



“每天读一点英文”

Everyday English Snack

中英双语+MP3

财经卷

每天读一点 英文

章华◎编译

Everyday English Snack

那些来自华尔街的赚钱经

The wisdom of making money grow

与美国同步阅读的英语丛书
——美国英语教师协会推荐——


人生好比滚雪球，
重要的是发现润雪和一道长长的山坡。

Life is like a snowball.
The important thing is finding wet snow and a really long hill.

—— 佚名 —— 大学出版社



附赠英文
MP3光盘

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陕西师范大学出版社

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商学院 

Business school

Li Yuchun, the Ambassador for the “Yu Mi Loving Fund”

李宇春魅力

—— 玉米爱心基金

Chinese pop singer Li Yuchun is helping to **spearhead** a new fund to help children with **leukaemia**.

The winner of the Super Girl singing contest last year has been chosen as the **ambassador** for the “Yu Mi Loving Fund” of the Chinese Red Cross Foundation(CRCF). *It is designed to raise money for China’s impoverished leukaemia stricken children, whose families are burdened by expensive medical bills and can do little but wait to die.*

Around 160 fans of Li came from all over the country, including some from HongKong, to participate in the ceremony for the launch of the fund in Beijing. The fans, including teenagers, middle-aged and elderly people, vied with one another to put donations into a big red box, and then got a T-shirt as a **souvenir** from the hands of Li. *Some of them even donated many times, contributing all the money in their wallets, to get more chances to get up close to their idol.*

"Li Yuchun has unimaginable influence among Chinese people, however young or old, male or female," said Wang Rupeng, general-secretary of CRCF. He said his foundation had invited Li to serve as the image spokeswoman for the "Little Angel Fund," that is also designed to help poor children with leukaemia late last year.

"When the news was published, the website of CRCF was soon jammed and broke down many times as too many fans piled up to donate money on the request of their idol." Wang recalled.

"The telephone lines of my foundation were also engaged all the time as those who could not log on to the Web asked us how to send their money via remittance. "Many fans even traveled a long distance to go to the foundation with their donations."

At present, CRCF has received more than 6000 donations from fans totaling 400000yuan(US\$50000). The donations have been helping 31 poor children hit by leukaemia, Wang said. "Given the huge influence of Li, CRCF decided to set up the special YuMi Loving Fund, hoping that more fans can take part in the charity move." Wang said.

Li, the 22-year-old, who wore little make up for the launch, said at the ceremony, "It does not need many words here. Let us take action."



中国流行歌手李宇春正在建立一个新的基金来帮助患有白血病的儿童。

去年超级女声冠军被选为中国红十字基金会（CRCF）的“玉米爱心基金”的大使。“玉米爱心基金”是一个自愿为中国贫困的白血病孩子筹集资金的组织。这些患儿的家庭面对昂贵的医药费，除了坐以待毙，其他的什么也做不了。

全国各地的 160 多位李宇春的歌迷（玉米），包括一些香港歌迷参加了在北京举办的发起仪式。这些玉米包括十几岁的青年，中年，老年人，他们争先恐后的将捐赠品放入一个红色的大盒子，李宇春送给每人一件 T 恤，作为纪念。一些人连续捐了许多次，把他们钱包里的钱都捐出来了，为的是得到更多接近他们的偶像的机会。

中国红十字基金会秘书长王汝鹏说：“无论男女老少，李宇春在中国人心中拥有超乎想象的影响力。”他还说，他的基金会邀请李宇春当“小天使基金”的形象代言人，该基金也是用于去年下半年帮助贫困的白血病儿童的。

王回忆说：“当发布了这个消息后，中国红十字基金会网站的点击率马上暴涨，网页需要不断刷屏才能打开，因为太多的歌迷响应他们偶像的号召，争先恐后地要捐款。”

“我们基金会的电话也一直很忙，因为那些打不开网页的人都打电话来咨询汇款方式。许多玉米曾经不远万里亲自到基金会来捐赠。”

王说，目前，中国红十字基金会已经从玉米那里收到 6,000 多笔捐赠，总计 40 万元人民币（约 5 万多美元）。这些捐赠已经投入使用，正在帮助 31 个白血病患儿的。因为李宇春的巨大影响力，中国红十字基金会决定成立“玉米爱心基金”，希望

有更多玉米加入到慈善团队中来。

今年 22 岁的李宇春身穿专门为这次活动设计的衣服，出席了仪式并号召：“这里不需要太多的语言，让我们行动起来吧。”



◀ 核心单词 ▶

ambassador [æm'bæsədə] *n.* 大使; 使节

spearhead ['spiəhed] *v.* 当……的先锋; 带头

leukaemia [lju:'ki:miə] *n.* 白血病

souvenir ['su:vəniə] *n.* 纪念品, 纪念物

ceremony ['seriməni] *n.* 仪式, 典礼

◀ 财经知识一点通 ▶

形象代言人 (celebrity)

是指为企业或组织的赢利性或公益性目标而进行信息传播服务的特殊人员。代言人可以存在于商业领域, 也可以出现于政府组织的活动中。

慈善团体 (charity)

各种以社会慈善事业为目的的团体, 如孤儿院、养老院、免费医院等。最初的慈善团体多为宗教组织的一个分支, 以后才发展成以私人捐献财产直接为慈善事业的团体形式。现由国家拨款建立的慈善机构或属于教会的慈善机构属于公法人, 其余则属于私法人。

◀ 翻译行不行 ▶

It is designed to raise money for China's impoverished leukaemia stricken children, whose families are burdened by expensive medical bills and can do little but wait to die.

Some of them even donated many times, contributing all the money in their wallets, to get more chances to get up close to their idol.

At present, CRCF has received more than 6000 donations from fans totaling 400000yuan(US\$50000).

Foreign Exchange Market 走近外汇市场

Foreign Exchange dealings take place on the Foreign Exchange market, they may be subject to Exchange Control. The Foreign Exchange market consists of the exchange dealers of the banks and the exchange brokers. It is made up of two sections: the spot market for spot transactions, and the forward market for forward transactions. Spot transactions are foreign exchange transactions that have to be settled promptly, forward transactions have to be settled on an agreed future date. The price of one currency in terms of another is called the rate of exchange or exchange rate. There are different rates for the different exchange instruments, The rates at which the banks sell foreign exchange (selling rates) are higher than the rates at which they buy (buying rates). Spot transactions are concluded at the spot rate and forward transactions at the forward rate. The forward rate may be higher or lower than, or on the same level as, the spot rate. If the forward rate is above the spot rate, the

difference is called the premium, if the forward rate is below the spot rate, the difference is known as a discount. If the forward rate is on the same level as the spot rate, they are known as at par.



在外汇市场上进行外汇交易，可能会受到外汇管制。外汇市场由银行的外汇交易员和经纪人组成，分为两大部分：即期交易市场和远期交易市场。即期交易是指必须立刻进行交割的外汇交易；远期交易必须在双方约定的将来某个日期进行交割。一种货币的价格用另一种货币来表示，叫做汇率。不同的信用工具有不同的汇率，即电汇汇率。即期交易按即期汇率交割，远期交易按远期汇率交割。远期汇率可能会高于、低于或等于银行卖出外汇(卖出汇率)要比买入外汇(买入汇率)的价格要高。如果远期汇率高于即期汇率，其差额叫做升水；如果远期汇率低于即期汇率，其差额叫做贴水。如果远期汇率等于即期汇率，叫做平价。

◀ 核心单词 ▶

exchange [iks'tʃeɪndʒ] *v.* 交换; 调换; 兑换

broker ['brəʊkə] *n.* 经纪人

transaction [træn'zækʃən] *n.* 交易; 业务; 买卖

rate [reɪt] *n.* 比例, 率; 比率

◀ 财经知识一点通 ▶

现货交易 (spot transaction)

指买卖双方以实物交割为目的的商品交易方式。按其交割时间不同, 可分为即期现货交易和远期现货交易。即期现货交易是现买现卖, 钱货两讫, 即由拥有商品准备立即出售的卖方和拥有货币但想立即得到商品的买方直接见面, 即时成交。

升水 (Premium)

金银币在销售时, 其本金本银部分是按国际价格而确定的, 而加工费和利润部分称为升水。升水是指远期汇率高于即期汇率, 与贴水对应。在通常情况下, 银行报出的升贴水数只报两位或三位数。升贴水数的大小, 两个数的排列次序也按升水或贴水而不同。在直接标价法下, 小数在前, 大数在后, 即为升水; 在间接标价法下, 若是小数在后, 大数在前, 即为升水。

◀ 翻译行不行 ▶

Foreign Exchange dealings take place on the Foreign Exchange market, they may be subject to Exchange Control.

It is made up of two sections: the spot market for spot transactions, and the forward market for forward transactions.

The forward rate may be higher or lower than, or on the same level as, the spot rate.

The Courses that Make You Rich in University 让你致富的 8 门大学课程

Is it common knowledge that school doesn't prepare you well for the real world?

Sure, you can get a good degree, find a well-paying job, work until you're in your 60s, and then retire to enjoy the life you've deferred for 40 years. However, that may not prove to be a successful life, a secure life, a financially sound life. A lot will depend on your outlook and your goals but know this: School doesn't prepare you well for achieving wealth or becoming an entrepreneur and it **downright** fails at teaching you how to be rich.

Nevertheless, school is here to stay. For now. Thus, it helps to identify which classes are the most relevant and helpful for those of us looking to become rich entrepreneurs. There are, in fact, several courses that contain critical information and instruction that, if used correctly, will put you on your path to riches.