



**21世纪高职高专
新概念(财经类)系列教材**

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商务英语阅读

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总 序

当今世界科学技术日新月异，知识经济初见端倪，国力竞争日趋激烈。针对这一知识化、信息化、全球化的时代特征，世界各国正在酝酿进行一场深刻的教育改革，以培养与时代要求相适应的高素质的劳动者和富有创造性的专业人才。

随着我国市场经济体制的逐步完善和对外开放的不断扩大，我国经济将完全融入世界经济体系之中，而教育水平的高低与经济的发展密切相关。作为我国高等教育的全新组成部分，高等职业教育应确立怎样的培养目标来适应时代要求已成为人们普遍关心的问题。教育部在关于《面向 21 世纪教育振兴行动计划》有关问题的回答中，对高职的培养目标是这样定位的：“高等职业教育应以培养基层和生产第一线技术应用型人才为办学宗旨，建立以基本素质和技术应用能力培养为主线的教学体系……专业课应加强针对性和实用性，实践教学要以培养学生专业应用能力为主……时间可占总课时数的 1/3 以上，至多可达 50%……”可见，高等职业教育的培养目标，主要强调能力的培养和技术的应用，它要求我们的教育能够不断造就基本功扎实、操作能力强，又具有较高知识、技能的复合型、实用型人才。

教材作为“整个教育系统的软件”，它不仅反映着社会发展的要求，同时在某种程度上还直接决定着受教育者的培养质量，因而世界各国都非常注意教材的开发和建设。但目前，我国职业教育教学和管理模式受传统教育思想和教育模式的影响较深，以能力为本位的教育观念还未能在教学领域完全形成，课程改革和教材开发还远远满足不了形势发展对高职教育的要求。因此，要适应 21 世纪知识经济时代发展和我国现代化建设的要求，高等职业教育必须加快课程体系改革和教材建设的步伐，建立符合时代特征和具有我国特色的职业教育新思想、新模式、新课程体系。鉴于此，对外经济贸易大学出版社为适应教育发展的新形势，并努力推动高职高专院校的教材建设，委托我们组织全国职业院校的教师及具有企业工作经验的业务骨干，编写这套高职高专新概念（财经类）系列教材。本系列教材暂包括国际贸易、会计、市场营销、经贸英语、旅游管理、物流管理、电子商务等九大专业 76 门课程。

为使教材编写尽量适应高职教育的特点及时代发展的新要求，我们在编写过程中，尽可能把最新的研究成果吸收渗透到教材中来，在内容安排、教法选择、编写案例等方面也进行了较多的改革，甚至是新的尝试，使本套丛书具有以下特点：

1. 在内容安排上，突出了“能力培养”和“创新教育”，加大了技能训练的比重

本套丛书各册教材，在基础理论讲授之后，每篇均加列“技能训练”专章，通过采用案例分析等形式，引导学生对本篇的重点、难点内容进行分析、讨论、练习和模拟训练；每章结束后针对本章重点内容设计了个案分析、关键名词、讨论与思考等项目，以

达到强化学生对经济与管理理论和业务环节处理技巧的掌握。这些新增加的关于“能力培养”和“技能训练”等新内容,约占整本教材篇幅的1/3,基本上达到了国家对职业教育改革的要求。这种编写案例的运用在目前经济类课程的教材中还较少见,希望这种新的尝试能经日后的教学实践验证,成为一种“能力培养”和“创新教育”的有效方法。

2. 在编写体系上,积极探索模块教学,使学生容易理清教材的知识体系,迅速系统地掌握知识

本套丛书各册均采用“篇、章、节”的结构。每篇开始之前,均有一段概括性文字,对本篇内容的重点与难点、目的与要求加以说明,使学生在学之前能对整篇主要内容有所了解;每章之下又提出了具体的学习目标及应掌握的难点,以便学生明确具体的学习任务。这样,每篇作为教材的大模块,包含着“章”这样的小模块,小模块又通过具体的学习任务的确立映衬着大模块,既使大模块之间篇篇相连,又与小模块环环相扣,组成系统的“知识链”。这种先将一本教材中的相关知识切块“溶解”,最后又串联起来的编写思路及形式,符合人类的分析综合的思维特点,有利于学生在学习过程中迅速而系统地掌握知识。

3. 在教学方法上,注意吸收国外流行的教学理念,并尝试教学改革与教法创新

模拟教学、案例教学和启发式教学,源于国外,现在是我国经济专业比较流行和推崇的教学方法。在本套教材的编写过程中,我们注重了上述教学方法的综合运用,旨在增强学生主动参与意识和创新意识,提高学习的功效。同时,我们进一步借鉴了培养MBA的教学经验,在本套教材的编写方法上尽量运用提示、启发、引导、讨论和模拟等方法,其目的是使学生运用所学知识在进行初步的分析、综合、比较、分类后,达到将知识、技能抽象概括和具体化,提高学生灵活分析和解决问题的能力。这样,既与国家对高职教育培养的目标相吻合,又适合学生的学习思维特点,并容易激发学生的学习兴趣,所以较之传统的教学方法有了较大的改革与突破。

4. 在学科建设上,积极探索和建立综合型、技能型、实践型的新科目

江泽民同志在第三次全国教育工作会议上指出:“职业教育和成人教育要使学生掌握必要的文化知识的同时,具有熟练的职业技能和适应职业变化的能力。”可见,现代职业教育呼唤综合型、应用型、技能型的新学科的设立。为反映这些要求,我们在每个专业都增设了“综合技能训练”课程,以此为基础编写了经济管理类各专业实践课的应用教材。该科目在内容上以各专业的主要业务为线索,将骨干核心课程的知识高度浓缩、有机串联。将主干课中没有系统讲授而实际工作中必然牵涉到的知识纳入其中,弥补了原来系列教材的欠缺与不足。同时,该系列教材大量采用模拟教学和案例教学,让学生以“业务员、经济师、总经理”的身份参与学习与训练,独自策划交易,进行经济活动等,刻意营造一种仿真情景,让学生在“训练”中学习,在“情景”中增长才干和积累经验,有效地将知识转变为专业性的技能技巧,提高其解决和处理实际问题的综合能力。总之,各专业“综合技能训练”课程的设立,是按照教育部“要多增加综合课”的要求而设立的新型试验科目,其主要目的是通过运用灵活有趣的模拟训练及案例教学等方法,启发诱导学生的立体思维,全面提高其独立操作经济业务的综合实践能

力。由于是初次尝试，希望大家多加以关注，并提出指导性的建议。

本套丛书的编写，得到了有关学校领导和学者、教授的大力支持，并引用了有关作者的部分资料，在此一并表示谢意。

本套丛书无论从模式到内容设置，从知识点的归纳到教法的运用，都进行了大胆探索和尝试，愿为我国财经类高职高专教材的编写与探索尽微薄之力，但由于时间和水平有限，疏漏和不足，甚至错误在所难免。希望广大教师、读者多提宝贵意见，以便日后充实与完善。

21 世纪高职高专新概念（财经类）系列教材编委会

2005 年 1 月

编者的话

加入 WTO 后,我国与世界各国的经济交往与合作更加广泛,国际商务活动日益频繁,市场对外经贸人才的需求量成倍增长。面对这一形势,培养和造就一大批既懂英语又有较扎实国际经济贸易、金融和商务方面知识的综合型人才是我们的当务之急。

《商务英语阅读》一书正是在此背景下孕育而生。本书的宗旨是:用英语传授经济贸易的基础理论和基础知识,对学生进行全面的、严格的经贸基础理论教育,经贸专业英语语言技能的培训,使学生既掌握经济贸易知识,又能用英语进行经贸工作,阅读有关经济信息和最新发展的报道。

本书的编写内容及编写特点简介如下:

1. 专业性强:本书紧扣经贸专业知识,以“必须、够用”为原则,突出实用性和针对性。

2. 选材实用:在选材方面注意了文章的时效性、语言的质量和典型性,以最新鲜的商务语言传递最新的国际商贸信息和当今商务热点。取材宽泛、语言规范、内容系统、时代感强、重点难点突出、解析透彻清楚,集知识、趣味和实用为一体。

3. 内容丰富:介绍国际经贸的一些做法、惯例与程序,传送现实有用的经济信息。文章涵盖的主题有:贸易知识、营销知识、管理知识、国际经融、会计业务、广告媒体、商务法律、国际投资、商务沟通、国际竞争等。读者在了解经济方面知识的同时将学到地道的英语。

4. 结构新颖:每章由 3-5 课组成,文章语言真实地道,信息量大,主题一致,便于巩固。通过解读课文,学生可以了解专业知识;培养良好的阅读习惯;提高思考、解决问题的能力;扩大词汇量。为了减轻学习压力,课文后设立了课文注释栏目,对文章中出现的生词、短语、术语、难句等作了详尽的解释。此外,每篇文章后面设有形式多样、内容丰富的练习题,目的在于帮助学生解读文章、巩固所学知识、训练阅读技能及表达能力。在每章后面还附有案例,使学生理论联系实际,深入思考,最终提高分析问题、解决问题的能力。为了提高学习兴趣,每章还附上了一个短小精悍的幽默故事,使学生“寓学于乐”。

5. 技能培养:本教材注重与阅读、讨论相关的技巧,注重把语言技能的训练与专业知识有机结合起来。习题中有些问题属于开放式的,要求学生理论联系实际,认真独立地思考问题、深入探究问题、最终解决问题。在这一过程中学生的表达能力同时得以锻炼。

此外,此书用作教材,要求相应的教学模式来实践其理念。本书的编写强调互动式、自主学习,提倡营造活跃的课堂气氛,使学生轻松学习而又有收获。

本书由王朝晖任主编,廖国强、雍继业、王艳芳任副主编。参加本书编写的还有:李倩春、李思元、庞霓红、王敏和杨德洪。王朝晖还负责承担了对书稿进行修改、统筹及定稿的全部工作。本书的编写得到了对外经济贸易出版社的鼎力支持和帮助,王宗湖老师在整个编

写过程中一直关心并及时指导，以他丰富的经验、广博的知识为本书增色不少，在此我们一并致谢。

本书适合文秘、企业管理、财经、外贸、商务英语等专业的学生及涉外工作人员学习使用，练习答案可在对外经济贸易大学出版社的网上查到，网址是：www.uibep.com，请使用本书作教材的老师与出版社发行部门联系索取密码。发行部门的电话是：010-64496375，64496374。愿本书能起到促进、推动经贸英语教学与研究的作用，并适应形势所需，用以培养与实用型经贸人才。

由于编者水平有限，书中不当之处，衷心希望读者、专家及时指正！

编者

2006年5月

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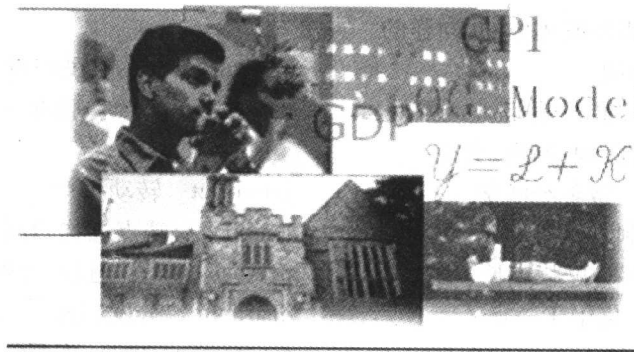
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Chapter One

Economics



Introduction

Economics, which is universally acknowledged to have fallen under the category of social science, seeks to analyze and describe the production, distribution, and consumption of wealth. The major divisions of economics include microeconomics, which deals with the behavior of individual consumers, business companies, and farmers, and macroeconomics, which focuses on aggregates such as the level of income in an economy, the volume of total employment, and the flow of investment.

Also, it embodies a broad spectrum of human economic activity, public finance, money supply and banking, international trade, industrial organization, the factors responsible for self-sustaining economic growth, etc. Therefore, the study of economics paves the way to further probing into more specified subjects in business.

Teaching Goals

This chapter deals with economy-related issues. Through reading and practice, students will have a clear mind about the basic concepts of some frequently used economic terms. Besides, they are required to explore answers to the following questions: What is economics? What is the scope of economics? What is the diversity of economics? Further more, students can make a detailed

study about the fields of economics.

Teaching Contents

- The Concept of Economics
- Microeconomics and Macroeconomics
- The Income-Expenditure Model
- How a market Solves the Three Economic Problems
- The Governor of the Market

Key Words and Expressions

identical 完全相等或相似的,同样的

scarcity 资源稀缺

pursue 从事(例如,一种职业或爱好)

trade-off 权衡,协调,调换,交换

microeconomics 微观经济学

mechanism 机制

thrive 兴旺,繁荣,茁壮成长,旺盛

converge 聚合,集中于一点

merge 合并,并入

proportion 比例;使成比例

expenditure 支出,花费

inventory 详细目录,存货

stability 稳定性

component 成分;组成的,构成的

exogenous [生]外生的,[医]外因的

glut 过量供应

maximize 最大化

spur 驱使……

monopolistic 垄断的;独立的;专利的

germinal 原始的,初期的

doctrine 主义,学说

allocation 分配,配给

sky-high 极高的

pervasive 蔓延的,渗透的

constrain 强迫,拘束

generate 使发生,产生

civilian pursuits 民用事业

zero in on (使)瞄准……,(使)对准……

grind out 转动生产

lemon 有缺点之物,有瑕疵的人或物

pervasiveness 遍及,无处不在

distribute 分发,分配

macroeconomics 宏观经济学

consumption 消费

stagnate (使)淤塞,(使)停滞

subdiscipline (学科的)分支,分科

inflation 通货膨胀

workforce 劳动力

equilibrium 平衡,均衡

accumulate 积聚,堆积

sustainable 足以支撑的,养得起的

financier 财政家,金融家;欺骗,骗取

turmoil 骚乱,混乱

deficiency 缺乏,不足

ultimately 最后地,最终地

dividend 股息,红利

token 证据,象征

sovereign (权力)最高的;无限的

injurious 引起伤害的,有害的

minuscule 很小的

monopolist 垄断者, 专利者

externality 外部的事物

impose 强加(税)于……; 征收(税款)

spillover 溢出之物

taxation 税制

raise money 集资

elasticity of demand 需求弹性

figure out 计算出, 解决, 领会到

Lesson One

The Concept of Economics

Pre-reading Questions

1. If you major in economics, what are the basic questions you want to ask?
2. Can you offer some examples of scarcity?

Helen collapsed on her sofa after a very busy day. As she reviewed the day's events, questions kept popping into her head. That morning, she accepted one of the five job offers she received after graduating from college. She wondered why she was so lucky: Just two years earlier, the unemployment rate was much higher and most graduates were lucky to get even one job offer.

Why does the unemployment rate vary from year to year?

Helen's starting salary was about 80% higher than the salary of the typical high-school graduate and about 10 times higher than the salary in the typical developing nation. She wondered why her salary was so high.

Why do college graduates earn so much more than high-school graduates? Why do workers in the United States earn so much more than workers in developing nations?

Helen bought a three-month-old car with just 4,000 miles on it, paying about \$6,000 less than she would for an otherwise identical new car. It seemed too good to be true. As she drove off the lot, she remembered her friend's warning that used cars are "lemons" and wondered if she'd made a mistake.

Why do so many used cars turn out to be lemons?

Helen was surprised at how easy it was to get a loan from a local bank to pay for her car, and she wondered about how the financial system works.

Where did the bank get the money for her auto loan?

On the way home, Helen stopped to vote in a congressional election. The biggest issue in the campaign was the size of government: One candidate promised to cut down on government structure; while the other promised to develop some new government programs. Helen wondered which candidate was right.

What is the role of government, and is it too large or too small?

As you see from this story, economics is all around us. Our everyday experiences in the economy— as buyers, sellers, workers, and citizens— lead us to question about the state of the national economy, about how markets operate, and about the role of government.

What is economics?

Economics is the study of the choices made by people who are faced with scarcity. Scarcity is a situation in which resources are limited and can be used in different ways, so we must sacrifice one thing for another. Here are some examples of scarcity.

You have a limited amount of time today. If you read this book for an hour, you would have one hour less to spend on other activities, such as studying for other courses, reading the newspaper, or exercising.

A city has a limited amount of land. If the city uses an acre of land to build a park, there is one acre less for apartments, office buildings, or factories.

A nation has a limited number of people, so if it forms an army, it has fewer people to serve as teachers, doctors, and clerks.

Because of scarcity, people must make difficult choices: You must decide how to spend your time; the city must decide how to use its land; and a nation must decide how to divide its people between military and civilian pursuits.

Wherever we look, we are surrounded by economic concerns. The pervasiveness of choice in the face of scarcity is reflected in the definition of economics offered by the famous economist Alfred Marshall (1842 – 1924): “Economics is the study of mankind in the everyday business of life.”

Each person is faced with dozens of decisions, including what goods to buy, what occupation to pursue, how many hours to work, and how much money to save. A firm must decide what goods to produce and how to produce them. A government must choose a set of public programs and then decide how to raise money to support the programs. Together, the choices made by individuals, firms, and governments determine society's choices and answer three basic questions.

What goods and services do we produce?

To decide how much of each good to produce, we face some important trade-offs. For example, if we devote more resources to medical care, we have fewer resources for education and consumer goods. If we increase the number of people working in factories, we have fewer people to work on farms and in the classroom.

How do we produce these goods and services?

We must decide how to use our resources to produce what we desire. For example, should we produce electricity with oil, solar power, or nuclear power? Should we teach college students in large lectures or in small sections? Should we produce food on large corporate farms or on small family farms?