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英国《金融时报》
原文阅读精选集
1

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前言

英国《金融时报》（Financial Times，简称 FT）于 1888 年 2 月创刊于维多利亚时代的伦敦，报头下印的报铭“Without Fear and Without Favour”，沿用至今。很多人对 FT 的第一印象是它的颜色，三文鱼粉色，像一张发黄的旧报纸。FT 创刊时是伦敦金融城的一份小众专业报，历经 100 多年，已经进化成全球最权威的财经媒体之一。若你问 FT 是份怎样的报纸，以下关键词大概可以概括：全球视角、言论多元、推崇自由市场和贸易等。全球最有影响力的政商精英是 FT 的读者主体。2015 年 8 月 31 日，FT 中文网正式推出。凭借英国《金融时报》遍布全球的丰富报道资源，汇聚海内外有影响力的专栏作家与意见领袖，为商业决策者提供立体、详实的全球重大事件专题报道。

英国《金融时报》以准确、专业、独立的新闻报道，以及多元、富有洞见的言论著称。为我们撰写评论的作者包括了各国政要、诺贝尔奖得主、世界 500 强企业首席执行官，以及顶级思想家和艺术家。他们的见地让这张百年老报在各国决策制定者、商业人士以及年轻读者中持续拥有广泛而深刻的影响力。《金融时报》的全球付费订阅用户超过 94 万，其中约 3/4 是电子版订阅。订阅用户涵盖高层管理者、企业主、高净值人士、金融专业人士等。作为英美高校学术类阅读的重要素材，英国《金融时报》文章也被雅思、托福等留学考试用作阅读文章的题源，其原文经常出现在各类英语考试的阅读类题目中。

《英国〈金融时报〉原文阅读精选集》将政治、经济、社会、产业、金融等重点版面的文章进行汇编，涵盖全球热议的经济、社会生活、文化教育、科技、环境等话题，供相关专业人士及爱好者研究、收藏。为适应英语学习者的需要，我们在每篇文章中增加了中文的内容提要、重难点词汇表和字数统计，帮助读者在扩展视野的同时提升阅读能力、阅读速度和语感。

《英国〈金融时报〉原文阅读精选集》是外文出版社和英国《金融时报》双方编辑和工作人员尽心努力的结晶。我们衷心希望这一系列丛书对于专业人士和英语学习者能够有所帮助。语言和商业的发展日新月异，我们欢迎读者提出批评和建议。

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01 WORK & CAREERS

Sexual harassment at work: a practical guide for victims

By Financial Times

What is sexual harassment?

Sexual harassment is a broad term that may include a range of offensive language and conduct, such as nasty or demeaning jokes and comments; sexually suggestive pictures on display; unwelcome touching, and/or demands for sexual favours.

In the US, says Nina Frank of Outten & Golden's sexual harassment and sex discrimination practice group, there are two categories of sexual harassment: "Quid pro quo ('Sleep with me and I'll promote you') and hostile work environment (general sexual comments/touching/jokes). It is not uncommon for both to be present."

There is no such demarcation in the UK, says Kiran Daurka, a partner at Leigh Day. "The legal definition according to the Equality Act 2010 is any unwanted conduct of a sexual nature or related to sex, which has the purpose or the effect of violating dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment."

She adds: "Harassment need not be targeted at an individual — so a sexist discussion between colleagues may be offensive [or] intimidating for someone who overhears it and may amount to harassment. It is also unlawful to treat someone less favourably because they rejected or submitted to the unwanted conduct. Calling comments 'banter' is not a defence to harassment."

What should I do if I am being harassed?

Ms Daurka suggests four steps:

- Talk to someone outside work whom you trust to provide you with support. You may also wish to consider making a report to the police.
- Make a note of what happened as soon as possible after the event — if you can email it to yourself from your private email account, that provides you with a date of the note.
- Review your employer's harassment policy and contact HR or an appropriate manager to report the incident as soon as possible.
- Consider seeking legal advice within three months of the incident in case matters are not resolved within work.

Reporting sexual harassment has risks and benefits, says Kathleen Peratis, a partner at Outten & Golden. "Ignoring it usually doesn't end well. Reporting triggers your employer's duty to investigate, and can protect you later if you experience retaliation for complaining."

She advises consulting a lawyer to discuss your options. "Except in rare circumstances, don't resign — and certainly not without advice of counsel. Resignation can negatively affect your rights."

What will happen?

The ideal outcome is for the grievance to be thoroughly and fairly investigated, and the harasser dealt with through disciplinary procedures. "Ideally the solution needs to be found outside litigation, and this requires robust harassment policies, trained staff to deal with complaints, and action taken to address the complaint that doesn't result in the victim being gagged and removed from the workplace," says Ms Daurka.

She adds: "Some employers may seek to sweep matters under the carpet by separating the person who has reported the harassment into a different part of the workplace, without proper action against the perpetrator."

An alternative might be to offer the victim a settlement with a confidentiality agreement, which would prevent claims from being brought and would probably end the employment relationship, Ms Daurka notes.

Make sure you are not intimidated into signing a draconian agreement that does not protect or serve your best interests. Seek legal advice before signing one.

Retaliation from your employer is illegal but common, according to Ms Frank. "Sometimes a retaliation claim is stronger and easier to prove — and settle — than the original sexual harassment claim."

The harasser is probably not going to be fired, says Ms Peratis. "Many employers say they have a zero-tolerance policy for sexual harassment but, in our experience, very few employers walk the walk."

In the UK, a claim for sexual harassment at an employment tribunal is possible if started within three months of the harassment. The claimant can keep their anonymity.

(639 words)

面对性骚扰，你该怎么办？

内容提要：遇到职场性骚扰，你该怎么办？忍气吞声并不能解决问题，向上司报告又有潜在的风险。怎样才能最大化地保护自己的利益？

demarcation [ˌdiːmɑːˈkeɪʃn] *n.* 划界，限界
banter ['bæntə(r)] *n.* 戏谑，嘲弄
litigation [ˌlɪtɪˈgeɪʃn] *n.* 诉讼，起诉
perpetrator ['pɜːpətreɪtə(r)] *n.* 犯人，作恶之人
intimidate [ɪnˈtɪmɪdeɪt] *vt.* 威胁，恐吓
tribunal [traɪˈbjuːnl] *n.* 法院，法庭

02 OPINION

How to avert catastrophe

By Simon Kuper

When Nassim Nicholas Taleb was a teenager in Lebanon in 1975, an ethnic civil war broke out. Locals were baffled. They had thought they lived in a "stable paradise". Once the unforeseen catastrophe began, even Taleb's grandfather, the deputy prime minister, "did not seem to know what was going to happen any more than his driver, Mikhail", wrote Taleb in his 2007 classic, *The Black Swan: The Impact of the Highly Improbable.*

In 1940, when Daniel Kahneman was a Jewish boy living in Paris, the Germans invaded France. Kahneman's family decided to stay put. Then came the Holocaust. While the family was in hiding, Kahneman's father could not get treatment for his diabetes, and died. Kahneman was left wondering why humans fail to foresee catastrophe.

Black Swan has just been reissued. Almost simultaneously, Michael Lewis has published *The Undoing Project*, about Kahneman's intellectual collaboration with fellow psychologist Amos Tversky. Both books share an argument: people make bad judgments and terrible predictions. It's a timely point. The risk of some kind of catastrophe — armed conflict, natural disaster, and/or democratic collapse — appears to have risen. The incoming US president has talked about first use of nuclear weapons, and seems happy to let Russia invade nearby countries. Most other big states are led by militant nationalists. Meanwhile, the polar ice caps are melting fast. How can we fallible humans avert catastrophe?

Today's elites are often mocked for failing to foresee the financial crisis of 2008 but, in fact, such blindness is standard. In 1914, few people expected the first world war: the historian Niall Ferguson has shown that bond prices held up that summer, meaning that investors didn't foresee higher government borrowing. Forecasters also missed the Holocaust, China's Cultural Revolution and September 11.

Our western generation is particularly ill-equipped to foresee catastrophes, because our countries have hardly experienced any since 1945. (We tend to forget our various close shaves with nuclear war, accidental and otherwise.) Now we are like Taleb's famous turkey. Every day, he gets fed by a nice farmer. The turkey's risk analysts make a forecast: based on past trends, he will keep getting fatter. Then, just before Thanksgiving...

How not to be that turkey? Taleb has some tips:

- You can't know which catastrophe will happen, but expect that any day some

catastrophe could. In Tversky's words: "Surprises are expected." Better to worry than die blasé. Mobilise politically to forestall catastrophe.

• Don't presume that future catastrophes will repeat the forms of past catastrophes. The only catastrophes we seem able to imagine are ones that have happened before. After September 11, the US re-engineered itself to prevent another September 11. Now the cliché is that we're back in the 1930s. Even Donald Trump, complaining about US intelligence agencies, asked, "Are we living in Nazi Germany?" However, we need to expand our imaginations. The next catastrophe may take an unprecedented form.

• Don't follow the noise. Terrorist attacks and Trump's tweets are spectacular. But some catastrophes unfold silently: climate change, or people dying after they lose their jobs or their health insurance. (The financial crisis was associated with about 260,000 extra deaths from cancer in developed countries alone, estimated a study in *The Lancet*.)

• Ignore banalities. Most westerners instinctively tune out serious news because they have learnt that it rarely affects their lives. In the US in particular, so-called "TV news" is, in fact, entertainment. It fixates on "stories" such as Trump's spat with the actor Meryl Streep. But these distractions have become dangerous. We now need to stretch and bore ourselves with important stuff.

• Strengthen democratic institutions. The only western state designed specifically to ward off catastrophe is the Federal Republic of Germany. Unelected German judges are charged with defending the constitution against the people, if necessary. By contrast, France now exists under an endless state of emergency. If Marine Le Pen becomes president in May, she'll have a fairly free hand.

• Listen to older people who have experienced catastrophes. Taleb notes that elephant tribes often rely on elderly females to assess threats.

• Be conservative. Many Americans hope Trump will "shake things up". As Noam Chomsky says, the risk is that he will. Often it's smarter to maintain a flawed status quo. In Taleb's words: "Don't mess with complex systems, because we don't understand them."

Stock markets hit all-time highs after Trump's election. What could possibly go wrong?

(714 words)

新时代的防灾指南

内容提要：历史证明，人类总是无法预见近在眼前的浩劫。当我们认为自己生活在平安、稳定的天堂时，灾难就会不期而至。在黑天鹅事件蠢蠢欲动的当下，我们该如何吸取过去的教训，预测即将到来的灾难？

ethnic ['eθnɪk] *adj.* 民族的，种族的
fallible ['fæləbl] *adj.* 易错的，可能犯错的
forestall [fɔː'stɔːl] *vt.* 预先阻止，先发制人
banality [bə'nælətɪ] *n.* 平凡，陈腐

03 COMPANY

Start-ups scent opportunity in tackling fake news

By Hannah Kuchler

When Adam Hildreth started Dubit, an early social network for children during the last tech boom, he never imagined that he would end up at the forefront of fighting fake news influencing elections.

The teen entrepreneur of 1999 has grown up to become the chief executive of Crisp, trying to apply what he learnt moderating cyberbullying to stop the spread of terrorist content online, and now experimenting with how to combat misinformation campaigns.

Crisp helps brands protect their reputation on social media, using an algorithm to trawl the internet, including the dark web, to understand who is distributing content online.

While large internet companies such as Facebook, Google and Twitter struggle to find ways to stop the spread of misinformation online without abandoning their algorithms or business models, smaller start-ups are looking for ways to help clients willing to pay for extra help fighting fake news.

Some such as Crisp or New Knowledge started out fighting terrorism. Others such as Cisco and Digital Shadows are seeing the parallels with cyber security, using tactics developed to defend against hackers to battle against fake news.

"The big challenge is that so much is uploaded every minute," Mr Hildreth says.

Crisp also helps brands look for anything that could damage their reputation, including real or fake news.

Jonathon Morgan, chief executive of New Knowledge, a start-up based in Austin, Texas, was a professional blogger who became an expert on Isis's use of social media. Now he is trying to help companies, political campaigns and social justice organisations understand how online communities can be manipulated.

New Knowledge has seen revenues double in the past six months since it started focusing on misinformation. It uses machine learning technology to identify bots and break down different topics of conversation to spot where people are able to change the language used to discuss a topic, a sign that a community may be changing its beliefs.

Cisco, the networking equipment company with a large cyber security arm, won a Fake News Challenge to design technologies that can help people detect the "stance" of a news article.

Researchers used natural language processing, whereby a computer is taught to understand the nuances of human speech, to detect whether a headline is related to the body

of the text because many fake news stories copy the model of clickbait to lure people to visit a website. The team won by combining machine learning techniques, which are inspired by biological processes, including decision trees, a predictive modelling approach.

Digital Shadows, a San Francisco and London-based cyber security company, specialises in understanding what hackers are doing on the dark web. Companies often turn to the company to monitor if, for example, large databases full of their customer data were for sale, evidence that they have experienced a security breach. It combines technology with threat intelligence analysts, some with military backgrounds and many of whom speak foreign languages.

Alastair Paterson, chief executive of Digital Shadows, says the fake news that was spread during the US election used similar techniques as hacking groups.

"There's an interesting crossover between social media and cyber security right now more than ever before," he says. "Social networks have so far been very impotent in doing anything about it."

Digital Shadows counts broadcasters among its clients. For some of the largest organisations, it has identified and issued takedown notices for fake websites and social media accounts in more than 100 separate incidents.

For other companies, it also finds fake domains and social media profiles. It once found an entire phoney arm of a Dutch company that had been set up online.

Distil Networks is another cyber security company with skills that could help solve the problems faced by social media. The company specialises in detecting bots, often used to amplify a message in the hope that it trends online.

Edward Roberts, director of product marketing at Distil Networks, says bots are becoming increasingly clever as they learn to evade detection by mimicking human behaviour. "They are pausing on pages for random periods of time, they are clicking through at different rates, they are moving their mouse in less automated ways."

But he says, it is good that social media platforms have realised they have a problem because they can find ways to identify bots in the same way they tag rogue messages and emails as spam.

"Now today, we rarely see spam, it all goes to the spam folder," he says. "It is probably not an existential threat they are dealing with."

(738 words)

假新闻催生新商机

内容提要： Facebook 和 Twitter 等大型社交媒体公司往往不愿放弃现有的算法和商业模式，因此难以对肆虐的假新闻痛下杀手。这给了创业公司新的机会。一批专门监控、检测虚假信息和不良内容的科技创业公司各显身手，誓与假新闻一较高下。

nuance ['nju:ɑ:ns] *n.* 细微差别
phoney ['fəʊnɪ] *adj.* 假的，伪造的
breach [bri:tʃ] *n.* 裂口，违背
amplify ['æmplɪfaɪ] *vt.* 扩大，详述

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