

Bloomberg Businessweek

Volume

Great Reading
Materials!
The Latest!

主编 北京外国语大学
江涛 肖敏



考研英语阅读题源 III 商业周刊 分册

第I辑、
第II辑，
连续40个月位居
全国畅销书
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考研英语最新题源
占近几年考研英语阅读真题的55%以上

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图书在版编目(CIP)数据

考研英语阅读题源Ⅲ. 商业周刊分册 / 江涛, 肖敏主编.
北京: 石油工业出版社, 2012.1

(江涛英语)

ISBN 978-7-5021-8885-6

I. 考…

II. ①江… ②肖…

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IV. H319.4

中国版本图书馆CIP数据核字(2011)第274190号

考研英语阅读题源Ⅲ 商业周刊分册

丛书主编 江涛 本书主编 江涛 肖敏

出版发行: 石油工业出版社

(北京安定门外安华里2区1号 100011)

网址: www.petropub.com.cn

编辑部: (010) 64250213 发行部: (010) 64252978

经 销: 全国新华书店

印 刷: 北京晨旭印刷厂

2012年1月第1版 2012年1月第1次印刷

700×1000毫米 开本: 1/16 印张: 17.5

字数: 259千字

定 价: 28.80元

(如出现印装质量问题, 我社发行部负责调换)

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[加] Wesley Brown

[澳] Chris Green

Preface

又到一年考研时，考研阅读一直是同学们苦练的项目。相信很多同学都知道，突破考研英语，除了背单词、做真题以外，扩大阅读量也是个很好的方法。和所有的英语考试一样，考研英语中阅读题的分值最大。而通过阅读英语文章来学习，除了可以提高阅读能力外，还可以更高效地记忆单词、培养语感、提高写作能力，进而从整体上提高你的英语水平。

扩大阅读量十分重要，而对阅读材料的选择也不容忽视。如果对历年考研真题阅读理解文章的来源进行整理，你会发现，其来源选择是有规律可循的。阅读文章大多节选自国外著名的期刊杂志，除了我们先前出版过的*The Economist*《经济学家》、*The New York Times*《纽约时报》、*Newsweek*《新闻周刊》、*TIME*《时代周刊》之外，我们发现近六年的考研阅读题源逐渐向其他的报刊杂志延伸，如*McKinsey Quarterly*《麦肯锡季刊》、*Scientific American*《科学美国人》、*Commentary Magazine*《评论杂志》、*Science*《科学》、*U.S. News & World Report*《美国新闻与世界报道》、*Business Week*《商业周刊》等。这些报刊杂志中的文章（一般对原文进行了节选或者修改）频繁出现于近几年的考研英语试卷中，而且所占比例超过55%。

报刊杂志 \ 年份	2011	2010	2009	2008	2007	2006
<i>McKinsey Quarterly</i>	Part A Text 3	Part B	Part A Text 3			
<i>Commentary Magazine</i>	Part A Text 1	Part A Text 1				
<i>Scientific American</i>			Part A Text 2	Part A Text 3	Part A Text 2	
<i>Business Week</i>	Part A Text 2	Part A Text 2				
<i>U.S News & World Report</i>				Part A		
<i>Science</i>						Part A

掌握这一规律对于复习考研英语阅读至关重要。与其将大把时间浪费在其他英语阅读上，何不直接从考研英语阅读的题源中进行发掘呢？从难度、篇幅或是文章的风格、选材来讲，还有什么英语阅读材料比英语考题的题源更接近英语考题本身呢？

我们的《考研英语阅读题源》I自2008年初出版以来，得到了诸多好评，随即在全国掀起了一股考研英语题源热。紧接着我们又精心打造了《考研英语阅读题源》II，为考研学子的英语阅读复习进一步缩小了范围。现在，基于名师对考研英语趋势的高度把握以及预测的高度准确性，我们特此推出《考研英语阅读题源》III，其中包括：《考研英语阅读题源III *McKinsey Quarterly*》、《考研英语阅读题源III *Science, Commentary Magazine, U.S. News & World Report*》、《考研英语阅读题源III *Scientific American*》和《考研英语阅读题源III *Business Week*》，以帮助同学们更好地把握考研英语阅读的方向。

第三套《考研英语阅读题源》在选文上做到了去粗取精，紧跟考研英语阅读命题的趋势，主要着眼于近几年的*McKinsey Quarterly*《麦肯锡季刊》、*Scientific American*《科学美国人》、*Commentary Magazine*《评论杂志》、*Science*《科学》、*U.S. News & World Report*《美国新闻与世界报道》、*Business Week*《商业周刊》这几本国外优秀杂志，从中精选出符合考研英语阅读题型的文章，并收录了近年来从这几本报刊中节选后的考研

英语阅读真题。这套书根据考研英语阅读真题的题材类型，从各个层面选择文章，分为社会类、文教类、经济类、科技类和健康类五大类，如果某类正好有近几年出现过的考研英语阅读真题原文，我们便把真题原文放在这类的最前面，以让考研考生熟悉这类报刊或杂志的背景、题材、文字风格，做到知己知彼，百战百胜。

每篇题源文章都由以下三个板块组成：

题源文选：原汁原味、内容详实的英语报刊文摘。风格、内容、难易程度方面均与考研英语阅读真题相近。为了在保证文章原汁原味的基础上更好地体现考研英语阅读的特色，编者特节选了结构和内容相对完整、篇幅与考研阅读文章相当的部分作为重点段落（即铺底部分），便于考生有重点地阅读。

词汇注解：该部分列出了文章中需考生掌握的重点单词和超纲单词。重点单词部分列出了文中出现的考研大纲中所包含的词汇，后面附有音标、文中释义及大纲全义，在原文中以粗体加色标出，帮助考生在阅读的同时更全面地掌握重点单词，并通过对单词的理解更好地进行阅读。超纲单词部分则列出了文中出现的不属于大纲考查范围的生词，在原文中以斜体加色标出，帮助考生扩展词汇量，排除阅读中的障碍。

重点段落译文：针对原文中的重点段落，提供精准的译文，为考生理解文章提供借鉴。

这本分册的文章主要选自2009年、2010年和2011年的*Business Week*《商业周刊》。

最后衷心希望这套《考研英语阅读题源》III能助考研考生一臂之力。
谨祝考研成功！

编者

2012年1月



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Social Class



社会类

Passage One

题源
文选

From Business Week
By David Wyss
June 8, 2009

Can the Government Afford Retirement?

Federal entitlement programs are critical to retirement security, but these programs are rapidly moving into the red. New projections by the trustees of the Social Security and Medicare trust funds released May 11 indicate that both funds will run out of money even sooner than estimated in last year's report.

The Social Security trust fund is in better shape than Medicare. Revenues still exceed benefits by a comfortable amount. Unfortunately, the wave of baby boomer retirements will change that picture. The new trustees report still expects the surplus to continue until 2015 but move into deficit thereafter. This report projects that by 2037, revenues will be only 75% of benefit payments.

An increase in average retirement age could help extend the period of surplus, but probably not by much. If workers delay retirement, they will continue to pay taxes into the system and not take money out, but when they do retire they will also get higher benefits. A net improvement in the trust fund results, but the change mostly delays the problem rather than reduces it.

Current projections suggest the trust fund will run out of money in 2037. This would be a more relevant date if the trust fund had any funds in it. However, it contains only Treasury securities, that is, promises from the

government to pay itself. This amounts to funding your IRA by filling a cookie jar with IOUs from yourself. The stream of revenue is real, but the IOUs are at best only a moral promise to keep paying benefits, which **arguably** will still exist after the trust fund runs out.

In our view, the Social Security trust fund projections are extremely solid at this point. Numbers could change slightly because of inflation and cost-of-living adjustments, but any reduction in benefits would likely be matched by reduced revenues because of lower wage growth. The underlying problem is that today there are five workers for every retiree; in 20 years, there will only be three.

One possible solution is to raise not just the average age of retirement but also the age at which full benefits can be collected. Under present law, new retirees can collect full benefits at age 66, scheduled to gradually rise to 67, depending on date of birth. Increasing it still further could help, since it would reduce benefits to early retirees and augment revenue by keeping people in the workforce longer. This eliminates the offset of paying higher benefits to later retirees.

It's doubtful that raising the age for collecting full benefits is politically *feasible*, but it may be less politically *suicidal* than the alternatives.

Medicare is in far worse shape than the Social Security trust fund. The Medicare Hospital Insurance fund is already running a deficit, and the trust fund (again only a notional entity) will run out of money in 2017 under current projections. Any decision by workers to delay retirement has even less impact on Medicare than on Social Security. It would increase revenue but would have little impact on benefits, since Americans become *eligible* for Medicare at age 65 even if they're still working.

Compared with Social Security's projections, the Medicare estimates are more subject to error, since they depend on forecasts of health-care costs in addition to projections of revenues and numbers of eligible *recipients*.

However, it's impossible to turn the estimates into good news even with

the lowest **plausible** projections of cost escalation. If anything, the trustees' estimates look too optimistic, as they traditionally have been. Raising the age of eligibility seems even more of a nonstarter for Medicare than for Social Security.

Only 32% of workers are somewhat or very confident that Social Security will continue to provide today's level of benefits, and only 38% have similar confidence in Medicare, according to the 2009 Retirement Confidence Survey. A glance at the trustees' report suggests these fears are **warranted**. The most likely changes would be increased means testing (or income-based co-payments) or increased age of retirement, but lower general benefits are also possible. Means testing of benefits, however, has the **unintended** consequence of reducing the incentive to save, since additional savings will reduce your government benefits.

词汇注解

重点单词

trustee /trʌs'ti:/	[文中释义]	<i>n.</i> 受托管理人
	[大纲全义]	<i>n.</i> 受托管理人
surplus /'sə:pləs/	[文中释义]	<i>n.</i> 过剩, 剩余
	[大纲全义]	<i>n.</i> 过剩, 剩余
		<i>adj.</i> 过剩的, 剩余的
jar /dʒɑ:/	[文中释义]	<i>n.</i> 罐坛, 广口瓶
	[大纲全义]	<i>n.</i> 罐坛, 广口瓶
arguably /'ɑ:gjuəbli/	[文中释义]	<i>adv.</i> 有争议地, 可商榷的
	[大纲全义]	<i>adv.</i> 有争议地, 可商榷的
offset /'ɒfset/	[文中释义]	<i>n.</i> 抵消, 补偿
	[大纲全义]	<i>v.</i> 抵消, 补偿
		<i>n.</i> 抵消, 补偿; 分支

feasible /'fi:zəbl/	[文中释义]	adj. 可行的
	[大纲全义]	adj. 可行的
suicidal /,su:i'saidl/	[文中释义]	adj. 自杀性的, 自我毁灭的
	[大纲全义]	adj. 自杀的; 自杀性的, 自我毁灭的
plausible /'plɔ:zəbl/	[文中释义]	adj. 似乎合理的, 似乎可信的
	[大纲全义]	adj. 似乎合理的, 似乎可信的
warrant /'wɒrənt/	[文中释义]	v. 保证, 担保; 使有理由
	[大纲全义]	v. 保证, 担保; 使有理由 n. 正当理由; 许可证, 委任状
unintended /,ʌnɪn'tendɪd/	[文中释义]	adj. 意外的, 没有预期到的
	[大纲全义]	adj. 意外的, 没有预期到的

超纲单词

eligible

adj. 符合条件的, 合适的

recipient

n. 接受者

重点段落译文

联邦福利计划对退休保障至关重要, 但是这些计划正快速陷入财政赤字。社会保障和医疗保险信托基金的受托管人在5月11日发表的新预测指出, 这两种基金出现资金短缺的时间甚至会比去年报告中估计的更早。

社会保障信托基金比医疗保险状况要稍微好些。总收益仍然大幅超出津贴。但不幸的是, 随着婴儿潮时代出生的人陆续退休, 这个格局将会改变。新的受托管人报告预计盈余会一直持续到2015年, 但是之后会陷入赤字。该报告反映, 到2037年, 总收入将仅为津贴支出的75%。

提高平均退休年龄可以延长盈余期, 但也可能不会有多大改善。如果劳动者延迟退休, 他们会继续向系统纳税而不能从中获益, 但是, 到退休时他们也会获得更高的津贴。信托基金业绩会得到净提升, 但这个改变通常只会推迟问题而不能解决问题。

一个可行的解决办法是在提高退休年龄的同时也提高可以获得全部津贴的年龄。在现行法律下，新退休人员在66岁时就可以获得全部津贴，计划根据出生日期逐步上调到67岁。提高年龄还有更大的好处，因为这样既可以减少给提前退休者的津贴，又可以通过延长人们的在职时间来增加收益。这就弥补了向较晚退休者支付的更高额的津贴。

提高获得全部津贴的年龄在政治上是否可行值得怀疑，但是相比其他方法，这不会那么容易被否定。

医疗保险比社会保障信托基金的情况要糟得多。医疗住院保险基金已经出现赤字，信托基金（也只是有名无实）按照目前的估计，到2017年就会用光。任何推迟劳动者退休年龄的决定对医疗的影响远比对社会保障的影响小。这会增加总收益，但是对保险金影响不大，因为美国人在65岁后就 有资格获得医疗保险，即使还在工作的人。

据2009年退休信心调查显示：仅有32%的人对社会保障将会持续提供当前水平的津贴有点信心或者非常有信心，仅有38%的人对医疗保险抱有类似的信心。粗略看一下受托管人报告就知道这种担心是有根据的。最可能的变化是增加资产审查（或者以收入为基础的医疗保险补助金）或者提升退休年龄，但是降低一般津贴也是可能的。然而，对津贴的资产审查的意外后果是降低人们储蓄的欲望，因为额外的储蓄会减少你的政府津贴。