

身边的商务

Business Around You

英汉对照读物

Bilingual Readings

主编 周丽娟 宁波

中国水利电力出版社
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内 容 提 要

本书精选了紧扣商务知识又富有时代气息的英美文章近百篇,分为“商界巨子”、“品牌聚焦”和“商业指南 ABC”三部分。本书首先介绍了一些叱咤商场的世界知名企业家和商人及其成功史;其次又展示了知名企业的发展历程、发展现状和面临的问题;最后又通过经济、管理、投资、理财、百姓商务生活等方面的背景知识,提高了读者朋友的阅读兴趣。

本书以中英文对照的形式适合所有层次的对商务英语有兴趣的人们。此外,本书还可以作为 MBA 学生和 BEC 中、高级考生的课外辅助英语阅读材料。

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前 言

随着经济全球化和一体化的发展，商务知识越来越普及。本书精选了既紧扣商务生活又富有时代气息的英美文章近百篇，向您全方位地介绍了最新最流行的鲜活而有趣的商务知识。文章中涉及 GE、诺基亚、麦当劳、星巴克、雅芳等一大批知名企业的成功经验和失败教训，也介绍了诸如杰克·韦尔奇、索罗斯、杨致远、钟彬娴等商业巨子的个人奋斗史和成功的秘诀，更有关于网络营销、求职指导、股市投资等方面有益的商务文章，颇具启发和指导意义。

本书分为“商业巨子”、“品牌聚焦”和“商业指南 ABC”三部分：

I. “商业巨子”。主要介绍那些叱咤商场的世界知名企业家和商人及其成功史，如世界投资大师沃伦·巴菲特的个人奋斗历程。

II. “品牌聚焦”。主要介绍世界著名品牌的成功/失败案例，向您展示知名企业的发展历程、发展现状和面临的问题等，如星巴克如何在中国开拓咖啡市场等。

III. “商业指南 ABC”。这个部分则更像是一个商务知识的“万花筒”，囊括了管理、营销、投资、理财、国际经济、百姓商务生活等多方面的背景知识，还有一些前沿、新兴商务知识的介绍，颇具启发性，既提高了

读者朋友的阅读兴趣，又能使读者通过循序渐进的过程，轻松愉快地学到相关的英语知识。

本书编排合理，内容由浅入深，中英对照的形式适合不同层次的对商务英语有兴趣的人们。此外，本书还可以作为 MBA 学生和 BEC 中、高级考生的课外辅助英语阅读材料。

编者

2006 年 1 月

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第 一部分 商业巨子

1. An Unassuming Billionaire: Warren Buffet

谦虚的亿万富翁：沃伦·巴菲特

[1] In the annals of creating wealth, investor Warren Buffet stands out. Starting from scratch, over a period of four decades, he has amassed a fortune of some \$15 billion making him one of the richest men in America. And he did it not by resorting to the more venal excesses of Wall Street, but through old-fashioned long-term investing. His genius in succeeding is largely one of characters-patience, self-discipline, rationality and inner resolve. Buffet says you don't need a stratospheric I. Q. to invest successfully.

[2] The son of a securities salesman, Warren already had a knack for making money in childhood. A friend recalls that at age five Buffet set up a stand on the sidewalk in front of his family's Omaha house and sold gum to passers-by. Then he sold lemonade, not on the quiet street where he lived, but in front of a friend's house where the traffic was heavier. Friends say that he wasn't thinking about getting pocket money, but about getting rich. While still in primary school, Warren announced he would be rich before he was 35.

[3] He searched the local golf course for resalable golf balls. Friends remember going to the Omaha racetrack with Buffet and searching the floors for winning tickets carelessly tossed

away. He bought soda pop from his grandfather's grocery and sold it door-to-door on summer nights. As a teenager, he was delivering close to 500 newspapers each morning, earning \$175 a month what many adults were earning full time and saving it all. He would bury himself in a favorite book *One Thousand Ways to Make \$1000*.

[4] He was as fascinated by stocks as otherboys were by model aircraft. He plotted the price of shares, observing their ups and downs. At age 11 he made his first purchase three shares of Cities Service preferred at \$38 a share. When the stock reached \$40, he sold, after commission, his first \$5 profit in the market. At 14 he invested \$1200 of his savings in 40 acres of Nebraska farmland, which he rented to a tenant farmer. From all his ventures, Buffet had saved \$9800 by the time he was 21. That grubstake would become the source of nearly every dollar he came to earn.

[5] Buffet did well at the University of Pennsylvania's Wharton School for two years and at the University of Nebraska, to which he transferred. He studied business and finance while working virtually full time. Then he was off to Columbia Business School, where he found his Rosetta stone of investing. It was revealed to him by famed teacher Benjamin Graham, who pioneered a methodical basis, rather than speculation for picking stocks.

[6] Buffet was fanatical about following in Graham's footsteps, even in his investing, after discovering that the professor was chairman of the Government Employees Insurance Company (GEICO), he decided to visit the company. Buffet took the train to Washington on a Saturday and, finding that GEICO was locked, banged on the doors until a janitor appeared. "Is there

anybody besides you I can talk to ?” Buffet queried.

[7] The janitor said there was a man on the sixth floor and agreed to take Buffet there, Lorimer A. Davidson, soon to become financial vice president, was taken aback to see a young student hovering at his desk and stunned when he started asking about GEICO’s method of doing business, its outlook, its growth potential. Davidson told him plenty, and Buffet returned to New York enamored of GEICO. Although insurance experts told him the stock was overpriced, Buffet invested two-thirds of his savings in it. Buffet’s firm, Berkshire Hathaway, now owns the company.

[8] After graduating in 1951, Buffet went through the Standard Poor’s Stock Guide like a buzz saw, looking for what Graham called “cigar butts”, stocks on what could pick up almost for free but which might have a couple of valuable “puffs ” left in them. By 1956, working in Graham’s New York investment firm, he had boosted his personal capital from \$9,800 to \$140,000. It was time to go back to Omaha and set up his own business.

[9] In 1956 he and his wife, Susie, rented a house two blocks from Grandfather Buffet’s grocery and he formed Buffet Associates Ltd. with seven limited partners drawn from Warren’s friends and family. By 1962 his various enterprises, begun with a \$105,000 stake, were worth nearly \$7.2 million, \$1 million of which belonged to Buffet and his wife. Two years later he was managing \$22 million, and his personal net worth was close \$4 million.

[10] Buffet’s appetite for research continued to set him apart from other investors. He read the heavy business manuals with the zest of a small boy reading comics. Line for line, he

soaked up financial pages. His friends cheerfully accepted that Buffet knew more about stocks than anyone. And when asked he explained his methods simply and unassumingly: Picking a stock depended not on the whim of the crowd, but on the facts. Nobody was going to tell you which stocks were a steal; you had to get there on your own. And so he did his homework.

[11] Buffet's independence of mind and ability to focus on his work also served him well. In the evenings in Omaha he would go down to the drugstore for the late edition for the local paper that carried the closing stock prices. Then he'd go home and read a stack of annual reports. He once told a visitor that while a lot of guys studied baseball statutes or the Racing Form, he just had a hobby that made him money.

[12] Buffet has always mistrusted advice givers and financial soothsayers. "With enough inside information and a million dollars, you can go broke in a year," he says. For a stock to merit investment, Buffet has to persuade himself of it. Confidence in one's own judgement, he realized early on, is what matters most.

[13] Buffet's thirst for numbers is legendary. While he was growing up, ball scores, racing odds and city populations were all fodder. Even today his ability for figures leaves his colleagues stunned. He observes two cherished rules; Rule No. 1—never lose money; Rule No. 2—Never forget Rule No. 1.

[14] In business he helps keep the odds in his favor by generally avoiding debt. He compares indebtedness to "the weak link that snaps you."

He also avoids investing in technologies and businesses he doesn't understand. "When you go into a poker game, look around, and you will always see one patsy," he says. "If you

can't tell who the patsy is, that's because it's you . ”

[15] Over the years Buffet's spiraling accumulation of wealth has had no noticeable effect on his life style. When a fellow businessman asked him, “Warren, what's it like to be a millionaire?” Buffet replied, “I can have anything I want that money will buy.” But I always could. Other people's fantasies—cars, paintings, houses —meant nothing to him. Money to him is merely a scoreboard for his favorite game.

[16] Friends tell how one summer when he and his family were touring the William Randolph Hearst estate in San Simeon, Calif. , the guide gave a blow-by-blow account of how much Hearst had paid for every item—the drapes, carpets, antiques. Buffet blurted out, “don't tell us how he spent it; tell us how he made it. ”

[17] Another story told about Buffet concerns a VIP dinner he attended, where publisher Malcolm Forbes brought out a wine that he intimated had cost him plenty. When the waiter got to Buffet, a teetotaler, Buffet put his hand over his glass and said, “No, thanks, I'll take the cash. ”

[18] To this day, Buffet has no art collection or snazzy car. His outer office might be that of a moderately successful dentist, and his ideal of a power lunch is a big Mac and fries at his desk. His one concession to his business is a private jet that he has dubbed— “the indefensible. ”

[19] Buffet continues to reside in a modest home for which he paid \$ 31,500 in 1958. According to a friend, when his wife, Susie, spent \$ 15,000 on refurnishing the place, her husband griped, “Do you know how much that would be if you compounded it over 20 years?”

[20] Buffet is not stingy—he's quick to pick up the check.