

财经

英语

ACODE

教程

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前 言

随着我国改革开放的不断深化,英语作为一门国际性语言,在社会生活中越来越普及,在财经业务和商务活动中的使用也越来越广泛。这无疑要求学生在学习英语基础知识、训练语言基本技能的同时,不断开拓财经及商务英语的知识面,培养英语的实务性运用能力。

为适应对外开放和搞活市场经济的形势,我们编写了将普通英语与专业英语相结合的《财经英语教程》。它的特点是课文和习题内容从一般题材逐步过渡到经济、贸易、金融、管理、商务等各个方面,所选课文大部分是比较新颖的资料(其中包括一部分实用素材)。这为学生提供了一个与当代经济社会实际相符的语言学习环境。

本教材可供包括成人高校在内的经济类学校或专业的学生使用。编写以高中程度为起点,要求学生应该具有基本的英语词汇量和语法知识,同时又提供大量的复习性资料以巩固高中所学过的内容。本教材共分四册,每册十个单元。每个单元有课文和阅读文章各一篇。词汇释义采用英汉双解,以培养学生查阅原版词典、熟悉同义词语及表达法的能力,少数不易用简单英语解释的仅用汉语。练习内容除一般教材常有的篇章理解、词汇结构选用、句子翻译外,还有旨在帮助学生识别掌握生词的常用构词法,构思句子的完形填空。第一、二册中

增加语音、语法等复习题。第三、四册中增加联系实务的英汉段落翻译。为提高专业英语阅读量,第三、四册在十个单元之后,附有若干篇带理解题的文章供教学选用。在语言交际方面,第一、二册各单元配有会话材料,第三、四册各单元配有常用应用文的范例和实践练习。

本教材编写过程中参考了英语书籍、报刊、杂志及其他资料,并根据教学需要将有关文章进行了删节或改编,原则上均予以注明来源和使用程度。由于来源繁多,一部分材料收集时不明原文出处,且难以查找,故无法全部一一注明。

全套教材由陈雪翎副教授主编,参加编写的人员有丁大勇、邹迅、宋小林、陈旭如、周杏芬、俞敏、樊佳红。第二册副主编为周杏芬、樊佳红。由于编写此类程度和内容的教材仍是一种尝试,因此本教材中若有不足之处,敬请同行和读者提出宝贵意见。

编 者

一九九五年五月

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UNIT ONE

TEXT

WHAT IS BUSINESS?

Business is part of everyone's life. It includes all kinds of businesses—from small stores to huge corporations. It includes all the companies and people that make all the products that people buy plus all the services that people use.

There are many products and services that people need and want every day. First, people buy necessities, such as food, clothing, and gasoline. Second, people buy luxuries or things that they want, such as radios, televisions, and magazines. People use all kinds of services from medical care to haircuts and shoe repair. Everyone is a consumer.

Business is part of the economy of every country. In the capitalist system, free enterprise is the basis of business and the economy of many countries where everyone has the opportunity to start a business. The government may own some of the industries, such as the post office or the steel industry. Yet, in a free enterprise economy, most of the businesses and industries belong to private citizens or pri-

vate organizations.

The purpose of all business in a free enterprise system is to make money. In fact, the objective is to earn as much profit as possible. Profit is the income for the owner of the business. After the owner pays the expenses and costs, he or she keeps the rest of the money, the profit. Some of the profit is usually used to improve the business. Therefore, the goal of business management is to be efficient. Managers try to keep the costs of production down. They try to spend less money, time, and energy. Efficiency reduces costs and, therefore, prices. It also increases profits.

Many businesses are owned by one person. The owner, who is responsible for all business decisions, receives all the profits but is responsible for any losses, too. The owner makes the business a success or a failure.

Several people can own a business together. Two or more people can form a partnership. Each partner gets part of the profits. However, each one is responsible for all debts, which is the money that a business owes the bank or someone else. Partners usually sign their names to a legal agreement and then have more money to begin and develop a new business. Many small businesses are owned by partnerships.

Corporations are another kind of business. They are owned by a group of people. These people all own shares, or parts of the business. Then these people become shareholders of the corporation. Each shareholder gets part of the

profit in a dividend. Shareholders make some of the decisions, but managers run the corporation from day to day and make most of the corporate decisions. These corporations usually have a president and several vice-presidents. Some corporations are small, and others are very large, such as Volkswagon, IBM, and General Motors.

The management organization of most corporations has three main departments: production, marketing, and finance. The production department manufactures all the products. For example, an automobile company requires designers, engineers, machine operators and many other workers. An automobile company also needs a marketing department. This department decides how many cars people might buy. It decides on prices. It advertises the cars on TV, radio, and in magazines. The finance department keeps records of the company's money. In addition, most large corporations have a personnel department that takes care of the records of all the employees who work for the company.

Most people buy something every day. A successful business sells a good product or service at a fair price. The customers are satisfied, and the business makes a profit. Both benefit. The world of business is part of everyone's daily life.

New Words

corporation /kɔ:pə'reɪʃən/ n. a business company 公司

plus/plʌs/ <i>prep.</i>	with the addition of 加
necessity/nɪ'sesɪti/ <i>n.</i>	something that is necessary 必需品
gasoline/'gæsəli:n/ <i>n.</i>	(Ame.) petrol (美) 汽油
luxury/'lʌkʃəri/ <i>n.</i>	something that is not necessary but is very pleasant 豪华, 奢侈品
consumer/kən'sju:mə/ <i>n.</i>	a person who buys goods or uses services 消费者
enterprise/'entəpraɪz/ <i>n.</i>	a business firm 企业
objective/əb'dʒektɪv/ <i>n.</i>	purpose 目标
expense/ɪks'pens/ <i>n.</i>	spending of money 支出
efficient/'ɪfɪʃənt/ <i>a.</i>	working well without waste 效率高的
efficiency/'ɪfɪʃənsi/ <i>n.</i>	the state of being efficient 效率
partnership/'pɑ:tənʃɪp/ <i>n.</i>	a business owned by two or more partners 合伙企业
legal/'li:ɡəl/ <i>a.</i>	allowed by law 合法的, 法定的
shareholder /'ʃeə'həʊldə/ <i>n.</i>	an owner of shares in a business 股东
dividend/'dɪvɪdənd/ <i>n.</i>	money made by a business which is divided among shareholders 红利
corporate/'kɔ:pərɪt/ <i>a.</i>	of a corporation 公司的

president/'prezidənt/ n.	the head of a corporation 总裁
marketing/'mɑ:kɪtɪŋ/ n.	the various activities by which goods are supplied, advertised or sold 营销
personnel/'pɜ:sə'nel/ n.	all the people employed by a company 人员, 人事
employee/'emplɔɪ'i:/ n.	a person who is employed 雇员

Phrases and Expressions

decide on	to decide in favour of; to reach a decision about 决定于……
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Notes

- Each shareholder gets part of the profit in a dividend;
A person who invests in the business has the right to get a certain amount of profit in the form of a dividend.
- Volkswagon: 大众汽车公司
One of the largest automobile manufacturers in Germany.
(*volks* means "people" and *wagon* means "vehicle")
- IBM: 国际商业机器公司
the abbreviation of International Business Machines, one of the largest computer and office equipment manufacturers in the United States.
- General Motors: 通用汽车公司

one of the largest automobile manufacturers in the United States.

Exercises

Understanding the Text

I. Choose the best answer for each of the following questions:

1. According to the author, business is something _____ everyone's life.

a) inseparable from

b) necessary for

c) unrelated to

d) interesting to

2. Necessities and luxuries are two kinds of _____.

a) products and services

b) products

c) services

d) consumptions

3. People who buy and use all kinds of goods and services are known as _____.

a) buyers

b) customers

c) users

d) consumers

4. Free enterprise is the basis of business and the economy of many countries because _____.

- a) it enables private owners to earn enough money
 - b) it encourages more people to start a business and thus to stimulate the economy
 - c) most of the businesses and industries belong to private citizens or private organizations
 - d) government-owned businesses are not enough
5. The owner _____ receives all the profits but is responsible for any losses.
- a) of a private business
 - b) of a business that is owned by only one person
 - c) who is responsible for all business decisions
 - d) who runs a business successfully
6. Which of the following statements is not true for a partnership?
- a) Each partner gets his part of profits.
 - b) Each partner is responsible for all debts.
 - c) Each small business is owned by partnership.
 - d) Each partner signs his name to a legal agreement to begin and develop a new business.
7. The objective of business management is _____.
- a) more profit
 - b) cost reduction
 - c) high efficiency
 - d) low prices
8. The main idea of the passage is that _____.
- a) business consists of all kinds of products

- b) business includes three types of organizations
- c) the world of business involves all producers of products and services
- d) free enterprise is the basis of business and national economy

Vocabulary & Structure

II. Match the words in the left column with their definitions in the right column:

- | | |
|-----------------------|---|
| 1. profit | a. money that a business owes |
| 2. free enterprise | b. money that a business gains |
| 3. necessity | c. a body of people for purposes of business |
| 4. finance department | d. an equal part of ownership of a business |
| 5. debt | e. a system of individual ownership |
| 6. share | f. a share of a company's profit |
| 7. shareholder | g. an office which keeps records of a company's money matters |
| 8. dividend | h. a system of co-ownership |
| 9. corporation | i. something that people cannot do without |
| 10. partnership | j. a person who owns part of a business |

III. Fill in the blanks with words or expressions from the

list. Change the form where necessary.

luxury	objective	organization	debt
price	efficiency	profit	opportunity
necessity	responsible		

1. The telephone is now becoming a household _____.
 2. Since his salary is low, he cannot afford to buy those _____, which he desires most.
 3. I'm so glad to have such a (n) _____ of talking with you.
 4. A tree is a (n) _____ of roots, trunks, branches and leaves.
 5. In his speech, his _____ of taking the job is quite obvious.
 6. Increased _____ can release the workers for other tasks.
 7. I owe you a(n) _____ for the kindness you have shown me.
 8. The bad weather is _____ for the small attendance today.
 9. Mr. Black has sold his house at a fair _____.
 10. It is worth trying. You can make a(n) _____ of one yuan on every article sold.
- IV. Replace the italicized parts of the following sentences with words or expressions from the text.

1. You should try your best. Such favourable *chances* should not be lost.
2. His chief *purpose* in doing so is to persuade you to accept his plan.
3. I shall *reduce* his allowance to ten dollars a week.
4. At one time, rags were *made* into paper by hand.
5. Business was so bad that the shopkeeper couldn't pay the *money he owed*.
6. If you are a shareholder of this company, you can receive a *share of profit* of 10 percent at the end of the year.
7. Is it *lawful* for bankers to serve on the municipal finance committee?
8. The mailman told us that *his duty was to sort* letters.
9. I haven't *got* one penny with it up to the moment.

V. Fill in the blanks with the right word in each pair:

1. corporation/cooperation

- 1) The workers in _____ with the management have increased output by 20%.
- 2) Since Mr. Smith opened up a large trading _____ last year he has earned a lot of money.
- 3) By close _____ they have eventually succeeded in their enterprise.
- 4) _____ is a far more complicated form of

business organization.

2. clothing/clothes

- 1) Food here is cheaper than in the south;
_____, on the other hand, is dearer.
- 2) At lunchtime I saw many workers dining in their
working _____.
- 3) She has bought some _____ in a
second-hand _____ store.
- 4) He likes that black suit of _____, but he is
too poor to afford it.

VI. Combine two sentences by using *in addition* or *in addition to*.

Model: We need to know details of all the jobs you have had.

We need to know details of your achievements and responsibilities in your working career.

We need to know details of all the jobs you have had. In addition, we need to know details of your achievements and responsibilities in your working career.

In addition to details of all the jobs you have had, we need to know details of your achievements and responsibilities in your working career.

1. He made a good point at the meeting.

He convinced most of the people present to agree