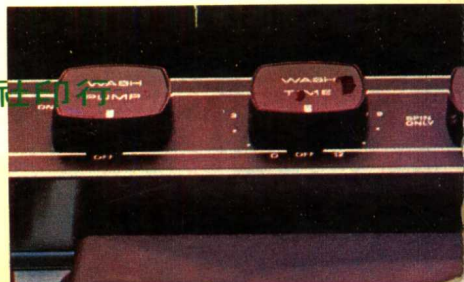


商業知識叢書

Basic Commercial Knowledge

商業知識基礎

黃漢仁編譯



新聯書社印行

內容簡介

本書是一本內容較全面的商業教程，是商科學生必讀的教科書。在英國參加普通的國家證書試，或普通程度的一般教育證書試的學生學習商業課程，以及在其他地方參加同等程度的考試均適用；還可供自修者和各種商業工作者學習、參考。

本書共分四篇，廿一章，主要特點如下：

- (1) 內容豐富、且系統性強。從商業的作用、組織、方法，到銀行、運輸和通訊、保險等。反映了現代商業實踐中的各種複雜關係和產生的各種機構、制度，是進行商業工作必需掌握的基本內容。
- (2) 以最新觀點闡述，內容現代化。隨着社會商業的發展，本書亦不斷地更新，使之現代化，說明最新的問題和在影響國際商業活動政策上的變化。
- (3) 爲了輔助讀者閱讀學習，對書中部份詞義作了中文註釋，和各章的問題皆以中文提問。
- (4) 本書各章均有理論結合實際的問題，在全書末尾有供複習全書用的附加題。在學習各章課文的基礎上，進行這些題目的練習，對讀者掌握本書內容，進行商業工作和參加商科考試等，都大有裨益。

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PART ONE 第一篇

THE BACKGROUND OF COMMERCE

商業的背景

CHAPTER I 第一章

THE SCOPE OF COMMERCE 商業的範圍

1. Complexity of production and distribution 生產和分配的複雜性

The production of goods at the present day is a vast, complex process. The British motor-car industry, for example, draws its *raw materials*¹ from many widely separated regions of the world; the various *parts*² and *accessories*³ are made in different districts of Great Britain; the vehicles are finally *assembled*⁴ in other towns. *Purchasers*⁵ of British-made motor cars are to be found in almost every country of the world.

Similarly with the boot and shoe industry, although a few *isolated firms*⁶ have established themselves in other parts of this country, boots and shoes are mostly manufactured in a relatively small area bounded by the towns of Northampton, Leicester, Kettering, Rushden and Wellingborough. The boot and shoe factories have to be supplied with leather, most of which has to be imported from abroad; footwear manufactured in this district has to be supplied to people living in all parts of Great Britain, and in addition large quantities are exported to other countries. Other industries display a similar complexity of organisation.

An immense and *varied assortment of goods*⁷ is produced at the present time. Yet in countries like Great Britain it is possible to enter the appropriate type of shop, put a sum of money on the counter and obtain in *exchange commodities*⁸ which have been brought from the furthest corners of the earth — coffee from Brazil, tea from India, a suit made from Australian wool, meat from New Zealand or Argentina, furs from Northern Canada or Siberia, or jewellery made from gold mined in South Africa. Commerce is responsible

for all these things being available to the people who want to buy them at the time when they require them.

Commerce, then is concerned with *the distribution of commodities of all kinds*⁹ — raw materials, *foodstuffs*¹⁰, manufactured goods. Under modern conditions the business of distribution has become as complex as production.

2. The branches of commerce 商業的分支

The work of commerce is best illustrated by a simple commercial *transaction*¹¹ — that is, a transaction connected in some way with the *transfer*¹² of the *ownership of goods*¹³ from one person to another. Any transaction is commercial in character if it involves exchange, whether of goods for goods, which we call *barter*¹⁴, or of goods for money.

Let us suppose that John Smith requires a carpet. He will seek out a shop which deals in such goods, and expect to be shown a selection of carpets from which he can make his choice. After examining a number of carpets he decides to purchase one. This, the final stage in the business of distribution, enables the transfer of the commodity to be made to the person who actually wants it for his own use, that is, to the *consumer*¹⁵. This is the function of the *retail trade*¹⁶. Most people's commercial transactions are limited to deals with retailers. This, then, is one branch of commerce.

The student of commerce must, however, pursue his *inquiries*¹⁷ further. From what sources, he may ask, does the *retailer*¹⁸ obtain supplies of the goods he sells? Many retailers obtain their stock from *wholesalers*¹⁹. Let us assume, therefore, that the retailer who has just sold a carpet to John Smith obtained it from a wholesale carpet *merchant*²⁰. This is a commercial transaction involving a retailer and a wholesaler. The wholesale trade is thus a second branch of commerce. The wholesaler in his turn probably bought his stock of carpets from carpet manufacturers in Halifax or Kidderminster. Here, then, is a third commercial transaction, this time involving a wholesaler and a *manufacturer*²¹.

Pursuing our inquiry further, we find that the manufacturer bought the raw wool from which the carpet was made at one of the wool *auctions*²² — perhaps in London or in Melbourne. If the wool was sold at a London auction it would be consigned to an *importer*²³ in London, who would have to arrange for its *warehousing*²⁴ between the time when it was unloaded from the ship which had brought it from Australia and the time of its sale at the wool market. At the wool auction the carpet manufacturer probably employed a specialist buying *broker*²⁵ to act for him; the importer, too, would employ a selling broker to *undertake the sale*²⁶. All these people are engaged in commercial occupations. The import trade forms, then, the third branch of commerce.

Since a country cannot import goods from abroad unless it can *sell* some of its own products to other countries, there must also be another group of

merchants — those who are engaged in the *export trade*²⁷ the fourth branch of commerce.

The four branches of commerce which we have considered so far are all concerned with the buying and selling of goods, and so comprise different kinds of trade. *The basic commercial activity*²⁸, therefore, is trade, but commerce *embraces*²⁹ much more than trade. Certain other services are necessary to the carrying on of trade. The first of these is *transport*³⁰. The transfer of goods from one place to another would clearly be impossible without some means of transport. Indeed, the extent of both home and foreign trade depends upon the efficacy of the means of transport that are available, the expansion of trade having gone hand in hand with the development of transport. Before the coming of the railway and the steamship the volume of world trade was of very small proportions compared with what it is today. Transport is *vital*³¹ to trade, and so it forms an important branch of commerce.

There are also two *financial services*³² which are important *ancillaries*³³ to commerce — banking and *insurance*³⁴. Banks assist commerce by providing businessmen with convenient means of *payment for both internal and international transactions*³⁵. They also help merchants and others to finance the holding of *stocks*³⁶. Insurance, relieves those engaged in all kinds of business of many of the *risks*³⁷ associated with the movement and holding of stocks of goods. Sales are often stimulated by *advertising*³⁸. The expansion of trade owes not a little to the development of efficient banking, insurance and advertising facilities. These, then, are all important commercial occupations.

The four kinds of trade, together with transport banking insurance and advertising, form the main divisions of commerce. A study of these is required of the student, for they comprise the subject-matter of that branch of knowledge to which we now give the name Commerce.

3. Commerce and economics 商業和經濟

*To some extent*³⁹ the two subjects Commerce and Economics *overlap*⁴⁰, but the similarity is more *superficial*⁴¹ than real. Economics is concerned with problems arising from the production and distribution of goods and services. Both the student of commerce and the economist, therefore, are interested in the distribution of goods, just as they are both interested in money and banking. Where they differ, however, is in the way they approach these questions.

The first thing which the student of economics learns is that all things are scarce relative to the demand for them. This is so because the economic resources required for their production — land, labour and *capital*⁴² — are themselves limited in supply. Obviously, if a piece of land is being used for *cattle-rearing*⁴³ it cannot at the same time be used for growing wheat; if more labour is drawn into manufacturing industry there is clearly less labour available for farming; if a

country wishes to increase its production of armaments its people will have to make do with fewer other goods than they would otherwise have been able to enjoy. From the simple fact that everything is limited in supply the chief problems of economics arise: how shall the various *economic resources*⁴⁴ be *shared out*⁴⁵ among the many kinds of production which compete for them? What people themselves want are the things we call consumers' goods – food, clothing, household goods, motor cars, etc. What quantity of each shall be produced? These are questions for the economist to answer.

Some economists, however, appear to have little interest in the actual problems of economic life. They prefer to analyse the working of the system, so that for them economics becomes a highly theoretical study. They seek only to understand the principles underlying economic activity, and although such study may often seem to be quite unrelated to real conditions, the tools of economic analysis have proved themselves to be invaluable instruments for the solution of practical problems.

Commerce, in sharp contrast to much of economics⁴⁶, has no place for theory. It takes economic facts as they are. The student of commerce will not be asked why firms in one industry are large and why in another industry they are small; why a certain price rules in the market; why different parts of the country specialise in the production of different commodities;⁴⁷ or why *restrictions*⁴⁸ are sometimes placed on imports. These questions do not concern him. It is sufficient for him to know the facts: that in some industries most firms are large; that specialisation of production exists; that restrictions on trade have been imposed.

Commerce, as we have seen, is concerned with the distribution of goods, and the student of commerce must know how retail and wholesale trade is carried on, how goods are imported and marketed and how they are exported. Then he must know how transport, banking and insurance assist distribution. Thus he is more concerned with the "how" than the "why" of economic activity.

4. Why study commerce? 為什麼學習商業?

The student of commerce should know how his own particular occupation fits into the general *scheme*⁴⁹ of commerce. A study of commerce, therefore, is useful for all who are engaged in commercial occupations, whether it be in trade or in one of the services ancillary to trade. Commerce as a subject of study can, however, fulfil a wider purpose than the *merely utilitarian*⁵⁰; it can provide a valuable introduction to a later study of economics, in which students are often *handicapped*⁵¹ by lack of knowledge of the facts of commerce.

注釋：

1. raw materials 原料
2. parts 零件
3. accessories 附件
4. assemble 組裝
5. purchaser 買主
6. isolated firms 孤立的工廠
7. varied assortment of goods 各色各樣的物品
8. exchange commodities 交換商品
9. the distribution of commodities of all kinds 所有種類的商品分配
10. foodstuffs 食品
11. transaction 交易
12. transfer 轉讓
13. ownership of goods 物主
14. barter 用貨換貨
15. consumer 消費者
16. retail trade 零售貿易
17. inquiries 尋問
18. retailer 零售商
19. wholesalers 批發商
20. merchant 商人
21. manufacturer 製造者
22. auction 拍賣
23. importer 進口商人
24. warehousing 入庫
25. broker 經紀人
26. to undertake the sale 承辦這買賣
27. export trade 出口貿易
28. The basic commercial activity 基本的商業業務
29. embrace 包含
30. transport 運輸
31. vital 不可缺少的
32. financial services 財政服務
33. ancillary 輔助
34. insurance 保險
35. payment for both internal and international transaction 國內和國際貿易的支付
36. stocks 存貨
37. risks 保險金
38. advertising 廣告
39. to some extent 在某種程度
40. overlap 互相交迭
41. superficial 表面的
42. capital 資本
43. cattle - rearing 飼養家畜
44. economic resource 經濟資源
45. shared out 分離
46. in sharp contrast to much of economics 與經濟形成多麼鮮明的對照
47. commodities 商品
48. restrictions 限制
49. scheme 計劃
50. merely utilitarian 僅是實利的
51. handicap 障礙

問題：

1. 說明商業上的不同分枝是如何彼此相關的？
2. 學習商業的用途是什麼？
3. 商業這術語包括職業，與貿易有所不同，不同處是什麼，與貿易又如何相連繫？（ R. S. A. ）
4. 解釋商業的用途和範圍。（ G. C. E. 劍橋 ）

CHAPTER II 第二章

THE RELATIONSHIP BETWEEN COMMERCE AND PRODUCTION

商業和生產的關係

1. Direct and indirect production 直接與間接的生產

The main purpose of production is to satisfy man's wants. In early times people's wants were mainly for food, clothing, shelter and little else, for it took all their time and effort to satisfy even these wants to a very moderate extent. As people became more *skilful*¹ at producing things it became easier for them to satisfy these basic wants. As time went on production expanded, but with every expansion of production people's wants also increased. The satisfaction of wants can be accomplished either directly or indirectly:

(a) *Direct production*. This occurs when someone attempts to satisfy his wants entirely by his own *efforts*². He may grow his own food, make his own clothing and build himself a place in which to live. If he tries to do everything for himself he will probably have to be satisfied with little more than *the bare necessities of life*³. In some countries, for example, India, most of the people still do a great deal directly for themselves, and as a result have to accept a low standard of living.

(b) *Indirect production*. In this case a man spends his time at one *occupation*⁴ and then exchanges some of the things which he has made for goods made by other people. Exchange, therefore, is indirect production. In early days it took the form of barter, but exchange was greatly simplified by the use of money, which made possible the production of the *vast*⁵ and varied range of goods we enjoy today. People nowadays work for money payments which we call *wages*⁶ or *salary*⁷, afterwards using the money they have earned to purchase things made by other people. Indirect production may take the form of producing goods for *export*⁸ or *the provision of services*⁹ — for example, transport — for foreign countries, and importing things from other countries in exchange. As indirect production has increased, so has the range of man's wants, and the countries where the people enjoy a high standard of living are those in which indirect production has been developed to the greatest extent.