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# 财政税收专业英语

# Professional English for Public Finance and Taxation

杨志勇　郑　榕　编著


厦门大学
财政学
2003年
国家级精品课程

机械工业出版社
China Machine Press

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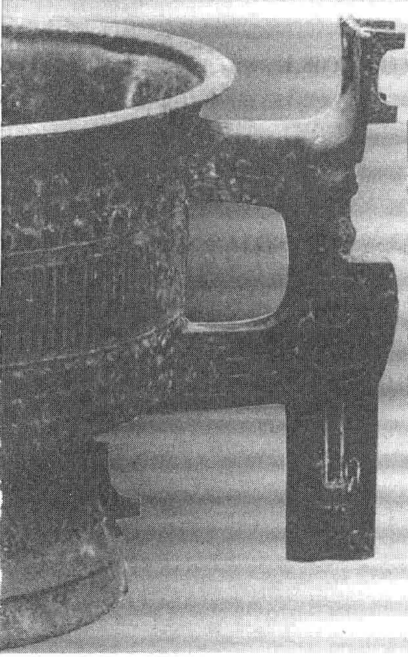

江苏工业学院图书馆
藏书章

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本书既不同于一般的英语教科书对语言点和语言技巧的强调，也有别于英文原版的专业教材对学生相关专业背景知识的要求和限制，在弥补了专业英语的训练相对不足的同时，也避免了学生由于专业背景知识和文化背景知识的差异，不能够理解吃透英文原版教材的苦恼，可满足大专院校财税专业英语教学的需要。全书共分11章，包括公共产品、公共支出、社会保障、商品税、个人所得税、公司所得税、财政政策等，基本上覆盖了财税专业的主要内容。每一章均包括正文、核心词汇、知识扩展、阅读扩展和网络资源五部分内容。考虑到读者的需要，本教材既注意了内容覆盖的面，也注意了专业知识的深度和难度，还特别注意选择与中国财税问题有关的文章。

本书适合于财税类相关专业的本科高年级学生、研究生及 MBA 学生，对商务英语相关专业的学生，也是一本很好的参考教材。

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**图书在版编目（CIP）数据**

财政税收专业英语 / 杨志勇，郑榕编著. -北京：机械工业出版社，2008.1
（致用・专业英语系列教材）

ISBN 978-7-111-22420-4

Ⅰ. 财…　Ⅱ. ①杨…　②郑…　Ⅲ. ①财政管理－英语－高等学校－教材　②税收管理－英语－高等学校－教材　Ⅳ. H31

中国版本图书馆 CIP 数据核字（2007）第 149630 号

机械工业出版社（北京市西城区百万庄大街 22 号　邮政编码　100037）
责任编辑：李欣玮　　　版式设计：刘永青
北京牛山世兴印刷厂印刷・新华书店北京发行所发行
2008 年 1 月第 1 版第 1 次印刷
186mm×240mm・12.25 印张
定价：25.00 元

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# 推荐序



财政税收专业英语是财政学（含税务）专业的一门重要选修课程，在我国设有财政学专业的院校中广为开设。这一课程的主要目的是加强学生的专业素养，提高其专业英语的阅读能力和理解水平，增强学生更为广泛地获取专业信息及相关资料的能力，并为其提高理论研究能力奠定基础。以上目的是否能够有效地达到，既取决于教师的“教”，也取决于学生的“学”，同时还取决于“教”与“学”之间的一个重要媒介和载体——教材。可以说，是否选取了一本恰当的好教材，在很大程度上影响着课程的教学效果。然而，与财政学专业的其他课程不同的是，目前市面上可供财政税收专业英语课程选用的教材相对较少，而且有些过去使用的教材由于时代的变化，已经不能满足当前的教学需要。在这样一个背景下，杨志勇和郑榕编著的《财政税收专业英语》应运而生。

综观该教材，有以下三个方面的主要特点：第一，基本覆盖了财税专业的主要内容。通过学习正文，读者可以学到财税领域的核心词汇，提高专业英语水平。第二，涵盖的知识面广。除正文部分，教材中还包括知识扩展、阅读扩展和网络资源等内容，这些内容能够有效地扩大读者的知识面，帮助读者更深入地了解正文所涉及的专业知识。各章所提供的网络资源，还能够帮助学有余力的读者找到更多的学习材料。第三，语言规范，时效性强。教材中的素材主要来源于近年来国际财税领域的流行教科书和国际财税学术刊物上发表的文章。此外，考虑到中外财税体制上的差异，教材在对应的专题中还特别选取了与中国财税问题有关的文章，供读者学习比较。

本教材的两位编者都是我的学生，也是目前活跃在我国财税理论研究和教学战线上的青年

学者，都拥有很强的教学科研能力，两人都曾参与过多部英文专著的翻译工作，在财税专业理论和英语运用方面有着良好的素养。杨志勇还直接参与了我主持的国家级精品课程《财政学》的建设工作，本教材是他对这项工作的延伸。希望本教材的出版对于财政税收专业英语的“教”与“学”都能起到有益的帮助。

张　馨

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2007 年 7 月

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# 前　言

为了满足大专院校财税专业英语教学的需要，以及社会各界对财税专业英语学习的需要，应机械工业出版社华章公司的邀请，我们编写了这本《财政税收专业英语》教材。

本书不同于一般的英语教科书，也有别于英文原版的专业教材。编者认为，《大学英语》课程已经给学生足够的语言训练，但对于专业英语的训练相对不足；而英文原版教材，由于学生专业背景知识的原因以及中外经济政治体制上的差异，使得学生在学习过程中，常常不能够理解吃透原版教材中的内容。因此，本教材旨在弥补以上两个方面的不足，既区别于一般英语教科书对语言点和语言技巧的强调，又区别于英文原版教材对学生相关专业背景知识的要求和限制。本教材针对中国学生及社会各界对财税专业英语学习的需要，在编著过程中既注意了覆盖面的广度，也注意了专业知识的深度和难度，在教材的编著安排上尤其注重相关专业知识和专业词汇的介绍。

本书共分 11 章，基本上覆盖了财税专业的主要内容。每一章均包括正文、核心词汇、知识扩展、阅读扩展和网络资源五部分内容。正文供精读使用，通过学习正文，读者可以学到财税领域的核心词汇，提高专业英语水平。知识扩展部分旨在扩大读者的知识面，帮助读者更深入地了解正文所涉及的专业知识。大量广泛阅读，是提高财税专业英语技能最为有效和根本性的办法。阅读扩展部分提供了大量阅读材料供读者使用。互联网已经成为人们生活的一个重要组成部分，根据本教材各章所提供的网络资源，读者可以按图索骥，找到更多的学习材料。

本教材精选国内外财税教科书、报刊以及互联网的材料，同时注意英语表达的规范性，所选材料有的来自国际财税领域的著名教科书，有的则直接选自国际财税学术刊物。

考虑到时效性和中国人学习财税专业英语的实际需要，本教材还特别注意选择与中国财税问题有关的文章。

编者已尽可能在教材中注明材料出处，在此对各相关作者表示衷心的感谢！

两位编者均在教学科研单位工作，有着多年的财税专业英语教学经验。杨志勇曾在财政学国家级重点学科点厦门大学财政系（财政金融系）从事财税专业教学科研工作，此外还作为主要译者翻译了 Joseph E. Stiglitz 所著的《公共部门经济学》(2005)以及 C. V. Brown 和 Peter Jackson 合著的《公共部门经济学》(2000)，并参与了国家级精品课程《财政学》的建设工作，本教材是该精品课程建设的延伸。杨志勇现在中国社会科学院财贸所工作，每年均承担中国社会科学院研究生院《公共经济学》课程的教学任务。郑榕现在中央财经大学税务学院任教，曾赴美国、德国进修，长期承担中央财经大学财税专业英语和英语专业文献阅读的教学任务，以及国家税务总局税务系统出国进修人员专业英语的教学。作为主要译者之一，郑榕曾翻译了 Robin W. Boadway 与 David E. Widasin 合著的《公共部门经济学》(2000)，Cedric Sandford 所著的《税制改革的关键问题》(2001)，以及 C. B. Visser 与 P. W. Erasmus 合著的《公共财政管理学》(2006)。

编者虽经努力，但因水平所限，教材中肯定仍存在不足之处，欢迎批评指正！

杨志勇

中国社会科学院财贸所

郑　榕

中央财经大学税务学院

2007 年 7 月

致　用
专业英语
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# 目　录

PROFESSIONAL ENGLISH FOR PUBLIC FINANCE AND TAXATION

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CHAPTER 1

# Market and Government

# 市场和政府

名人名言

Wisdom

*That government is best which governs the least, because its people discipline themselves.*

——Henry David Thoreau

## 正文 Text

### 1.1 Market Failure and the Role of Government

There are six important conditions under which markets are not Pareto efficient. These are referred to as **market failures**, and they provide a rationale for government activity.(We just select three conditions — imperfect competition, externalities, unemployment and other macroeconomic disturbances. The other three conditions are public goods, incomplete markets, and imperfect information.)

### 1.1.1 Failure of Competition

For markets to result in **Pareto efficiency**, there must be **perfect competition** —that is, there must be a sufficiently large number of firms that each believes it has no effect on prices. But in some industries—supercomputers, aluminium, cigarettes, greeting cards—there are relatively few firms, or one or two firms have a large share of the market. When a single firm supplies the market, economists refer to it as a **monopoly**; when a few firms supply the market, economists refer to them as an **oligopoly**. And even when there are many firms, each may produce a slightly different good and may thus perceive itself facing a downward-sloping demand curve. Economists refer to such situations as **monopolistic competition**. In all of these situations, competition deviates from the ideal of perfect competition, where each firm is so small that it believes there is nothing it can do to affect prices.

It is important to recognize that under these circumstances, firms may still seem to be competing actively against each other, and that the market economy may seem to "work" in the sense that goods are being produced which consumers seem to like. The **first fundamental theorem of welfare economics**—the result that market economies are Pareto efficient—requires more than just that there be *some* competition.

There are a variety of reasons why competition may be limited. When average costs of production decline as a firm produces more, a large firm will have a competitive advantage over a smaller one. There may even be a **natural monopoly**, a situation where it is cheaper for a single firm to produce the entire output than for each of several firms to produce part of it. Even when there is not a natural monopoly, it may be efficient for there to be only a few firms operating. High transportation costs mean that goods sold by a firm at one location are not perfect substitutes for goods sold at its price; it will not lose all of its customers; it only faces a downward-sloping demand curve.

Firms may also engage in strategic behavior to discourage competition. They may threaten to cut prices if potential rivals enter, and such threats may both be credible and serve to discourage entry.

Finally, some imperfections of competition arise out of government actions. Government grant patents—exclusive rights to an invention—to innovators. While patents are important in providing incentives to innovate, they make competition in the product market less than perfect. The market dominance of such firms as Xerox, Alcoa, Polaroid, and Kodak was based on patents.

Of course, even without patents, the fact that an innovator has some information (knowledge) that is not freely available to others may enable it to establish a dominant market position.

It is easy to see why imperfect competition leads to economic inefficiency. We saw earlier that under competition, firms set output at the Pareto efficient level. They set price equal to the marginal cost of production. Price can be thought of as measuring the marginal benefit of consuming an extra unit of the good. Thus, with competition, marginal benefits equal marginal costs. Under imperfect competition, firms set the extra revenue they obtain from selling one unit more—the marginal revenue—equal to the marginal cost. With a downward-sloping demand curve, the marginal revenue has two components. When a firm sells an extra unit, it receives the price of the unit; but to sell the extra unit, it must lower the price it charges on that and all previous units—the demand curve is downward-sloping. The revenue gained from selling the extra unit is its price minus the revenue foregone because the expansion in sales lowers the price on all units. Thus, marginal revenue is less than price. The result is that the reduction in output is the inefficiency associated with imperfect competition.

Of course, if there is a natural monopoly, with declining average costs, and with marginal costs below average costs, competition is not viable; if a firm charged price equal to marginal cost (as would be the case under competition), it would operate at a loss, since the marginal cost is lower than the average costs. Even then, however, a private monopoly would typically charge more than a government-run monopoly; the private monopoly would seek to maximize profits, while the government-run monopoly which did not receive any subsidy would only seek to break even.

### 1.1.2 Externalities

There are many cases where the actions of one individual or one firm affect other individuals or firms; where one firm imposes a cost on other firms but does not compensate them, or alternatively, where one firm confers a benefit on other firms but does not reap a reward for providing it. Air and water pollution are examples. When I drive a car that is not equipped with a pollution control device, I lower the quality of the air, and thus impose a cost on others. Similarly, a chemical plant that discharges its chemicals into a nearby stream imposes costs on downstream users of the water, who may have to spend a considerable amount of money to clean up the water to make it usable.

Instances where one individual's actions impose a cost on others are referred to as **negative**

**externalities**. But not all externalities are negative. There are some important instances of **positive externalities**, where one individual's actions confer a benefit upon others, if I plant a beautiful flower garden in front of my house, my neighbors may benefit from being able to look at it. An apple orchard may confer a positive externality on a neighboring beekeeper. An individual who rehabilitates his house in a neighborhood that is in decline may confer a positive externality on his neighbors.

There are a large number of other examples of externalities. An additional car on a crowded highway will add to road congestion, both reducing the speed at which other drivers can travel safely and increasing the probability of an accident. An additional fisherman fishing in a given pond may reduce the amount of fish that others will be able to catch. If there are several oil wells drilled in the same oil pool, taking more oil from one of the wells may reduce the amount of oil extracted by the other wells.

Whenever there are such externalities, the resource allocation provided by the market will not be efficient. Since individuals do not bear the full cost of the negative externalities they generate, they will engage in an excessive amount of such activities; conversely, since individuals do not enjoy the full benefits of activities generating positive externalities, they will engage in too little of these. Thus, for example, without government intervention of some kind, the level of pollution would be too high.

### 1.1.3 Unemployment, Inflation, and Disequilibrium

Perhaps the most widely recognized symptoms of market failure are the periodic episodes of high unemployment, both of workers and machines, that have plagued capitalist economies during the past two centuries. Though these recessions and depressions have been greatly moderated in the period since World War II, perhaps partly because of government policies, the unemployment rate still climbed over 10 percent in 1982; that is low, however, compared to the Great Depression, when unemployment reached 24 percent in the United States. While by these standards the recession of 1991-1992, in which the country's average unemployment rate peaked at over 7 percent, was relatively mild, in some states, such as California, more than one out of ten workers was out of work. And unemployment rates in Europe have remained persistently high—in some cases in excess of 15 percent or even 20 percent—for the past two decades.

Most economists take the high levels of unemployment as prima facie evidence that *something* is not working well in the market. To some economists, high unemployment is the most dramatic and most convincing evidence of market failure.

(From Joseph E. Stiglitz, ***Economics of the Public Sector***, 3rd edition, Norton, 2000, pp. 76-85)

## 1.2 How Might the Government Intervene

There are several different general approaches that the government can take to intervention.

***Tax or subsidize private sale or purchase*** One way that the government can try to address failures in the private market is to use the **price mechanism**, whereby government policy is used to change the price of a good in one or two ways:

(1) through taxes, which raise the price for private sales or purchases of goods that are overproduced;

(2) through subsidies, which lower the price for private sales or purchases of goods that are underproduced.

***Restrict or mandate private sale or purchase*** Alternatively, the government can directly restrict private sale or purchase of goods that are overproduced, or mandate private purchase of goods that are underproduced and force individuals to buy that good. In 1994, President Clinton proposed a plan that would mandate that firms provide health insurance to their employees. This plan did not fly in the United States, but many nations, such as Germany, mandate that almost all citizens have health insurance coverage.

***Public Provision*** Another alternative is to have the government provide the good directly, in order to potentially attain the level of consumption that maximizes social welfare. In the United States, more than one-quarter of the population has insurance that is provided to it directly by the government; Canada and many other developed nations have publicly provided health insurance for their entire populations.

***Public Financing of Private Provision*** Finally, governments may want to influence the level of consumption but may not want to directly involve themselves in the provision of a good. In such cases, the government can finance private entities to provide the desired level of provision. For example, the 2003 legislation to add a prescription drug benefit to the United States' **Medicare** insurance program for the disabled and elderly involves federal government reimbursement of private insurers to provide prescription drug insurance.

(From Jonathan Gruber, ***Public Finance and Public Policy***, Worth, 2005, pp. 6-7)

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