

- A. fine
- B. punish
- C. ban
- D. take firm actions against

5. The government says it will declare an emergency if _____.
- A. the API reaches 300
 - B. the API reaches 500
 - C. the air is considered dirty
 - D. the air is considered unhealthy

II. Decide whether each of the following statements is True or False according to what you hear:

- 1. Through the smoking air it is hard to see even one kilometer and the sun can not be seen for days. ()
- 2. All the people there could suffer from the heart problems and other health conditions. ()
- 3. Indonesia's president Suharto has banned lighting fires to clear land. ()
- 4. Critics say the government is doing its best to solve the new problem. ()
- 5. Mr. Suharto refused to apologize to other countries affected by the smoke. ()

III. Spot Dictation:

Areas of South East Asia are experiencing a _____(1). This dryness is _____(2) crops. In an effort to produce _____(3) rains, air planes have been _____(4) salt into clouds, a method called "Cloud -seeding". Heavy seasonal _____(5) that normally fall could be _____(6) this year because of weather condition called E1 Nino. E1 Nino is the name of a warm water curd that develops in the Pacific Ocean. It can _____(7) the world weather. Scientists say it is developing again. As a _____(8), weather scientists in South East Asia say the _____(9) of rains needed to put out the fires could be _____(10) for weeks.

Section C Dictation

☆ Vocabulary

- transaction
- debit
- sharedrafts
- payroll
- destine

- A. fine
- B. punish
- C. ban
- D. take firm actions against

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图书在版编目(CIP)数据

新编经贸英语听力教程/何勇斌主编;陈伟林,徐月芳,
郑铁编. —北京:中国社会科学出版社,2000.8

ISBN 7-5004-2835-9

I. 新… II. ①何… ②陈… ③徐… ④郑… III. 对外
贸易-英语-视听教学-高等学校-教材 IV. H319.9

中国版本图书馆 CIP 数据核字(2000)第 46342 号

责任编辑 王半牧

责任校对 宗 合

封面设计 谭国民

版式设计 王炳图

出版发行 中国社会科学出版社

社 址 北京鼓楼西大街甲 158 号 邮 编 100720

电 话 010-84029453 传 真 010-64030272

网 址 <http://www.cass.net.cn>

经 销 新华书店

印 刷 北京奥隆印刷厂 装 订 三河鑫鑫装订厂

版 次 2000 年 8 月第 1 版 印 次 2000 年 8 月第 1 次印刷

开 本 787×1092 $\frac{1}{16}$

印 张 13 插 页 2

字 数 300 千字 印 数 1—3000 册

定 价 25.00 元

凡购买中国社会科学出版社图书,如有质量问题请与本社发行部联系调换
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总 序

国际国内经济贸易发展的新形势要求我们对国际经济贸易的理论与实践,对世界经济贸易的规律性、对我国坚持实行和进一步扩大对外开放的千秋大业有更深刻的认识与了解。鉴于国际国内经济发展的大趋势,依据高等学校外语专业教育指导委员会就关于外语专业本科教育改革提出的若干意见的要求,考虑到外经贸、商务英语专业的特点及社会对既懂外语又懂经贸、商务专业的复合人才的迫切需求,为满足广大中高级英语水平读者对适合于他们水平的经贸英语教材的强烈愿望,也考虑到目前我国经贸英语教材的现状及未来的发展,我们有责任和义务编写出一批内容新颖、信息可靠、语言规范、具有权威性的经贸英语教材及教学参考书。这套新编经贸英语系列教材就是我们基于上述种种考虑,通过认真研究、反复论证、深入调查、充分准备,编写出的一套吸取其他同类教材优点,又独具特色的最新经贸英语系列教材。希望通过这套系列教材,对我国外语专业及经贸专业院校尽快地、高效地培养更多更优秀的复合型外语人才做出一些贡献。

经贸英语系列教材的编写充分体现了时代特色,强调理论和实践的有机结合。针对英语专业、外贸英语、商务英语专业中高年级学生,国际贸易、国际金融、经济学、工商管理等其他经贸类专业的高年级学生和具有较高英语水平从事经贸商务工作的在职人员虽然过了专业英语八级或大学英语六级但在专业英语学习方面仍有困难的现状,编写出的一套衔接基础英语和专业英语的难度适中的经贸英语系列教材。该系列教材共有十一册。它们分别是《新编经贸英语阅读教程》、《新编经贸英语写作教程》、《新编经贸英语翻译教程》、《新编经贸英语报刊选读教程》、《新编经贸英语口语译教程》、《新编经贸英语口语教程》、《新编经贸英语听力教程》、《新编英语国家文化基础教程》、《新编语言学基础教程》、《新编英美文学欣赏教程》、《新编中国文化基础教程》。

由周富强、王长江编著的《新编经贸英语阅读教程》是一本内容涉及国际贸易、国际经济、工商管理、国际金融、市场营销、财务会计、国际投资、国际服务、国际经济合作、知识经济等各个领域取材宽泛、材料翔实的经贸英语阅读教材。全书分十四个单元。每个单元包括A、B两篇课文、阅读材料、疑难词汇与词组、供思考讨论的问题及注释。课文对国际经济贸易各科理论、实践及其历史沿革和目前发展趋势作出系统的概述;阅读材料展示经贸理论热点;词汇与词组部分就超出大纲的生词及词组和专业术语作出了详细的解释以帮助读者快速理解课文内容;课后讨论问题从不同角度就课文相关内容提出问题以引导读者对所读理论知识作系统深入的思考并运用所学理论分析实际问题;注释就课文相关的理论知识给以较全面的展现,以加深读者对所学知识的理解,进而扩大读者的知识面。

由梁润森等编著的具有较强操作性和模仿性及实践性的《新编经贸英语写作教程》由十二课组成。第一课介绍商业书信的标准格式。第二课介绍通过哪些途径来发展新客户,开拓新市场。第三课介绍如何讯盘某一商品。第四课介绍实盘和虚盘的界定。第五课介绍常见的讨价还价的事实依据。第六课介绍签约和履行合同条款。第七课介绍各种普遍适用的付款方式。第八课介绍包装,租船定舱和集装箱运输。第九课介绍如何审查信用证和要求修改信用证。第十课介绍索赔和解决索赔争端。第十一课介绍电传传真通讯。第十二课介

绍制单收汇。书中的范文体现了在我国对外贸易灵活政策下的国际进出口业务的一些新做法和灵活做法。编者期望读者能从该教程中学会拟写符合规范的外经贸业务英文函电和电传传真,从而提高解决实际业务问题的能力。

由褚东伟等编著的《新编经贸英语翻译教程》是一本经贸翻译实践指导书,分英译汉篇、汉译英篇、翻译的商业化运作篇(翻译过程概说、自由职业、翻译公司和翻译现代化)。其中英译汉篇和汉译英篇为本书的主要部分,每篇分为信函、合同、商业文件和技术资料四个部分,每部分提供了大量的曾经被客户接受的翻译实例并对这些实例进行技术点评和规律总结。读者在学习翻译技巧的同时自然地熟悉各类文体,对英语写作也有一定的提高。翻译的商业化运作篇帮助读者走出篇章,讲述走向市场以翻译为职业、以翻译为事业的技巧。

由李贻定编著的《新编经贸英语报刊选读教程》收入了世界著名英文报刊的最新文章。考虑到世纪之末的世界网络经济发展的突飞猛进,电子商务的欣欣向荣,而在中国的金融部门及制造业等领域的现代化方面却出现了“瓶颈”现象,本书的编选突出了网络经济、电子商务、金融和制造业方面的文章。影响世界经济贸易发展潮流方面的有关市场营销、高科技等方面的文章也有不同程度的选入。鉴于新闻体裁文章的时效性,本教程的选材侧重预测未来的文章,这样就大大延长了本教程的时效性。为了增加该教程的灵活性及个性比,本书介绍了一些新闻体裁的阅读技巧,以供读者分析根据自己兴趣所选的文章。本教程还设计了一些使读者通过浏览找出文章观点的问题及概括文意的技巧,并介绍了在飞速发展的信息社会中阅读报刊杂志的一些新方法。

由赵军峰等编著的《新编经贸英语口语教程》分理论篇和实践篇。本书以理论篇为教学先导,针对口译的性质特征,从理论的角度向读者作一高屋建瓴的概述,使读者对口译的性质、特点、标准、过程、类型乃至译员的素质有一概括性的认识。本书实践篇结合经贸活动诸层面中出现的具体语境,如迎来送往、广告宣传、参观访问、商务谈判、礼仪祝词、人物专访等等,将口译训练融化在十二个单元之中。该书各个单元训练所需的有声和文字材料均具有针对性、真实性和时效性,大部分取自全真的口译现场录音。该书取材覆盖面广,各单元兼顾英汉、汉英双向训练,有译前准备、口译笔记、语体模式识别与转换、信息的概括与增删以及按命题意义重组句型等编辑技巧训练。该书充分体现了口译理论与实践相结合、针对性与通用性相结合的特点。

由罗爱琼、周杏英编著的《新编经贸英语口语教程》分上下篇。上篇包括两大部分。第一部介绍迎接与送别外人的全过程(接待、交通安排、食宿及参观等活动)。第二部分是关于商务洽谈的全过程(询价、订货、运输、付款及索赔等)。下篇为阅读材料篇。主要是关于国内外著名城市、景点、著名宾馆、风俗人情、著名公司及著名产品介绍。上下篇紧密结合,全方位地为读者提供了内容新颖、紧扣时代脉搏的理想的经贸口语学习蓝本。

由何勇斌等编著的《新编经贸英语听力教程》以培养读者英语笔记能力为重点。选用的材料包括经贸报告、经贸会谈等方面。该教程共分为十八个单元。每单元可供四课时使用。每单元包括听前训练(课前背景材料阅读、词汇训练、难句预读),实听练习(笔记、听力理解监测题),听后练习(口头讨论或写作)三大部分。该教程配有《教师手册》,包括录音的书面材料、练习及答案两个部分。

由周富强、霍海洪编著的《新编英语国家文化基础教程》分为五大部分。第一部分介绍英国文化背景。第二部分介绍美国文化背景。第三部分介绍加拿大文化背景。第四部分介绍澳大利亚文化背景。第五部分介绍部分把英语作为官方语言的国家的文化背景。通过本教程,编者力图全面地介绍英语国家的民族风格、历史、语言特色、政治制度、经贸、文学、宗教、教育、新闻媒体、家庭生活、社会问题等有关文化背景的方方面面,从而使经贸英语学习

者通过学习本教程,为其经贸实践打下丰厚的文化基础。

由魏辉良、谢元花编著的《新编语言学基础教程》是一本依照最新高等学校英语专业英语教学大纲(1999),立意新颖、材料详实、讲解透彻、可读性强的英语语言学教程。其目的在于使学生了解人类语言研究的最新成果,提高他们对语言的社会、人文、经济、科技以及个人修养等方面重要性的认识,培养语言意识,发展理性思维,以帮助拓宽学生的思路和视野,全面提高学生的语言素质。本书共分为十六章,其内容涉及语言的起源、结构、变迁、口语与书面语等普通语言学范畴及语言与思维、语言与大脑、语言与文化、语言习得、语言教学等应用语言学范畴。本书不仅适用于英语专业高年级本科生,也可作为非英语专业的本科生学习语言学基础知识的参考书。

由戴桂玉等编著的《新编英美文学欣赏教程》具有把文学基本理论与文学名作欣赏融为一体来进行教学的特点。本书共分十六个单元。内容涵盖小说、诗歌和戏剧的基本要素、文学批评的基本原理、以及主要的文学流派和写作技巧。本教程精选了一些有代表性和各具特色的作家的作品或选读来加深读者对文学本质、文学流派和文学风格的认识和理解。每篇作品或选读后面都有注释和本单元的文学要点讲解、以及作者的写作技巧、风格和主题的介绍;还有供读者理解的阅读思考题或课堂分析讨论题。本教程旨在让读者既能获得理论的指导,又能得到文本分析的实践,以便有效地提高读者的文学欣赏水平和英文写作能力。

由王长江、刘国华编著的《新编中国文化基础教程》是一本内容涉及中国历史、宗教、哲学、文学、艺术、政治经济制度、法律、教育、风俗习惯以及中西文化交流等有关中国文化诸层面的基础教程。本书以英语写就,将使读者在学习英语的同时,加深对中国文化底蕴的了解,增强用英语表述中国文化内容的能力。为了帮助读者深刻理解课文内容,对中国文化的诸方面做深入的分析与思考,每章节后都附有词汇表以及思考题。本书除适用于学习英语的中国学生之外,对我国外事工作者、外经贸工作者和对中国文化感兴趣的外籍人员亦有裨益。

广东外语外贸大学国际经贸英语系
新编经贸英语系列教材编委会
1999年8月

前 言

听力是英语的基本技能之一，也是中国学生在学习中难以突破的一个方面。听力课程不应当只在基础阶段开设，而是要贯穿于英语学习的整个过程。

《新编经贸英语听力教程》是一本针对中高级经贸英语学习者的教材，旨在帮助学生在基础阶段学习结束后提高专业英语听力和笔记能力，以适应经贸工作的需要。本教程适合经贸类专业中高年级学生、从事外经贸工作想进一步提高英语听力水平的同志使用。

本教程共分为十八个单元。第一单元至第十四单元由 **Lecture, News, Dictation** 三部分组成，第十五单元至第十七单元由 **Lecture, News, Dialogue** 三部分组成，第十八单元由五个 **Dialogue** 组成。每单元可供四课时使用。

本教程所有材料均与经济贸易有关，力求做到内容新颖，练习形式多样。该教程体现以学生为中心的原则，在 **Lecture** 部分均提供课前相关材料阅读，并设计了针对于听力材料的听后口头讨论或写作题，让学生围绕所听内容进行扩展练习。

本教程配有磁带。书后附有磁带的书面内容及部分练习参考答案。

本教程的第一单元至第十七单元 **Section A** 由何勇斌编写，**Section B** 由陈伟林、徐月芳编写，**Section C** 由郑铁编写。第十八单元由郑铁编写。在编写过程中，得到经贸英语系列教材主编周富强先生的指导与帮助，我们在此谨表诚挚的谢意。

由于我们水平有限，缺点和错误在所难免，欢迎本教程的使用者批评指正。

编者
2000年8月于广州

Contents

Unit One	1
Unit Two.....	8
Unit Three	15
Unit Four	22
Unit Five	28
Unit Six	36
Unit Seven	43
Unit Eight	49
Unit Nine	55
Unit Ten	62
Unit Eleven	68
Unit Twelve	74
Unit Thirteen	79
Unit Fourteen	85
Unit Fifteen	90
Unit Sixteen	98
Unit Seventeen	107
Unit Eighteen	113

Tape Script

Unit One	119
Unit Two	122
Unit Three	125
Unit Four	128
Unit Five.....	131
Unit Six	134
Unit Seven	137
Unit Eight.....	140
Unit Nine.....	143
Unit Ten	146
Unit Eleven	150

Unit Twelve	154
Unit Thirteen	157
Unit Fourteen	161
Unit Fifteen	164
Unit Sixteen	169
Unit Seventeen	174
Unit Eighteen	178

Key for Reference

Unit One	183
Unit Two	183
Unit Three	184
Unit Four	185
Unit Five.....	185
Unit Six	186
Unit Seven.....	186
Unit Eight	187
Unit Nine.....	188
Unit Ten.....	189
Unit Eleven	189
Unit Twelve.....	189
Unit Thirteen	180
Unit Fourteen	190
Unit Fifteen	191
Unit Sixteen	192
Unit Seventeen	193
Unit Eighteen	194

UNIT ONE

Section A Lecture Lectures and Note-taking

A. Pre-listening Activities

☆ **Pre-lecture Reading**

Note-taking is a common practice at colleges and universities where English is the language of instruction. Taking notes on lectures is an accepted part of the American college scene. It is quite usual to see college students entering class carrying notebooks in which to take notes on material presented there. Taking notes while listening to a lecture benefits students in several ways. First, the notes provide a record of the information discussed by the professor in class, information that the professor believes is especially important for students to learn. Very often the professor points out or highlights certain information contained in an assignment which the students had to read outside class. It is important to have this highlighted information available to study before an examination. So, in many ways, your class notebook stores the information as a computer does. It holds the information for you until you need it for study or review. This is often called the “recording and storing information” function of note-taking. It is one of the important reasons for learning to take good notes on lectures.

Another advantage of taking notes while listening in class is that it forces you to pay closer attention to the class lecture or discussion. If you listen passively to a professor who is talking on and on for an hour or so, your mind will often wander and your attention lessen. You are sitting in class and listening, but that may be all you are doing; however, when you listen actively – that is, when you are listening and taking notes on what you are listening to -- you have to pay more careful and constant attention to what is being said. This is because you are trying to transform what you hear into an understandable, abbreviated written form. As a foreign student, you may find it very difficult to listen and write notes in English at the same time. It is difficult at first, but you will learn how to do so with practice. You may be afraid you will forget what you are listening to because you are listening and writing at the same time, but the studies of researchers such as Andrea Weiland and Steven Kingsbury and David Berliner, on the value of note-taking in learning lecture material have shown that learners remember information they have reproduced in some note form much better than lecture information they have listened to but did not take down in note form. So doing two things at the same time – listening and taking notes – is better than doing one thing at a time. We do not say it is easier, we say it is better.

Of course, there is no one method of taking notes that is best for everybody. Note-taking is an individual thing, and you must develop a method that works for you. With practice, you will develop your own system. Now, how do you begin to learn to take good lecture notes in English? First, of course, you must know English well enough to understand what the professor is saying. Then you must pick out the most important points of the information presented. After that, you must quickly write down these main points in your notebook. You may ask how you do all this at once, and in a foreign language. Practice will help you develop this ability. Remember, just as it takes time and exposure to learn a foreign language, it also takes time and practice to learn how to take notes in that foreign language.

The following advice will help you to take notes more efficiently.

1. *Generally, if you want to take quick notes you must:*

- (a) omit completely certain sentences which are not essential to the main ideas;
- (b) concentrate on the important sentences, i.e. those which give most information, and on the important words, i.e. usually nouns, sometimes verbs or adjectives;
- (c) write in short phrases, rather than in complete sentences;
- (d) use common symbols or signs and abbreviations (see below).

2. *you can show the connections between ideas by using:*

- (a) *space*: the presentation of the notes is important – you should be able to see the main points clearly.
- (b) *numbers and letters* (as here), e.g. 1, 2, 3; (i), (ii), (iii); A, B, C; (a), (b), (c);
- (c) *underlining*, to draw attention to something or to emphasize something;
- (d) *common symbols and signs*, e.g.

∴	therefore	∵	because
✓	statement/answer is correct	×	statement/answer is wrong
?	question; is the statement correct?	/	or (this/that = this <i>or</i> that)
& or +	and/plus	=	is/are/have/has/equal
—	a dash (often used to join ideas and replace words or punctuation marks that have been omitted)		
” ”	ditto (means the same as the words immediately above the ditto marks)		
≠	does not equal, differs from, is the opposite of		
→	leads to/results in/cause		

3. *Abbreviations*

- (a) Common general abbreviations. Many of these are to be found in an appendix in a dictionary; others are commonly used by English students. Some commonly used ones are shown below:

e.g.	for example	1 st	first
i.e	that is	2 nd	second
etc.	etcetera; and so on	3 rd	third etc.
cf	compare	G.B.	Great Britain
viz.	namely	U.K.	United Kingdom
c. (or ca.)	about/approximately	Eng.	English
N.B.	note	Brit.	British
C19	nineteenth century	Q.	question
1920s	i.e. 1920 – 1929	A.	answer
approx.	approximately	no.	number
dept.	department	p./pp.	page/pages
diff.(s)	difficult(y)(-ies)	poss.	possible/possibly
excl.	excluding	probs.	problems
imp.	important/importance	prob.	probable/probably
govt.	government	re-	with reference to/concerning
incl.	including	ref.	reference
info.	information	sts.	students
lang.	language	tho'	though
ltd.	limited	thro'	through
max.	maximum	v.	very
min.	minimum		

- (b) Abbreviations of common words and phrases in an academic subject, e.g. an economist would abbreviate economics to econ., Gross National Product to G.N.P., balance of payments to b. of p. etc. These abbreviations will depend upon individual needs.

☆ Preview of Vocabulary

These are some of the vocabulary items contained in the lecture. Fill in each blank with one of the words listed. Use your dictionary to look up any items you are not familiar with.

strain	concentrate	explicitly	crunch	incidental	lengthy
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1. He explained the matter quite _____, leaving no doubt about what he meant.
2. The moment of crisis is called the _____.
3. The payment of the lawyer's bills is the breaking _____ on my resources.
4. You'll solve the problem if you _____ upon it.
5. The speech is _____. One hour has passed, but the speaker has only finished the first point.
6. We say the matter is _____ in the sense that it is small and comparatively unimportant.

☆ Preview of Sentences

These are some of the sentences you will hear in the lecture. After having worked through the previous exercise, you should be familiar with the meanings of the italicized items.

1. This puts the non-native speaker of English under a particularly severe *strain*.
2. It's often possible to understand much of a lecture by *concentrating* solely on those points which are most important.
3. Many lecturers, for example, *explicitly* tell their audience that a point is important and that the student should write it down.
4. He might say such things as 'This is, of course, the *crunch*' or 'Perhaps you'd like to get it down'.
5. Conversely, their sentences are delivered quickly, softly, within a narrow range of intonation and with short or infrequent pauses when they are saying something which is *incidental*.
6. This can often be done more effectively by a visual presentation than by a *lengthy* statement in words.

B. Listening Activities

First Listening

Now take out a piece of paper. As you listen, take down as many relevant details as possible, but be sure to take down subtopics. Continue to work on structuring your notes and using abbreviations and symbols.

Follow-up: Check your major subtopics with your teacher before you listen to the lecture for the second time.

☆ **Further Listening**

While listening again, write down necessary relevant details below the main subtopics to which they belong. Remember to structure your notes to make them easier to use later.

Follow-up: Check your notes. If you missed important information or have doubts about your notes, 1) verify them by asking a classmate questions to fill the gaps in your notes or 2) listen to the lecture a third time. When verifying your notes with a classmate, do not show each other your notes; ask specific questions to get the information you need.

☆ **Accuracy Check Questions**

Answer Questions:

Now you are going to hear six questions about the lecture. Each of the questions will be spoken two times, but the questions will not be written out for you. Listen carefully to each question. After listening to the question, write a short answer in your book.

Are you ready to begin the test?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

True or False Questions:

Read the following statements and decide whether they are true or false according to the lecture. Write T (true) or F (false) in the brackets () after each sentence.

1. A student normally has only one chance to understand the lecture. ()
2. You can be sure that a lecturer will always indicate if an important point is to follow. ()
3. A student needs to make a note of every point that the lecturer makes. ()
4. A student should write his notes when the lecturer is giving important information. ()
5. Spacing and underlining help to show the structure of the lecture. ()

Follow-up: Check your answers with your teacher. If your score is less than 70%, you may need to listen to the lecture again or rewrite your notes so that you can understand and use them later.

☆ **Gap-filling**

Use your notes to complete the following.

Lecture and Note-taking

When a student takes notes in a lecture he has to do four things.

Firstly, he has to (1) _____ what's said, *as the speaker says it*. He can't stop the lecture in order to look up a new word or check an unfamiliar sentence pattern.

The second thing the student has to do is to (2) _____ what's important in the lecture. Often the lecturer (3) _____ this. He may do this directly or indirectly. If he says "This next point is important", the student will have little difficulty. The lecturer may, however, use a more (4) _____ style. A sentence such as "This is the crunch", meaning this is the really important point, will often cause difficulty. Many lecturers (5) _____, and speak more slowly and loudly, when they're making an important (6) _____. If the student can't (7) _____ these indirect signals, he'll find it difficult to decide what's important.

The third task that faces the student is that he has to (8) _____ (9) _____ the important points. There are two problems here in addition to (10) _____ what's important. The first one is (11) _____. The second one is (12) _____. The student should abbreviate, should write down the important (13) _____ words (usually (14) _____, sometimes verbs or (15) _____) and should write one point on each (16) _____. He ought, if possible to (17) _____ a moment to write when the lecturer isn't giving (18) _____ information.

Finally, the student's notes must show the (19) _____ between the various points he's noted. If he makes intelligent use of (20) _____ and underling, together with the employment of conventional signs and the numbering of points, he'll be able to understand the framework of the lecture more easily.

C. Post-listening Activity

☆ **Topic for discussion or writing**

The importance of note-taking in study.

Section B News

Forest Fire

☆ **Vocabulary**

hectare	n.	公顷
vehicle	n.	机动车
forestry	n.	林业
reject	v.	抵制、否决、驳回
claim	n.	主张
ban	v.	禁止
firm	a.	坚决的、强有力的
critic	n.	批评家
emergency meeting		紧急会议

API (Air Pollution Index)	空气污染指数
drought n.	旱灾
spray v.	向...喷射
cloud-seeding	人工降雨
warm water curd	暖水域、暖流域

Proper Names

Sumatra	苏门答腊
South East Asia	东南亚
Island of Borneo	爪哇
Indonesia	印尼共和国
Malaysia	马来西亚
Singapore	新加坡
Kalimantan	加里曼丹
Kuala Lumpur	吉隆坡 (马来西亚首都)
Pacific Ocean	太平洋
EL Niño	厄尔尼诺现象
Environment Minister	环境部长
Sarwono Kusumatmadja	(印尼环保部长)
Suharto	(印尼总统)

☆ Exercise

I. Choose the best answer to complete each of the following statements:

- Thick smoke has filled the skies over _____.
 A. Indonesia
 B. Malaysia
 C. Singapore
 D. All the above
- Hundreds of fires have burnt _____ on the islands.
 A. more than 30,000 hectares
 B. less than 30,000 hectares
 C. more than 300,000 hectares
 D. more than 300 hectares
- According to the Indonesia Environment Minister, _____ were to blame for the fires.
 A. all the companies
 B. several farmers
 C. companies who set fires to clear areas of land
 D. the government
- The government will _____ companies that burn forest to clear land.

- A. fine
- B. punish
- C. ban
- D. take firm actions against

5. The government says it will declare an emergency if _____.
- A. the API reaches 300
 - B. the API reaches 500
 - C. the air is considered dirty
 - D. the air is considered unhealthy

II. Decide whether each of the following statements is True or False according to what you hear:

1. Through the smoking air it is hard to see even one kilometer and the sun can not be seen for days. ()
2. All the people there could suffer from the heart problems and other health conditions. ()
3. Indonesia's president Suharto has banned lighting fires to clear land. ()
4. Critics say the government is doing its best to solve the new problem. ()
5. Mr. Suharto refused to apologize to other countries affected by the smoke. ()

III. Spot Dictation:

Areas of South East Asia are experiencing a _____(1). This dryness is _____(2) crops. In an effort to produce _____(3) rains, air planes have been _____(4) salt into clouds, a method called "Cloud -seeding". Heavy seasonal _____(5) that normally fall could be _____(6) this year because of weather condition called E1 Nino. E1 Nino is the name of a warm water curd that develops in the Pacific Ocean. It can _____(7) the world weather. Scientists say it is developing again. As a _____(8), weather scientists in South East Asia say the _____(9) of rains needed to put out the fires could be _____(10) for weeks.

Section C Dictation

☆ Vocabulary

- transaction
- debit
- sharedrafts
- payroll
- destine
