



中国专业技术职务评聘英语考试教材

财经分册

(上)

主编 杨其乡



中国人事出版社



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中 国 人 事 出 版 社

(京)新登字 099 号

图书在版编目(CIP)数据

财经分册 上/黄凤山,杨其乡主编. —北京:中国人
事出版社,1994.7
中国专业技术职务评聘外语考试教材
ISBN7-80076-525-3

I. 财… I. ①黄…②杨… II. 财政-英语-考核-教材
N. H319.4

中国版本图书馆 CIP 数据核字(94)第 09231 号

中国专业技术职务评聘英语考试教材
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中国人事出版社出版
(100028 北京朝阳区西坝河南里 17 号楼)
新华书店经销
沈阳新兴印刷厂印刷

*

1994 年 7 月第 1 版 1994 年 7 月第 1 次印刷

开本:787×1092 毫米 1/16 印张:18.375

字数:406 千字 印数:1—5000 册

ISBN7-80076-525-3/G·162 定价:(上册)22.00 元
(下册)12.00 元

《中国专业技术职务评聘英语考试教材》

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《财经分册》

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序 言

国家人事部 指导中心副主任
全国职称考试

随着我国改革开放的顺利推进和社会主义市场经济的不断发展,各项建设事业对人才资源的需求日益增强。在这种新形势下,人事工作应在邓小平同志有中国特色社会主义基本理论指导下,贯彻党的基本路线,按照十四届三中全会确定的市场经济基本框架,着眼于改革开放、经济发展、民族和谐和社会稳定,更好地为经济建设服务,为用人单位服务,为各类人员服务。

根据这一工作方针,如何按照社会经济发展的要求,客观公正评价人才的知识水平和工作能力已成为深化职称改革的重要任务。其中,外语作为专业技术人员学习、借鉴国外先进科学技术和管理经验的一种工具,是职称工作中人才评价的一项重要内容。在这方面,除了建立符合我国实际的有关政策规定以外,还必须有一套科学的评价办法。为此,一些省市和部门对职称外语考试进行了有益的探索。但由于各方面的原因,目前在考试的内容、标准和方法上仍然存在着一些缺陷和不足,特别是缺乏符合专业技术职务评聘工作需要,科学、规范的考试教材。在这种情况下,我很高兴看到由黄凤山主编,中国人事出版社出版的《中国专业技术职务评聘外语考试教材》一书。

虽然由于我不是外语考评方面的专家,很难对这本书的内容、水平、以及适用程度作准确的评价。但从职称考试工作的角度看,这无疑是件好事。基于这一点,我应邀写了上面几句话,以表示对本书出版的祝贺与对有关人员辛勤工作的敬意。同时,以此作为本书的序言。

借此机会,希望社会各方面,特别是有关专家、学者和广大专业技术人员更多地关心、支持职称考试工作,以建立客观、公正的人才评价制度,为我国社会主义建设事业评价和造就大批合格人才。我也希望这套教材,能推进和完善我国专业技术职务评聘外语考试制度,能起到积极的作用。

一九九四年四月于北京

前 言

人事部人职发〔1991〕4号文件《关于在专业技术职务评聘工作中严格掌握外语条件的通知》颁布已经三年了,各地在专业技术职务评聘工作中对外语条件考试、考核的要求,都作了一些有益的探索,这对促进我国专业技术职务评聘外语考试制度的建立,都有积极的意义。但这一工作还不够规范,也不平衡,大部分地区和部门,尚无较实用的考试教材,根据这种情况,为了更好地贯彻执行国家人事部人职发〔1991〕4号文件精神,我们组织编写出版了《中国专业技术职务评聘外语考试教材》。这套教材,共包括英语、日语、俄语三个语种,其中英语考试教材共分六册,包括《文科分册》(含政法)、《理科分册》(含信息管理)、《工科分册》(含工程)、《财经分册》、《农学分册》和《医学分册》。为了使用方便,每一分册又分上、下两册。上册为外文课文 100 篇(初级 30 篇、中级 30 篇、高级 40 篇)、单词和注释;下册为语法、参考译文及考试样题。教材根据《通知》中“对外语条件既要严格要求,又要实事求是,区别对待”的精神,各地区、各部门对参加专业技术职务评聘的长期坚持在基层、野外或海上从事地质、水利、森林、渔业捕捞等和处在同一系列专业技术职务的老年专业技术人员,应区别对待,可以降低等级参加考试。教材在这方面作了充分考虑,每一等级系列,均由易到难,以便为各种情况下的专业技术人员使用本教材提供方便。

这套教材的编写,得到国家有关部门的大力支持,中央教育和出版的有关部门对书稿进行了认真的审定,人事部全国人事考试中心副主任、人事部全国职称考试指导中心副主任宋小海同志曾对编写工作给予关怀指导并亲自为教材作序,向全国推荐使用。

这套外语考试教材的出版,对于提高我国专业技术人员的外语水平,对促进和完善我国专业技术职务评聘外语考试制度的建立,具有积极的意义。各地区、各部门职改办(考试中心),如果本地区、本部门尚无完备的统一外语考试教材,我们希望能使用这套教材,通过实践,不断使教材质量得到提高,让我们共同携手,积极稳妥地推进我国专业技术职务评聘外语考试工作顺利进行。

这套教材由黄凤山主编,各分册主编,均是国内外语教学界有影响的学者、教授,但因教材资料新、时间紧,不妥甚或错误在所难免,恳请专家、学者以及使用本教材的广大专业技术人员批评指正,以便再版修改。

中国专业技术职务
评聘外语考试教材编委会

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Lesson 1

(1) The Fiscal Year

The accounting transactions in an enterprise take place constantly.^① To obtain the results of the economic and financial activities, people divide the time into different periods such as a year, a season, a month and so on.^② That is the accounting period. The accounting period of one year is the accounting year. It is also the fiscal year.

Different countries have different fiscal year. In China, the fiscal year is from January 1 to December 31.^③ In the western countries,^④ it begins on July 1 and ends on June 30 of next year.^⑤

(2) Gross National Product

The Gross National Product is the total income of a country. It counts annually and shows in money form.^⑥ It contains the costs and profits in industrial and agricultural production and the tariff in foreign trade^⑦. The annual domestic revenue, of course, is also a big part of a country's GNP. In a way, the GNP stands for the living standard of a nation^⑧. In our socialist country the GNP is mainly from the state-owned enterprises. And our GNP has increased year after year.

New Words

accounting *n.* 会计学, 会计
transaction *n.* 交易, 事务
enterprise *n.* 企(事)业单位
constantly *ad.* 经常地, 不断地
obtain *v.* 获得, 得到
result *n.* 结果
economic *a.* 经济的
financial *a.* 财务的, 财政的
activities *n.* 活动(复数)
divide *v.* 划分
period *n.* 时期, 时代
fiscal *a.* 财政的

January *n.* 一月
December *n.* 十二月
July *n.* 七月
June *n.* 六月
gross *n.* 总额, 大体
national *a.* 国家的, 民族的
product *n.* 产品, 产量, 产物; 生产
total *a.* 总的, 全体的 *n.* 总和
income *n.* 收入
count *v.* 计算, 计数
annually *ad.* 每年地, 年度地
form *n.* 形式

contain *v.* 包括
 cost *n.* 费用
 profit *n.* 利润
 industrial *a.* 工业的
 agricultural *a.* 农业的
 production *n.* 产品, 总产量
 tariff *n.* 关税
 foreign *a.* 外国的
 trade *n.* 贸易
 annual *a.* 每年的, 年度的
 domestic *a.* 国内的

revenue *n.* (国家的) 岁入, 税收
 GNP 国民生产总值
 stand *v.* 代表
 standard *n.* 标准
 nation *n.* 国家
 socialist *a.* 社会主义的
 mainly *ad.* 主要地
 state-owned *a.* 国有的
 enterprise *n.* 企业
 increase *v.* 增长

Notes

① The accounting transactions in an enterprise take place constantly.

企业中会计事项总是连续不断地发生。

句中 accounting transactions 的意思是“会计事项”。in an enterprise 是介词短语, 在句中作定语, 修饰 accounting transactions. take place 是动词词组, 在句中作谓语。意为: “发生”。

② To obtain the results of the economic and financial activities, people divide the time into different periods such as a year, a season, a month and so on.

为了获得经济和财务活动效益, 人们把时间划为不同的期间, 如年、季、月等。

句中 To obtain the results of the economic and financial activities 是动词不定式短语, 在句中作状语。divide...into...意为“把...分成...”。such as 意为“诸如...之类的, 例如...”。so on 意为“等等”。

③ In China, the fiscal year is from January 1 to December 31.

在中国, 财政年度是从一月一日到十二月三十一日。

句中 from...to...意为“从...到...”。

④ the western countries

西方国家。

⑤ next year

次年。

⑥ It counts annually and shows in money form.

它每年是以货币计算与表现的。

句中 It 指 The Gross National Product. counts 和 shows 是并列的谓语。in...form 意为“以...形式”。

⑦ It contains the costs and profits in industrial and agricultural production and

tariff in foreign trade.

它包括工农业生产的成本与利润以及在外贸中的关税。

句中 costs, profits 以及 tariff 是并列关系, 一起作 contains 的宾语。in industrial and agricultural 是介词短语, 作定语, 修饰 costs and profits。in foreign trade 也是介词短语, 作定语, 修饰 tariff。

⑧ In a way, the GNP stands for the living standard of a nation.

在某种意义上, GNP 代表了一个国家的生活水平。

句中 in a way 意指“在某种意义上”。stand for 意为“代表”。the living standard 意为“生活水平”。

Lesson 2

(1) Microeconomics and Macroeconomics

There are two broad kinds of economics—micro-economics and macro-economics.

“Micro” means small. In micro-economics we study how individuals and how businesses or how governments or how foreign buyers or sellers influence the use of land, labor, capital, etc. ① For example, a company's decision to produce more small automobiles and fewer larger ones. This kind of decision belongs to the area of study of micro-economics. ②

“Macro”, on the other hand, means large③. In macro-economics, we study not only individual influence, but the level of economic activity of a society. ④ For example, we must decide in what way and at what times money will be created and destroyed. ⑤ This kind of choice is made by society as a whole. It is within the study of macro-economics.

(2) An Accounting Office

This is an accounting office. It is on the second floor of the building⑥. There are two large windows in the wall. It is bright and clean.

Mr. Li is an accountant. He has a lot of work to do every day⑦. Miss Zhang is his assistant. She keeps many account books. They have two abacuses and one computer. Mr. Li and Miss Zhang work very hard⑧.

New Words

microeconomics *n.* 微观经济学

macroeconomics *n.* 宏观经济学

broad *a.* 宽的、广阔的
 economics *n.* 经济学
 mean *v.* (词语等) 表示…的意思
 individual *a.* 个人的, 单独的
 business *n.* 行业, 业务, 企业
 government *n.* 政府
 influence *v.* 影响
 labor *n.* 劳动
 capital *n.* 首都; 资本
 etc. [缩] 等等
 company *n.* 公司
 produce *v.* 生产
 automobile *n.* 汽车
 belong *v.* 属于
 area *n.* 地面, 面积

level *n.* 水平面, 水平线
 society *n.* 社会
 money *n.* 货币
 creat *v.* 创造, 生产
 destroy *v.* 破坏
 choice *n.* 选择
 whole *a.* 完整的, 无缺的 *n.* 整体
 within *prep.* 在…里面, 在…内部
 accounting office 会计师事务所
 building *n.* 建筑物, 房屋
 assistant *n.* 助手
 account *n.* 帐户, 报表, 帐目
 account book 帐簿
 abacus *n.* 算盘
 computer *n.* 计算机

Notes

① In micro-economics we study how individuals and how businesses or how governments or how foreign buyers or sellers influence the use of land, labor, capital, etc.

微观经济学研究个人和行业、政府、或外商如何影响到土地、劳工、资本等的使用。

本句是一含有宾语从句的主从复合句。在主句中, we 是主语, study 是谓语, how individuals and how…labor, capital, etc. 是一从句, 作 study 的宾语。在从句中, how 是引导词, 作状语。individuals, businesses, governments, foreign buyers 还有 sellers 是并列关系, 在从句中作主语。influence 作谓语。

② This kind of decision belongs to the area of study of micro-economics.

这种决定属于微观经济学研究的范畴。

句中 belong to 意为“属于”。

③ “Macro”, on the other hand, means large.

从另一方面来说, “Macro” 的意思是宏观。

on the other hand 意为“另一方面”。

④ In macro-economics, we study not only individual influence, but the level of economic activity of a society.

在宏观经济学中, 不仅研究个人的影响, 而且研究一个社会的经济活动的水平。

句中 not only…but (also) 意为“不仅…而且…”。also 常可以省略。

⑤ For example, we must decide in what way and at what times money will be created and destroyed.

例如：以何种方式、何时使货币增值和贬值。

句中 for example 意为“例如”。in what way and at what...destroyed 是一从句，作 decide 的宾语。在此从句中，in what way and at what times 是两个并列的介词短语，作状语。money 作主语。will be created and destroyed 作谓语。这个谓语是将来的被动语态形式。

⑥It is on the second floor of the building.

它位于这栋楼的第二层。

美国英语中指楼层同汉语概念相近，而英国英语中此处指三层，first floor 才指二层。

⑦He has a lot of work to do every day.

他每天有许多工作要做。

a lot of (或 lost of) 指“许多…”，“大量”，用于可数与不可数名词前，书面形式多用 much。to do 是不定式短语，表明要去做。

⑧Mr. Li and Miss Zhang work very hard.

李先生和张小姐工作都很努力。

英语中的称谓，对男人一般都用 Mr. (先生)，对已婚妇女称为 Mrs. (夫人，太太)，对未婚女性称为 Miss (小姐)。

Lesson 3

(1) Foreign Trade

The foreign trade is quite different from the home trade^①. The home trade goes on between buyers and sellers of the same country^②. The foreign trade goes on between buyers or sellers inside a country and those outside. They are the importers and exporters. Most importers and exporters do not buy and sell for their own account. They are commission agents^③.

The usual way to do foreign business is to exchange business letters and telegrams^④. The importers send letters of enquiry. The exporters usually make offers by cable^⑤. There are different terms of payment in the foreign trade but the usual practice is to effect payment by a confirmed, irrevocable letter of credit^⑥.

(2) Service of Bank

A bank keeps money for the people. They can deposit their money in a bank. They can draw money when they need it^①. The bank pays interests for the deposit.

The bank also gives loans to some companies or factories^②. The bank helps many

businesses. It is very important to the national economy.

New Words

quite *ad.* 完全, 相当

home *n.* 本国

importer *n.* 进口商

exporter *n.* 出口商

account *n.* 利润, 利益

commission *n.* 委任, 委托, 指定

agent *n.* 代理商

business *n.* 业务, 企业

exchange *v.* 交换

telegram *n.* 电报

enquiry *n.* 询问

offer *v.* 提供, 开价, 出价

cable *n.* 电缆, 电报

term *n.* 方式, 学期

payment *n.* 支付款

practice *n.* 做法, 实践

effect *v.* 实行

confirm *v.* 核实

irrevocable *a.* 不可取消的

credit *n.* 信用证

service *n.* 服务

deposit *v.* 存款

draw *v.* 提款

pay *v.* 支付

interest *n.* 利息, 兴趣

loan *n.* 贷款

economy *n.* 经济, 经济状况

Notes

① The foreign trade is quite different from the home trade.

对外贸易与国内贸易差异很大。

句中 different from... 意为“与...不同”。

② The home trade goes on between buyers or sellers of the same country.

国内贸易是在同一国家内的买方与卖方之间进行的。

句中 go on 意为“进行”。between... 意为“在...之间”。

③ They are commission agents.

他们是代理商。

Commission agent 也可译为佣金代理商。

④ The usual way to do foreign business is to exchange business letters and telegrams.

对外业务的通常做法是交换公函和函电。

句中 to do foreign business 是不定式短语, 作定语, 修饰 way. to exchange business letters and telegrams 是不定式短语, 作表语。

⑤ The exporters usually make offers by cable.

出口商通常用电报报盘。

句中 make offers 意为“报盘”。by cable 意为“用电报，采用电报的通讯形式”。

⑥ There are different terms of payment in the foreign trade, but the usual practice is to effect payment by a confirmed, irrevocable letter of credit.

在外贸中有各种不同的支付方式，但通常的做法是用不可撤销的信用证付款。

句中 different terms 意为“不同的方式”。

usual practice 意为“通常的做法”。to effect payment by...of credit 是动词不定式短语，作表语。effect payment 意为“付款”。a confirmed, irrevocable letter of credit 意为“不可撤销的信用证”。

⑦ They can draw money when they need it.

当他们需要钱时，就可以去提。

when 引导了一个时间状语从句。例如：We go to see a film when we have time. 我们有时，就去看电影。

⑧ The bank also gives loans to some companies or factories.

银行还为公司或工厂提供贷款。

句中 give...to...意为“把...给...”。

Lesson 4

(1) Advertising

In the economic activities, advertising is very important for a manufacturing business. Sometimes an advertisement can be more useful than a good salesman^①.

Usually, an advertisement tells the quality and function of a product. It attracts consumers to buy the goods, even if they don't need them very much^②.

In fact, advertisements are not only on TV, radio, newspaper and magazine, but also anywhere else^③. For example, the packing of a product is an effective advertisement^④.

(2) A Visit to an Exhibition

We went to a modern furniture exhibition last week^①. There were many pieces of furniture from the South, and some of them were made-to-order^②. They were beautiful in colour and style. The experts there told us that they manufactured the practical furniture with new techniques^③. The cost was low, and consumers liked the furniture.

We saw many people there. Some bought tables and chairs, and others bought beds