers make paper out of wood pulp, dress materials out of cotton and cloth out of wool.

15. Constructional industries. 建造業

The chief constructional industries are the building, the road-making and the shipbuilding and aircraft industries. Those engaged in them construct hospitals, houses, schools, factories and other buildings and ships and aircraft of all types from the *bricks*⁵⁰, *cement*⁵¹, timber, stone, steel and iron and other commodities made by manufacturers out of the raw materials produced by those in the extractive industries.

COMMERCE 商業

16. Meaning of commerce. 商業的意義

Commerce is concerned with the sale, purchase and *distribution*⁵² of commodities. Those who sell, buy or distribute them are engaged in commerce, e.g. traders (which term *embraces*⁵³ importers, exporters, wholesalers and retailers), warehousemen and carriers. Those who facilitate the sale, purchase and distribution of goods are also regarded as being engaged in commerce, e.g. bankers, *insurance brokers*⁵⁴ and *advertising agents*⁵⁵.

17. Function of commerce. 商業的作用

The function of those in commercial occupations is to ensure that raw materials are delivered to manufacturers from the place where they are grown or produced, and that the finished goods made by the manufacturers out of the raw materials are delivered to consumers via warehousemen, wholesalers and retailers.

50. brick 磚

51. cement 水泥

52. distributions 銷售，分銷

53. embrace 包括

54. insurance broker 保險經紀

55. advertising agents 廣告代理

This function is shared by those who buy or sell raw materials, partly manufactured goods or finished goods, e.g. importers, exporters, wholesalers and retailers; by those who transport them, e.g. ships' crews, railwaymen and road *hauliers*⁵⁶, and by those who facilitate their purchase, sale or distribution, e.g. bankers, insurance brokers and advertising agents.

18. Branches of commerce. 商業的部門

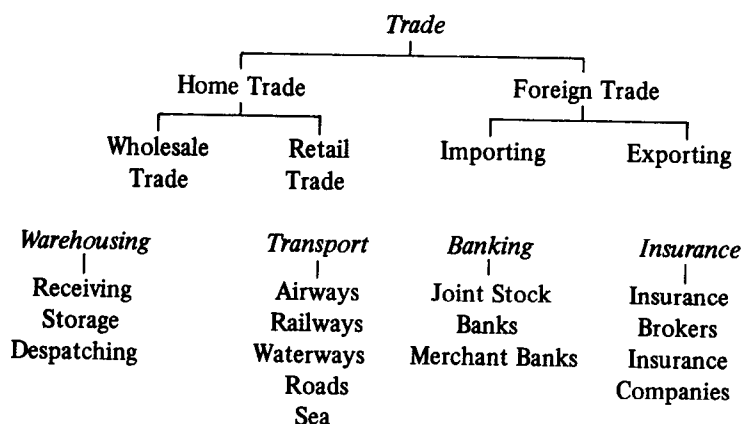
The main branches of commerce are as follows:

- (a) Trade (*see* 19–21).
- (b) Warehousing⁵⁷ (*see* 22).
- (c) Transport (*see* 23).
- (d) Banking (*see* 24).
- (e) Insurance (*see* 25).

This classification of commercial occupations is shown in the table on this page.

19. Trade generally. 貿易綜觀

Trade is the sale and purchase of goods. Thus, the producer who sells raw materials to the manufacturer, the wholesaler who buys the finished goods from the manufacturer and sells them to the retailer, and the retailer who sells them to his customers—all engage in trade.



56. haulier (貨運) 承運人

57. Warehousing 庫存