

财经管理专业英语丛书

实用外经贸英语教程

王首权  
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中国纺织出版社

实用外经贸英语教程



出版社

财经理管理专业英语丛书

# 实用外经贸英语教程

A PRACTICAL COURSE OF BUSINESS ENGLISH

王首权 文 蔚 石贵成  
李 玲 周升起 袁晓娜 编著

中国纺织出版社

## 内 容 提 要

本书由两部分组成。第一部分 16 个单元,为外贸英语文章精选,内容包括国际贸易理论、进出口业务、国际贸易金融、国际经济技术合作、国际市场营销及国际商法等。第二部分为外贸函电与会话,内容包括进出口全部程序的各主要环节,共分 7 个单元。

本书为高等院校外经贸专业的专业英语教程,适用于大专院校主修或辅修外经贸专业的学生,也可供社会办学及有中等以上英语水平的社会各界人士自学使用。

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# 前 言

本书为高等院校外经贸专业的专业英语教程，适用于大专院校主修或辅修外经贸专业的学生，也可供社会办学及有中等以上英语水平的社会各界人士自学使用。

本课程的教学目的是在大学低年级英语学习的基础上，熟悉尽可能多的外经贸英语词汇和专业术语，提高阅读理解外经贸英语水平以及运用英语进行业务洽谈和书写函电的能力。

本书由两大部分组成。第一部分 16 个单元，为外经贸英语文章精选，内容包括国际贸易理论、进出口业务、国际贸易金融、国际经济技术合作、国际市场营销及国际商法等。第二部分为外贸函电与会话，内容包括进出口全部程序的各主要环节，共分 7 个单元。教授全书的建议时间为 54 课时，第一部分的 16 个单元建议每单元安排周 3 课时，第二部分的 7 个单元穿插其中进行，当然也可以单独讲授。

本书第一部分由文蔚、石贵成、周升起、袁晓娜等四位同志编写，其中文蔚编写第 1、2、10、12 单元，石贵成第 7、8、11、13、14、15 单元，周升起第 3、4、6、16 单元，袁晓娜第 5、9 单元。第二部分由李玲、王首权编写，其中函电由李玲编写，会话由王首权编写。王首权任主编，文蔚、石贵成任副主编。

本书在编写过程中得到了青岛大学国际商学院副院长张国庆教授的热诚指导和帮助。张锡宝、纪尚安、曹君鸿、王云松等同志为书稿的微机编排和打印做了大量的工作。在此谨对以上同志表示衷心的感谢。

编 者

# 序 言

为了满足大专院校财经管理专业高年级学生英语继续教育的需要,提高其阅读英语专业文献的能力,特编写本丛书。我们希望在大学一、二年级所学英语的基础上,通过本丛书的学习,能够扩大学生财经管理专业英语的词汇量,进一步巩固和提高基本阅读技能,使学生熟悉专业英语的基本语篇结构、风格特征及修辞技巧,从而为学生在将来工作实践中使用英语打下较为扎实的基础。为了紧扣国内外经济发展的脉搏,使学生接触地道的英语,本丛书的课文大多是从英美等国最新出版的书刊资料中刻意精选出来的。

本丛书除适合高等院校国际贸易、管理、财务会计以及财金保险等专业学习专业英语的需要,可作为他们的教材或参考书外,在编写过程中还考虑了干部教育的特点,使本书适应成人自学进修的需要,可作为干部培训教材。

为了高质量地完成“财经管理专业英语丛书”编写工作,我们特意聘请了三位资深的专家型领导王肇基研究员、杨荣泉教授和朱家驹教授作为丛书的顾问和主审;青岛大学美学博士、教务处长徐宏力教授为丛书的编写出版,做了大量的协调工作。在此,对所有关心、帮助、支持本丛书的编写、出版的领导、专家和同仁致以诚挚的敬意和衷心的感谢!

在编写过程中,我们尽管作了很大的努力,但由于水平有限,书中难免有疏漏和错误,敬请各位专家、同仁和各位读者批评指正。

财经管理专业英语丛书编委会

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# PART ONE

## Unit One

### Text

#### Primary, Secondary and Tertiary Production

Production includes farming, mining, manufacturing, building, and the services that help society work. To explain these areas of production we use three categories and these are (a) primary production, (b) secondary production, and (c) tertiary production which is divided into personal services and commercial services.

(a) Primary production is concerned with using a country's natural resources—the things we can take from nature. Farming allows us to grow food, mining lets us extract fuel from the earth in the form of oil and coal, as well as minerals like lead, copper, and gold. Fishing provides food from the seas. Forestry gives us wood for building, paper making, and fuel, and quarry gives us stone for building.

Therefore primary production is the beginning of all production processes. And from these raw materials we can manufacture goods at the second level.

(b) Secondary production deals with the methods used to change primary products into the goods we recognize and use every day. When the market is close to the farms and orchards, food might be delivered fresh in the same form and condition it was taken from the ground. But most markets are a long way from the countryside or country where the food was grown so fruit, vegetables, and many crops like wheat and corn have to be preserved by canning, freezing, or vacuum packing so that they will not go bad, and others have to be changed from their original form to be used. Corn has to be turned into flour, so that it can be made into bread, sugar cane needs to be refined for home use, and cocoa processed before it can be manufactured into chocolate.

Oil and coal are also refined before they can become power sources for heating and driving engines, and in the process by-products—other products from coal and oil—are developed so that they can be used in chemical and manufacturing industries.

Wood becomes furniture, paper, and building material, cottons and wools have to be spun into yarns or threads before they can be manufactured into clothing materials.

These processes of preserving, changing, or developing materials are secondary productive processes, and from the factories, canneries, and refineries the goods have to be transported,

insured, paid for, stored, advertised and finally delivered to customers; this is one of the areas of tertiary production.

(c) Tertiary production is divided between (i) personal services and (ii) commercial services.

(i) Personal services include the welfare—well-being—education, information, and general running of society. The medical and administrative staff of hospitals and clinics, the teaching and administration in schools and colleges, the media—press, television, radio—and legal agencies such as the police and courts are the main areas of personal services.

These services allow society to function – to exist – and without education, information, and physical security society would be impossible, and living in *modern* society would be just as impossible without commercial services which allow domestic – home – and overseas trade to function.

(ii) Commercial services are directly concerned with trade—selecting, packing, sorting, storing, shipping, delivering, paying, and buying goods.

In a primitive society there is direct production – production by which people satisfy their personal needs. They grow their own food, make their clothes, build their own houses, and create their own living conditions. However, there are very few communities which can do this today. Even the Eskimos, the stone age tribesmen of New Guinea, and the islanders of the South Pacific have been affected by the world's social, economic, and political situations and brought into its commercial life.

Transport and communications have made the world a much smaller place than it was, so we all now live in what Marshall McLuhan, a Canadian professor, called the 'Global Village'—a world no bigger than a village. Because we have become a 'global village', like villagers we all depend on indirect production which means co-operating – working together – to provide goods and services. So we are now inter-dependent with every country depending on another country or countries for survival.

The Third World depends on the industrialized nations for technical developments in farming, communications, and medicines, while the industrialized world depends on the Third World for raw materials – basic materials – to make the technical equipment, and food to feed the increasing populations.

This interdependence can be seen in the way countries have joined together to form economic communities like the European Economic Community (EEC), the East African Community (EAC), or the Latin American Free Trade Area (LAFTA) etc., all trying to co-operate in the development of production and their societies. So commercial services are an essential part of the three areas of production.

## Words and Expressions

commerce n.	商业, 贸易	quarry n.	(采)石场; vt. 采(石), 挖掘
process n.	进程, 过程; vt. 加工	administrative staff	行政工作人员
manufacture v. n.	制造, 制造品	legal agencies	合法机构
power sources	动力源	vacuum packing	真空包装
primary a.	主要的	Eskimo n.	爱斯基摩人
cannery n.	罐头食品厂	tribesmen n.	部落成员
tertiary a.	第三的, 第三位的; n. 第三系	islander n.	岛上居民
refinery n.	精炼厂, 提炼厂	co-operate vi.	合作, 协作; (事物) 配合
extract vt.	取出, 提取	industrialized nations	工业化国家
forestry n.	林业, 林学	interdependence n.	相互依赖性
commercial services	商业服务		

## Notes

1. When the market is close to the farms and orchards, food might be delivered fresh in the same form and condition as it was taken from the ground.

如果市场靠近农场或果园, 作物可以直接送往市场, 其新鲜程度像刚收获时一样。

主句 “food... be delivered fresh...” 为本 SVOC 句型的被动式。

例如: 1. The apples were picked ripe.

2. The full story was never made public.

2. Corn has to be turned into flour, so that it can be made into bread. Sugar cane needs to be refined for home use, and cocoa processed before it can be manufactured into chocolate.

必须先把玉米磨成面粉, 才能制出面包。甘蔗需要加以提炼方可食用, 可可需要再加工, 方可制成巧克力。

句中 “cocoa processed...” 原句应为: “... cocoa needs to be processed...”

3. Transport and communications have made the world a much smaller place than it was, so we all now live in what Marshall McLuhan, a Canadian professor, called the ‘Global Village’—a world no bigger than a village.

当代的交通与通讯已经使这个世界缩小了许多。因而可以说我们现在都居住在一个被加拿大教授马歇尔·麦克卢汉称做“地球村庄”的地方——一个比村庄大不到哪儿去的世界。

4. Because we have become a ‘global village’, like villagers, we all depend on indirect production which means co-operating—working together—to provide goods and services. So we are now inter-dependent with every country depending on another country or other countries.

世界已变为一座“地球村庄”, 我们像村民一样依赖于间接生产, 即互相合作, 共同劳动以提供商品和劳务。我们相互依赖, 每一个国家要依赖于另外一个或几个国家, 以求生存。句中: every country depending on another country or countries for survival 为介词 with 的复合宾语。

5. the European Economic Community (EEC) 欧洲经济共同体; 或称为 European Common Market。

## Exercises

1. Answer the following questions:

(1) Production usually falls into three categories. What are they? And which is the beginning of all production processes?

(2) With the development of economy what has happened to primary production?

(3) What does secondary production deal with?

(4) Which two parts is tertiary production divided into?

(5) What are commercial services directly concerned with?

2. List under the four headings given below, the form of production that the people below are associated with:

primary production	secondary production	commercial services	personal services
oil driller	manufacturer	banker	policeman

house painter, insurance agent, typist, priest, steelworker, coal miner, carpenter, stockbroker, school teacher, doctor, boat builder, dentist, train driver, tailor, wine grower, nurse, salesman, lawyer, builder, secretary, accountant, engineer, fisherman, hunter, judge

3. From the words in the brackets, choose the word or expression that matches that in the list.

(1) deals with

(2) manufacturing

(3) construction

(4) keeping

(5) customer

(6) satisfy personal needs

(7) trade

(8) basic personal needs

(9) exchange

(10) what can be paid for

(11) fruit vegetables

(12) price of borrowing money

(13) name of product

(14) move

(building; direct production; brand; shift; is concerned with; making; barter; commerce; produce n.; demand n.; interest; raw materials; consumer; preserving)

4. Translate the following sentences into English:

(1) 生产可分为第一产业、第二产业和第三产业，其中第一产业是整个生产过程的开端。

(2) 资本、土地（自然资源）与劳动力是生产三要素。

(3) 第二产业处理如何将初级产品变为我们所能接受的日常用品。

(4) 工业化国家依靠第三世界得到原材料。

5. Translate the following into Chinese:

- (1) manufactured goods
- (2) raw materials
- (3) primitive society
- (4) tertiary production
- (5) chemical and manufacturing industries.
- (6) technical equipment
- (7) form economic communities
- (8) three areas of production

6. The pie charts show Japan's working population in 1960/70/83 and the percentage involved in different sections of production. After you have studied them, answer the questions:

- (1) What has happened to tertiary production since 1960?
- (2) How many did the working population increase by from 1970 to 1983?
- (3) What has been the percentage increase in personal and commercial services since 1960?
- (4) Which area of production has experienced the most losses since 1960?
- (5) Japan is one of the world's leading exporters in manufactured goods, so how can we explain the very small rise of 0.2 per cent in secondary production over a thirteen-year period between 1970—1983?
- (6) Do you think social service and public administration has increased, decreased, or remained the same in the 23 years since 1960?

## Unit Two

### Text

#### Division of Labor and Gains from Specialization

Think about your last trip to McDonald's: "Let's see, I'll have a Big Mac, an order of fries, and a chocolate shake." About 30 seconds later your order was ready. In contrast, consider how long it would take you to prepare the same meal yourself. It would take at least 15 minutes to make a homemade version of the Big Mac with all its special ingredients. Peeling, slicing, and frying the potatoes would take another 15 minutes. With the ice cream on hand, you should be able to make the shake in 5 minutes. If you add in the time it takes to buy the ingredients and to clean up afterward, meal preparations would take you at least an hour.

Why is the McDonald's meal faster, cheaper, and (for some people) better than one you could make yourself? Why is fast food so fast? The manager of McDonald's is taking advantage of the gains resulting from the division of labor. Rather than have each worker prepare an entire individual meal, McDonald's separates the meal preparation process into various tasks and assigns individuals to specialize in these separate tasks. This division of labor allows the group to produce much more than it could if each person tried to do it all. Instead of making twenty complete meals in an hour by each doing it all, the twenty employees specialize and produce more than two hundred meals per hour.

How is this tenfold increase in productivity possible? First, the manager can assign tasks according to individual preferences and abilities. The employee with the toothy smile and pleasant personality can handle the customers up front; the employee with the strong back but few social graces can handle the 50-pound sacks of potatoes out back. Second, as each individual performs the same task again and again, he or she gets better at it. Experience is a good teacher. The employee operating the cash register, for example, becomes better at handling the special problems that arise in dealing with customers. Third, there is no time lost in moving from one task to another. Finally, and perhaps most importantly, the specialization of labor allows for the introduction of more sophisticated production techniques, which would not make economic sense on a smaller scale. For example, McDonald's does not prepare each milk shake separately but mixes ingredients in a machine that shakes gallons at a time. Such machines would be impractical in the home. The specialization of labor allows for the introduction of specialized machines, and these machines make each worker more productive.

When workers fail to specialize according to the law of comparative advantage, output is not

being produced efficiently. Only when labor and other resources are employed according to the law of comparative advantage is the economy operating on its production possibilities frontier.

The specialization of labor takes advantage of individual preferences and natural abilities, allows workers to develop more experience at a particular task, reduces the time required to shift between different tasks, and permits the introduction of labor-saving machinery. Specialization and the division of labor occur not only among individuals, but also within firms, states, and indeed entire countries. For example, clothing production often involves growing cotton in one country, turning the cotton into cloth in another, making the clothing in a third country, and marketing that clothing in a fourth country. When countries around the globe specialize according to the law of comparative advantage, the world economy is operating on its production possibilities frontier.

In closing, we should note that specialization can create problems, since doing the same thing eight hours a day often becomes tedious. Consider, for example, the assembly line worker whose task is to tighten a particular bolt on each product. Such a job could drive that worker crazy. Thus, the gains from breaking production down into individual tasks must be weighed against the problems caused by assigning workers to repetitive and tedious jobs.

### Words and Expressions

version n.	形式, 变形		
ingredients n.	成分, 配料	chocolate shake	搅成的饮料
slice n.	薄片; v. 切片	milk shake	巧克力冰淇淋饮料
productivity n.	生产率, 生产能力	cash register	牛奶冰淇淋饮料
personality n.	个性, 品格	taking advantage of	现金出纳机
specialization n.	特殊化, 专门化	division of labor	利用
preference n.	偏爱, 优先	allow for	劳动分工
sophisticated a.	复杂的, 高级的	comparative advantage	考虑
tedious a.	乏味的, 使人厌烦的	production possibilities	相对优势
tighten vt.	使变紧	frontier	生产可能性边缘
repetitive a.	重复的	assembly line	流水线
shake n.	牛奶(或鸡蛋等)和冰淇淋		

### Notes

1. It would take at least 15 minutes to make a homemade version of the Big Mac with all its special ingredients.

使用全部的专用配料起码要用 15 分钟才能制成一个家用型大汉堡。

2. The employee with the toothy smile and pleasant personality can handle the customers up front; the employee with strong back but few social graces can handle the 50-pound sacks of potatoes out back.

笑容可掬、和蔼可亲的员工在前台接待顾客，而膀阔腰圆、不善社交的员工则在后台搬运 50 磅重的土豆袋。

3. Finally, and perhaps most importantly, the specialization of labor allows for the introduction of more sophisticated production techniques, which would not make economic sense on a smaller scale.

最后一点，也许是最重要的一点，劳动专业化要考虑采用更复杂的生产技术，对此，小规模生产不会产生经济效益。

4. Only when labor and other resources are employed according to the law of comparative advantage is the economy operating on its production possibilities frontier.

只有当劳动力和其它资源根据相对优势原则加以利用时，经济才能运行在生产可能性边缘上。

5. Thus, the gains from breaking production down into individual tasks must be weighed against the problems caused by assigning workers to repetitive and tedious jobs.

我们必须权衡利弊，即：由分解生产为单项个人工作所产生的利益以及由使工人做重复而又乏味的工作而带来的弊端。

## Exercises

1. Answer the following questions:

(1) What are the advantages of the division of labor and specialization?

(2) What is necessary to make specialization successful? Why?

(3) Does division of labor enable labor to be more productive? Why?

(4) What problems can specialization create?

(5) According to the theory of specialization, discuss the strengths and weaknesses of the practice at the universities of having each subject taught by a different professor. Why not have one professor teach history, economics, physics, mathematics and so on?

2. Fill in each blank with an appropriate term listed below:

(comparative advantage, division of labor, specialization, production possibilities frontier, productivity, law of comparative advantage)

(1) \_\_\_\_\_ is a measure of output per unit of a particular input.

(2) \_\_\_\_\_ is the organization of production into tasks in which people specialize.

(3) \_\_\_\_\_ occurs when individuals confine their work to a particular product or to a single task.

(4) \_\_\_\_\_ is the ability to produce something at a lower opportunity cost than other producers face.

(5) \_\_\_\_\_ or PPF is a curve showing all combinations of goods that can be produced when available resources are used fully and efficiently.

(6) The \_\_\_\_\_ states that the individual with the lowest opportunity cost of producing a particular good should specialize in producing that good.

3. Translate the following sentences into English:

(1) 专业化分工可以提高生产效率。(add to)

(2) 同一个原理也适用于城市与乡镇里人与人之间的专业分工。(apply to)

(3) 麦当劳的经理正在利用劳动分工优点来提高生产效率。

(4) 如果工人不能根据相对优势来进行专业化分工，就不可能有效地提高生产效率。(fail to)



4. Translate the following passage into Chinese:

Over time, the production possibilities frontier can shift in or out as a result of changes in the availability of resources or in technology. The frontier demonstrates several economic concepts, including scarcity, efficiency, the law of increasing opportunity cost, choice and economic growth.

The law of comparative advantage states that the individual, firm, region or country with the lowest opportunity cost of producing a particular good should specialize in the production of that good. Specialization according to the law of comparative advantage promotes the most efficient use of resources.

All economic systems, regardless of their decision-making processes must answer three fundamental questions: What is to be produced? How is it to be produced? For whom is it to be produced? different Nations answer the questions differently, depending on who owns their resources and how their economic activities are conducted and directed. Two extremes of ownership and coordination are represented by pure capitalism and a pure command economy. All countries exemplify a mix of both elements, with some leaning more toward capitalism and others leaning more toward a command economy. Economic systems have been growing more alike over time.