

商業知識叢書

modern commercial english

現代商業英語

黃漢仁 編譯
鄭志德

新聯書社印行



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H31
H756

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內容簡介

本書幾乎包括香港中學會考試商業課程教學大綱的全部內容。

全書共23章，包括人員、財產、包裝、廣告、運輸、銷售、支付、貿易、銀行、股票交易、破產和保險等。每章開始有對所論述問題的概述，接着是一些實例和練習。爲了加深對商業術語和有關知識的理解，每章都做了一些注解。

本書用語簡明確切，抓住要點，是商業英語入門的理想課本。適合公司文員、祕書、推銷員、會計等職員學習商業英語時閱讀；可供商科學生參考。

MODERN COMMERCIAL ENGLISH 現代商業英語

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定價港幣二十元正

編譯：黃漢仁、鄭志德

出版：新聯書社

香港太古城衛星閣12樓G座 電話：5-673762

發行：藝美圖書公司

香港灣仔摩利臣山道1-3號2樓 電話：5-745650

天天圖書公司

香港筲箕灣道290號三樓B座 電話：5-699486

承印：文英印刷廠

九龍彩虹道華懋工業大廈5樓 電話：3-217983

一九八四年八月再版 版權所有 翻印必究

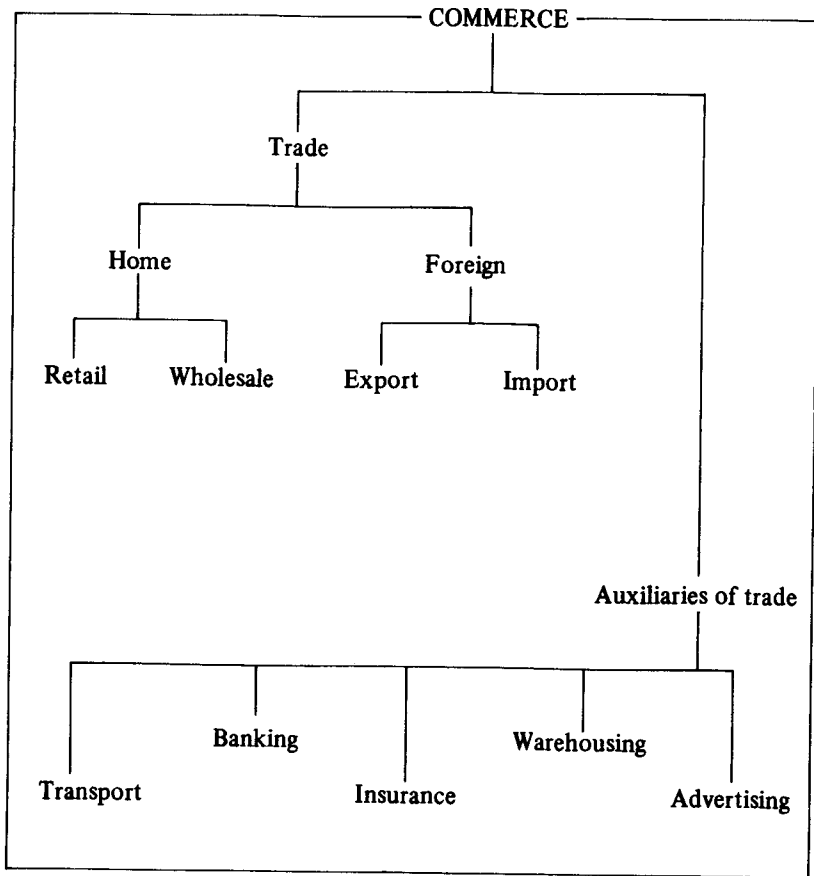
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Chapter 1

第一章



Introduction

緒言

Vocabulary 詞彙

1. What is commerce?

Commerce in its broadest sense is the wide and complex field of economic activity concerned with the buying and selling of *goods*¹ and their movement from producers to *consumer*².

Marketing assures the distribution of goods, carrying raw materials from the producer to the manufacturer who transforms them into semi-finished and finished articles. The latter are sold to various *traders*³ who resell them to consumers.

Trade is the essential part of commerce; it includes only the *buying* and *selling*⁴ of goods.

2. What are the different branches of commerce?

Commerce includes trade and certain specialized activities auxiliary to trade. Industry may also be considered as a branch of commerce, since the manufacturer who buys raw materials from the producer and sells the finished articles is a trader. Commodity Exchanges and Stock Exchanges, where goods and securities are bought and sold, may equally be regarded as an integral part of commerce.

3. What are the auxiliaries of trade?

- A. TRANSPORT, which is the work involved in moving goods from their place of manufacture to their place of consumption.
- B. BANKING, which provides money to meet the needs of industry and trade, and holds it in trust for the bank's *customers*⁵.
- C. INSURANCE, which covers possible risks.

- D. WAREHOUSING, which provides storage for goods.
- E. ADVERTISING, which makes goods known to the public. .

4. What are the main branches of trade?

- A. HOME (or DOMESTIC) TRADE, which is carried on inside a country.
- B. FOREIGN (or OVERSEAS) TRADE, which is carried on with foreign countries, and involves transit trade when goods cross one country on their way to another.

5. What are the two categories of home trade?

- A. WHOLESALE TRADE⁶, in which goods are sold in large quantities. The wholesaler is a middleman who buys goods in bulk from the producer or manufacturer and holds them ready to sell to the retailer.
- B. RETAIL TRADE, in which goods are sold in small quantities or by the piece to the consumer. The retailer keeps goods in stock from which the final customer can meet his immediate requirements.

6. Which are the two categories of foreign trade?

- A. IMPORT TRADE. The trader who imports goods *from*⁷ a foreign country is an importer.
- B. EXPORT TRADE. The trader who exports goods *to* a foreign country is an exporter.

7. What is the fundamental aim of commerce?

It is to make goods available in areas when they are not normally obtainable. The aim of the trader is to make a *profit*⁸.

When a trader sells goods at a price higher than he *paid for*⁹ them, he sells them at a profit. When he sells goods at a lower price, he sells them at a *loss*¹⁰.

8. How can profit be defined?

Profit is a financial gain. The gross profit is the difference between the selling price and the buying price. The net profit is the profit which remains to the trader after all his *overhead expenses* (trading expenses)¹¹ have been deducted from the gross profit.

9. What is the style of a firm¹²?

It is the name under which a business trades. It may be either the name of the owner, John Smith, the name of the partners, Smith & Jones, or the name of the company, Plastex Products Limited.

10. What is meant by the head-office?

It is the main office of a company (and its branches) in which the administration is centralized. The original company may become the parent company for one or more subsidiary companies, each with its own head-office.

11. What is a Chamber of Commerce?

It is a voluntary association of businessmen and persons interested in trade, manufacturing and shipping, organized to further and protect their interests. Most cities have Chambers of Commerce that promote, support or oppose measures affecting trade, collect information for the use of their members, arbitrate disputes arising between buyer and seller, provide translation and employment services, and encourage commercial and technical education.

1. 何謂商業？

從廣義說商業是廣闊和複雜的經濟活動領域；它包括貨物的買和賣，和貨物從生產者到消費者之間的流動過程等。

市場銷售保證貨物的銷售，將原料從生產者處運交製造商以製造成品與半成品。製造商將產品售給各種貿易商，貿易商再出售給消費者。

貿易是商業的重要部份；它只包括商品的買賣。

2. 商業有什麼不同部門？

商業包括貿易和附屬於貿易的某些專門輔助機構。因製造商從生產者處購原料並售成品給商人，故工業亦可看作商業一個部門。進行貨物和證券買賣的期貨交易所和證券交易所，亦可視為商業的組成部份。

3. 哪些是貿易的輔助部門？

A. 運輸業：將貨物從產地運送至消費地點。

B. 銀行業：提供工業和貿易所需資金，同時受銀行客戶委托掌握好這些資金。

- C. 保險業：涉及可能的風險。
- D. 倉庫業：給貨物以庫存。
- E. 廣告業：使公眾了解商品。

4. 什麼是貿易的主要部門？

- A. 國內貿易：只在國內進行的貿易。
- B. 國外貿易：與外國進行的貿易，包括從某一國途經該地到另一個國家的轉口貿易。

5. 國內貿易的兩個範疇指的什麼？

- A. 批發貿易：大批地出售貨物。批發商是經紀人，他從生產者和製造商處大批入貨和存貨，以轉售給零售商。
- B. 零售貿易：貨物以少量或按件售給消費者。零售商存貨於商店，最後的消費者可從商店買到貨物，滿足其當時的需要。

6. 國外貿易的兩個範疇指的什麼？

- A. 進口貿易：從外國進口貨物的商人為進口商。
- B. 出口貿易：向外國輸出貨物的商人為出口商。

7. 商業的基本目標是什麼？

它使通常缺貨的地方得到貨物供應。商人的目標是賺取利潤。當商人以高於原支付價格售貨時，從銷售中獲得了利潤；當他以低於原支付價格售貨時，則造成虧本。

8. 何謂利潤？

利潤是一種財政上的盈利，毛利是銷售價格和購買價格之差值，純利是從毛利中扣除全部支出（商業支出）後商人尚餘的利潤。

9. 商號的稱呼是什麼？

它是以此進行商業貿易的名稱。它可以是商行所有人的名字，如約翰·史密斯；或者是合伙人的名字，如史密斯和琼斯；或者是公司名字，如柏拉斯迪（plastex）產品有限公司。

10. 總公司指的是什麼？

它是公司和它的分公司的總辦事處，在此進行集中管理。開創的公司可能成為一個或多個子公司的母公司，每個子公司都有它自己的總公司。

11. 何謂商會？

商會是商人與致力於貿易、製造業和航運業人們的自願組織，用以進一步保障本身利益。多數城市有商會組織，它促進、支持或反對有關商業的法案；收集對會員有用的資料；仲裁買賣雙方產生的糾紛；提供翻譯和各種服務，並贊助商業的和技術的教育。



The business letter

商業信件

1. What is meant by the lay-out of a business letter?

It is the way in which the parts of a letter are displayed according to certain accepted standards. Most firms adopt one particular form of lay-out which is followed by the typists.

2. What are the main parts of a business letter?

They are the heading, date, inside address, salutation, body of the letter, complimentary closure and signature.

3. What is the heading?

It is a minimum of essential information about a business, set centrally at the top of a sheet of stationery. It must include the style, address, telephone number and telegraphic address of the firm. Other information such as a list of products, branch offices or directors may appear at the side or at the bottom of the page. It is a common practice to print the words "Your reference" and "Our reference" *under the heading*¹³.

4. How is the date written?

It appears on the right under the heading: 1st January, 1981.

5. How is the inside address written?

It is written exactly as on the envelope:

Messrs. ¹⁴ B. Cole & Son,	Mr. John Lee,	Miss Alice Tam,
5001, King's Road,	762 Nathan Rd.,	32 Love Lane,
Hong Kong.	Kowloon,	Kowloon,
	Hong Kong.	Hong Kong.

6. What are the forms of salutation?

They depend on the writer's relationship with the person to whom he addresses his letters. The usual forms are:

Dear Sir (or Dear Madam), for one person;
Dear Sirs (or Mesdames), for two or more persons;
Dear Mr. Smith (or Mrs. Smith), when the correspondents are personally known to each other or when a firm wishes to add a personal touch to their letters to customers. In an English business letter, the salutation is typed immediately below the inside address.

7. What is the correct form of complimentary closure?

Yours faithfully is the standard closure for business letters. *Yours truly* may also be used, and *Yours sincerely* is appropriate when the writer desires to shed formality.

8. Where is the typed signature placed?

The name of the signer of the letter and his designation is either centred or placed to left: G. T. Lennon

9. What is the accepted British lay-out for a business letter?

There are half a dozen accepted displays in current use, but the modernized layout with fully punctuation is to be recommended.

1. 商業信編排格式如何？

信的各部分按公認的標準方式編排，大多數商行採取一種讓打字員遵循的特有格式。

2. 商業信件有那些主要部份？

它們包括開端，日期，信內住址，稱呼，信的主體，結尾客套和簽名。

3. 信箋上端所印文字是什麼？

是有關商業機構最起碼的必要資料，印在信頂部的中央位置。必須包括商行的名稱，地址，電話號碼和電報掛號。其他資料如產品的目錄，分行或董事會等可印在信頁的邊上或底部。通常的做法是在信箋上端的下面印有“Your reference”和“Our reference”的字樣。

4. 如何寫日期？

在開端的右下方寫上：1月1日，1984年

5. 如何寫信內地址？

完全同信封上的地址一樣：

B·柯爾父子公司
英皇道5001號
香港

李約翰先生
彌敦道 762 號
九龍 香港

阿麗斯·譚小姐
羅夫道32號
九龍 香港

6. 有哪些稱呼方式？

根據寫信人和收信人的關係來決定稱呼。常見的方式有：

對個人稱親愛的先生（敬啓者）或親愛的女士；

對兩人或更多的人，稱先生們或女士們；

當通信人彼此熟悉需要親展的信函，或商行希望通過信函增加與顧客的個人接觸時，稱呼姓名：如親愛的史密斯先生（或史密斯太太）。

在英文商業信中，稱呼是打在緊接信內地址之下。

7. 什麼是結尾客套的正確方式？

你忠實的 (yours faithfully)，是商業信標準的結尾客套。也可用某某敬啓 (yours truly)，當寫信人希望不拘形式，最宜用你真摯的 (yours sincerely)。

8. 打印的簽署的位置在何處？

信內簽署人的名字和他的銜頭在信的中央或左邊。

9. 什麼是公認的英國商業信編排方式？

可以開列半打公認的時下採用的樣式，但我們在此介紹全部加上標點的現代化的編排方式。

注釋：

1. Goods 常用於複數，Merchandise 常用於單數。
2. Consumer：用戶
3. A Trader 指從事貿易的人。Tradesman 一詞有時用於零售商。
4. 從某人處買某物是 To Buy，而售出某物給某人是 To Sell。
5. 顧客 (Customer) 這詞通常用在商業上；醫療服務中的病人，和通常像律師、社會工作者等職業中的當事人。
6. 按 Wholesale 去買或賣：指大量的。按 Retail 去買或賣：指小量的。

7. From 指進口來自何處，To 指出口到什麼地方。
8. Profit：從商業活動中的盈利或利益。
9. Paid for 為某些貨物付款給某人。
10. 不要混淆： a) 名詞虧損(Loss); b) 造成虧損(動詞 to be lost) ; c) 動詞鬆弛(to loose) 和形容詞不加束縛的(Loose)。
11. 皮費或企業的日常開支(Overhead expenses or overheads include) 包括照明，加熱，員工薪酬，稅，租金等。
12. A firm：一個商業企業。
13. 在普通的信箋上寫有關商業方面信件時，發信人的地址標齊標點寫在右上角。
14. Messrs：是 Mr. 的複數形式。寫給公司，在其稱呼中包括人名。



Miracle Book Company

18 Sun Street, Kowloon,
HONG KONG,
Tel: 3-256789
Cable Address: MBCBOOK

Our Ref: KHY/DTE
Your Ref:
Date: 21th October, 1981

Miss K. Jones,
345 Austin Road,
Kowloon,
HONG KONG.

Dear Miss Jones,

Indented Letter Style

This letter is typed in the traditional indented style. The inside name and address is typed in block form, but the paragraphs forming the body of the letter are all indented six spaces.

Left-hand and right-hand margin of 1¼ in. have been adopted. The letter is of course typed in single line-spacing. The subject heading is centred two line-spacings below the salutation, which in turn begins three line-spacings below the inside name and address. The paragraphs are separated by double line-spacing.

The complimentary close is typed to fall evenly across the centre of the typing line, with the designation similarly centred. Some typists prefer using this style to placing the complimentary close to the right of centre rather than in the centre.

Yours sincerely,
for MIRACLE BOOK COMPANY

K. L. Leung
Managing Director

Miracle Book Company

8 Sun Street, Kowloon,
HONG KONG,
Tel: 3-256789
Cable Address: MBCBOOK

Our Ref: KUP/ED
Your Ref:
Date: 7th May 1981

Mr. K. Hung
54 Nathan Road
Kowloon
HONG KONG

Dear Mr. Hung,

Block Letter Style

This letter-style is very modern. It is now being increasingly adopted in Britain and is popular in the United States. Its main feature is that all typing lines, including those for the date, the inside name and address, the subject heading and the complimentary closure, begin at the left-hand margin.

For this letter the open style of punctuation has been adopted, that is to say only essential punctuation marks are used outside the body of the letter. You will notice, for example, a complete absence of punctuation marks from the date, the salutation, the complimentary close, and from the ends of lines forming the inside name and address, except the full-stops to mark abbreviations.

Yours sincerely
for MIRACLE BOOK COMPANY

K. L. Leung
Managing Director

Chapter 2

第二章

