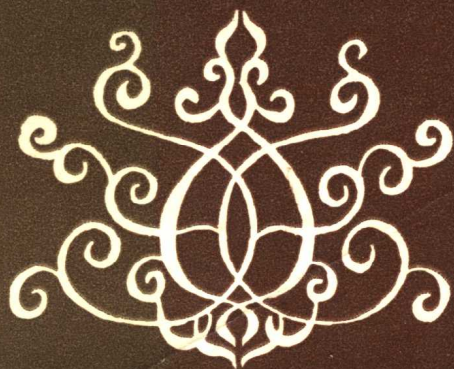


商业英语

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商业英语

【美】莎伦·阿伯拉姆斯

休·格·威尔斯 著

李 芸

苏 音

田 虹

译 注

马 燕 敏

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编 者 的 话

这本《商业英语》，是美国麦克米兰公司1977年出版的《专业英语》丛书中的一种，供已经学过一些英语，能进行一般会话，阅读能力达到中等水平的读者学习使用。

本书的编者，是美国学者莎伦·阿伯拉姆斯和美国伊利诺斯大学荣誉教授休·格·威尔斯。书中课文的安排，是为了给学生提供进行商业活动时的词汇和习惯表达方法，提高会话和书写能力。全书共分十五课。每课包括一段对话和一篇阅读材料。课文后面列有各种练习题和思考理解题。

我们认为，本书专业性强，语言简明生动，可供我国商业、财经院校学生作为学习专业英语的补充教材，也可供商业或财经工作者作为自学读物。为此，我们对本书课文中的专业词汇和疑难词汇逐一加以注释，将阅读材料译成中文，并为各种练习题作出了答案。

本书的译注部分，经商业部经济研究所国外商业研究室叶方恬同志校阅，提出了宝贵意见，谨此致谢。

由于我们水平有限，加以时间仓促，讹误之处在所难免，请读者批评指正。

李 芸

一九八四年十月

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LESSON

1

A Sole¹ Proprietorship²

DIALOGUE

John³: Hi, Carol. How are you?

Carol⁴: Fine, thanks, John. How are you?

John: Fine. It's good to see you.

Carol: You, too. I'm glad you have time to talk today.

John: Sure.

Carol: I'd like some advice.

John: Well, I'd be happy to help in any way I can.

Carol: You know, I've been designing⁵ clothes for quite a while and I've always been interested in fashion.⁶ I'm thinking of starting my own business—a boutique.⁷

John: I think you might have a good idea.

Carol: Well, I need to learn about the responsibilities⁸ of going into business⁹.

John: Are you going into this business by yourself?

Carol: Yes. I'd like to have a company with my name on it, where I make the decisions and where control¹⁰ the profits.¹¹

- John: You seem determined, so I'll try to help you. If you go into business alone, it's called a sole proprietorship. In this case, you probably won't even need a lawyer¹² to form the business. You can start or stop the business whenever you like.
- Carol: That's good. What other encouraging things can you tell me?
- John: You don't have to consult¹³ partners¹⁴ or a board of directors,¹⁵ so you can put your policies into effect¹⁶ quickly. You decide on your vacation, hours, salary, hiring and firing.
- Carol: It sounds good.
- John: Wait a minute. I feel I have to tell you about some of the risks¹⁷ involved,¹⁸ too.
- Carol: What kinds of risks?
- John: The most important risk to remember is that you have unlimited liability.¹⁹ This means that you are responsible for all your business debts.²⁰
- Carol: Does that mean that I have to declare²¹ personal bankruptcy²² if the business fails?
- John: Exactly. You could lose personal assets.²³
- Carol: It sounds frightening. What else should I know?
- John: You won't get some of the tax benefits²⁴ other types of business get. Do you have financing?²⁵ That's usually difficult for a small business to get.
- Carol: Yes, I know. Fortunately,²⁶ that's taken care of. By the way, do you know of a good accountant²⁷ to do my taxes?
- John: Sure. You'll also have to hire a bookkeeper

- unless you think you can do your books yourself.
- Carol: I'm not sure about that yet. I have to think about it. What else, John?
- John: Well, before we get into other things, why don't we have a cup of coffee?
- Carol: As usual, you have good advice, John.

EXERCISE 1 : STRUCTURAL PRACTICE

Notice this sentence from the conversation:

I'm thinking of starting my own business.

Use this structure to respond to the following cues:

Example: start my own business

I'm thinking of starting my own business.

1. open a boutique
2. call a lawyer
3. pay my taxes
4. sell my shop
5. hire an employee
6. file for bankruptcy
7. manage it myself
8. fire my accountant

EXERCISE 2: SUBSTITUTION DRILL

STATEMENT: *There are several advantages to having a sole proprietorship.*

Example: *many*

There are *many* advantages to having a sole proprietorship.

(Note that you will always be substituting for a different word in the sentence.)

1. owning
2. disadvantages
3. starting
4. in
5. a new business
6. boutique
7. will be
8. a lot of

EXERCISE 3: FURTHER PRACTICE

Notice this sentence:

I'm going to have a bookkeeper do the books.

Use this structure to respond to the following cues:

Example: A bookkeeper will do the books.

I'm going to have a bookkeeper do the books.

1. An accountant will prepare the tax report.
2. John will give me advice.
3. A lawyer will do this work.
4. A secretary will mail the letters.
5. A friend will finance the business.
6. A salesperson will sell the clothes.
7. A decorator will design the shop.

READING

A business may be privately owned in three important forms. These are the sole proprietorship, the partnership,

and the corporation.³ The sole proprietorship is the most common in American business. More than 80 per cent of all businesses in the United States are sole proprietorships.

Sole proprietorships, however, do not do the greatest volume⁴ of business. They account for⁵ less than 16 per cent of all business receipts.⁶ What kind of business is likely⁷ to be a sole proprietorship? These small businesses are very often service industries such as laundromats,⁸ beauty⁹ shops, repair shops and restaurants.¹⁰

COMPREHENSION QUESTIONS

1. What are three ways that a business can be privately owned?
2. What form do most American businesses have?
3. What form do most businesses in your native country have?
4. Do sole proprietorships make the most money—that is, do they have the greatest volume of business?
5. List some businesses that are likely to be sole proprietorships.

VOCABULARY PRACTICE

From the words listed below, select a word to fit each blank space in the sentences. Use each word only once.

corporations account for service receipts
forms privately business

1. A sole proprietorship is very often a small _____ that deals in a service.
2. The _____ industries do not manufacture products.

3. Eighty-four per cent of all business _____ are not from sole proprietorships.
4. Less than 20 per cent of American businesses are partnerships or _____.
5. Sole proprietorships _____ only a small part of all business transactions.
6. Our bank is not publicly owned; it is _____ owned.
7. There are three important _____ of business ownership.

第一课 独资企业

DIALOGUE

【注释】

1. sole [soul] adj. 单独的, 独自的
2. proprietorship [prə'praɪətəʃɪp] n. 所有权
sole ~ 独资
3. John [dʒɒn] 约翰 (人名)
4. Carol ['kærəl] 卡雷尔 (人名)
5. design [di'zain] v.t. 设计
6. fashion ['fæʃən] n. 时样
7. boutique [bu(:)'ti:k] n. 妇女时装用品小商店
8. responsibility [rɪs'pɒnsə'bɪlɪtɪ] n. 责任
9. go into business 从事经营 (经商)
10. control [kən'trəʊl] v.t. 控制, 管理
11. profit ['prɒfɪt] n. 利润, 赢利
12. lawyer ['lɔ:jə] n. 律师
13. consult [kən'salt] v.t. 考虑, 顾及

14. partner ['pa:tənə] n. 合伙人
15. director [di'rektə] n. 董事
a board of directors 董事会
16. effect [i'fekt] n. 结果,效果
put ... into effect 贯彻,执行
17. risk [risk] n. 风险
18. involved [in'vɒlvd] adj. 牵涉,包含在内的
19. liability ['laɪə'biliti] n. 责任
limited ~ company 有限责任公司
unlimited ~ 无限责任
20. debt [det] n. 债务
21. declare [di'kleə] v.t. 宣布,声称
22. bankruptcy ['bæŋkrəptsi] n. 破产
23. asset ['æset] n. 财产
24. benefit ['benɪfɪt] n. 津贴,好处
tax ~ 纳税方面的好处
25. financing [fi'nænsɪŋ] n. 资金筹措
26. fortunately ['fɔ:tʃənɪtli] adv. 幸运地
27. accountant [ə'kaʊntənt] n. 会计员,会计师

READING

【注释】

1. privately ['praɪvɪtli] adv. 私人(地), 私营(地)
2. partnership ['pɑ:tənəʃɪp] n. 合伙, 合伙企业
3. corporation [ˌkɔ:pə'reɪʃən] n. 公司
4. volume ['vɒljʊ(:)m] n. 数量
~ of business 营业额
5. account for (指数量等)占
6. receipt [ri'si:t] n. 收入

7. likely ['laikli] adv. 多半
8. laundromat ['lɔ:ndrəmæt] n. 论磅收费的洗衣店
9. beauty ['bju:ti] n. 美貌
~ shop 美貌院
10. restaurant ['restərɒnt] n. 饭馆

译 文

私人拥有的企业有三种重要的形式：独资企业、合伙企业和公司。在美国商业企业中，独资企业是最常见的，它们占商业企业总数的80%以上。

但是，独资企业的营业量在整个商业中并不占主要地位。在商业收入总额中它们还占不到百分之十六。独资企业多半是哪种类型的企业呢？这些小企业通常是诸如洗衣店、美容院、修理店和饭馆等服务行业。

LESSON

2

Partnerships

DIALOGUE

(Two friends, Martin¹ and Barbara,² are having lunch together in a restaurant)

Martin: Well, it's been a long time, Barbara. What have you been doing?

Barbara: I've been pretty busy. You know, I went into business with my friend, Jean.³

Martin: Oh, yes. How's it going?

Barbara: Pretty well. We get along⁴ quite well and the shop is beginning to attract⁵ more customers.⁶

Martin: Good. Are you two a partnership?

Barbara: Yes. I'm very pleased about it. We seem to have the right combination.⁷ Jean's background is in accounting.⁸ She's the one who's good at keeping the books⁹ and ordering stock.¹⁰

Martin: And you?

Barbara: Well, you know, I've always liked talking a lot—I guess I'm rather good with customers. I enjoy Selling.

Martin: Sounds interesting. I guess it's not too risky a business.

Barbara: We haven't had any problems, although I suppose all business can be risky. Being partners, we're both liable.¹¹

Martin: Did you both put the same amount of money into the business? Or do you mind my asking?

Barbara: To tell you the truth, we didn't invest¹² the same amount of capital.¹³ But we've combined our resources¹⁴ very well, I think. It seems to be a good deal for both of us.

Martin: It sounds like it. That is one advantage¹⁵ of a general partnership. One partner can invest less capital than the other—in fact, no money at all—but a partner can contribute important services or skills, sometimes just a name or reputation.¹⁶

Barbara: Exactly.

Martin: What kind of arrangement¹⁷ do you have for distribution¹⁸ of profits and losses?¹⁹

Barbara: They're equally²⁰ shared.²¹ We hope to be in business for a long time.

Martin: Good for you. You've really become very knowledgeable²² about business.

Barbara: Believe me, I'm still learning. The subject becomes quite technical.

Martin: But I'm glad to hear you're doing so well. Next time, you'll take me to lunch.

EXERCISE 1: STRUCTURAL PRACTICE

Notice this sentence:

Jean is the woman who keeps the books.

Use this structure to respond to the following cues:

Example: Jean is a woman. She keeps the books.

Jean is the woman *who* keeps the books.

(Note the shift from *a* to *the* with singular nouns.)

1. Jean is a woman. She used to be in accounting.
2. Barbara is a woman. She is Jean's partner.
3. Barbara and Jean are friends. They run a shop.
4. Martin is a friend. He had lunch with Barbara.
5. Barbara is a partner. She is good at selling.
6. Jean is a partner. She is good at ordering stock.
7. Barbara and Jean are partners. They have the right combination.
8. Partners are people. They share unlimited joint liability.

EXERCISE 2: SUBSTITUTION DRILL

STATEMENT: *One partner can invest less capital than another.*

Example: *cash*

One partner can invest less *cash* than another.

- | | |
|--------------|------------|
| 1. money | 5. person |
| 2. put in | 6. may |
| 3. the other | 7. receive |
| 4. more | 8. time |

READING

A partnership is an association¹ of two or more persons to carry on a business for profit. When the owners of a partnership have unlimited liability, they are called general partners. If one or more partners have limited liability, they are called limited partners. There may be a silent partner as well—a person who is known to the public as a member of the firm but without authority² in management. The reverse³ of the silent partner is the secret partner—a person who takes part in management but who is not known to the public.

Any business may be operated⁴ as a partnership. There are partnerships in professional fields such as medicine, law, accounting, insurance⁵ and stockbrokerage.⁶ Limited partnerships are a common form of ownership⁷ in real estate,⁸ oil prospecting,⁹ and the mining and quarrying¹⁰ industries, to name a few.

Partnerships are more advantageous than sole proprietorships if one needs multiple¹¹ sources¹² of capital or diversified¹³ management. Like sole proprietorships, they are easy to form, and often receive favored treatment¹⁴ by the government as well as tax benefits.

There are a number of disadvantages to partnerships. One is unlimited liability. This means that each partner is responsible for all debts and legal¹⁵ responsibilities in connection with¹⁶ the business. Another disadvantage is that partners may disagree with each other. Complications¹⁷ can also arise with the death of a partner. For example, a share of the business could come into the hands of a less desirable¹⁸ associate.¹⁹