

国家教育部新世纪网络课程建设工程项目  
商务英语系列课程教材

# 商务英语选读 (泛读本)

## Selections for Business English Reading

总主编 肖云南

主 编 肖云南

English



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· 北京 ·

## 内 容 简 介

本书共 40 篇文选, 内容包括世界著名经济学家简介、商务沟通形式与要素、企业与文化、管理与领导艺术、商务谈判、营销、广告、合同、保险、外汇、股票、收购、商务合作、案例分析及商务新闻之类的文章。每篇短文之后加注释, 对生词和长难句进行注释或翻译。练习设计分两大项: I. 阅读理解练习 (Comprehension Exercises); II. 词汇与术语练习 (Exercises on Words and Terms)。每项练习都有练习指导 (Directions), 其练习形式多样化, 读者可根据要求进行训练。

本书可供国际贸易、经济管理、金融、法律、财税、英语等专业的二、三年级本科生作为复合型专业英语教材使用, 亦可供具有一定英语基础的商务工作者学习参考。

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## 前 言

迈入新世纪和加入 WTO,我国正逐步地参与国际竞争,同世界接轨。随着全球经济的发展和市场化运作,英语作为国际贸易用语变得越来越重要,社会上也越来越迫切地需要既有专业知识又能熟练运用英语的人才。在这一新形势下,一些有条件的院校纷纷开设商务英语专业,商务英语已经进入了很多高校的课程之中。21 世纪是一个充满机遇和挑战的时代,它为当前的商务英语教学提出了更新、更高的要求。怎样才能有效地提高学生的实际语言运用能力,培养既有专业知识又能熟练运用英语的人才,使学生所学的知识跟上时代的节奏、符合社会经济生活的实际需求,已成为英语教育工作者的历史责任,也是日益发达的经济和社会发展的需要。

为了适应新的形势,满足各大专院校商务英语专业学生和社会各阶层商务工作者的需求,我们组织编写了这套《商务英语系列课程教材》。目的是帮助以英语为第一外国语的国际贸易专业的学生有效地解决英语学习中出现的问题,让更多的人通过商务英语系列课程的学习,快速提高商务英语听、说、读、写各方面的能力,不断提高自身素质和专业水平,迎接国际竞争的挑战,为祖国的现代化建设服务。

《商务英语系列课程教材》是国家教育部新世纪网络课程建设工程项目之一,本系列教材包括《商务英语听说》、《商务英语阅读(精读本)》、《商务英语选读(泛读本)》、《商务英语写作》、《国际商务谈判》、《国际贸易实务》、《国际市场营销》、《国际支付与结算》、《国际商法》等 9 本。随着国际商务的发展和读者的需要,我们还将不断对这一系列教材进行补充和修改,以期形成读者欢迎的动态系列教材。本系列教材可作为大专院校商务英语专业的普及教材,也可供社会从事外贸和商务工作的读者使用。

本系列教材具有以下特色。

1. 本系列教材内容新、全面,专业性、可操作性强。
2. 本系列教材强调专业基础,重视语言运用,各书均配有大量练习,注重全面提高学生运用商务知识和英语的能力。
3. 本系列教材设计有配套的课程软件,便于学生自主学习。操作上可灵活掌握,不仅可供在校生课堂学习,还可以面向全国网络课程的学生和在职人员自学,覆盖面广。
4. 本系列教材的编写者都是从事商务英语教学的一线教师,具有多年丰富的教学经验和极强的事业心和敬业精神。在系列教材的基础上,作者根据自身教学经验编写了配套的教师指导书和参考答案,可与同行交流,便于教师授课和辅导学生进行课后实践。如有需要者请与湖南大学商务英语系联系。电子邮件地址: [business@hnu.net.cn](mailto:business@hnu.net.cn)。

《商务英语选读（泛读本）》是《商务英语系列课程教材》之一。全书共 40 篇文选，主要内容有世界著名经济学家简介、商务沟通形式与要素、企业与文化、管理与领导艺术、商务谈判、营销、广告、合同、保险、外汇、股票、收购、合作及案例分析与商务新闻之类的文章。每篇短文之后加注释，对难句和新词进行加注释或汉语翻译，对短文出处标注来源，以便读者掌握更多的参考资料和信息。练习设计分两大项：Ⅰ. 阅读理解练习（Comprehension Exercises）；Ⅱ. 词汇与术语练习（Exercises on Words and Terms）。练习形式多样化，读者可按照要求进行训练。每项练习都有练习指导（Directions），全书最后附有每课练习的参考答案，以供读者查阅。

本书由湖南大学外国语学院教授和副教授们编写。编者有肖云南（9 篇）、赵瑛（12 篇）、全英（10 篇）、曾涛（5 篇）、唐菱（4 篇）。肖云南负责编写大纲、全书统稿和审稿。赵瑛老师负责校稿。

限于编者水平，书中难免有不当之处，敬请广大读者批评指正，以便进一步修改、完善。

编 者

于长沙市岳麓山

2004 年 1 月

## 学习指导

《商务英语选读（泛读本）》可供英语专业、国际贸易、经济管理、金融、法律、财税等专业的二、三年级本科生作为复合型专业英语教材使用，亦可供具有一定英语基础的商务工作者学习参考。为方便读者自主学习，本书提供有配套的网络版和单机版课程光盘。适合于报刊杂志阅读课、商务英语阅读课及其他商务英语课作为补充教学资料或作为测试选材、案例分析和自学读物。

《商务英语选读（泛读本）》是《商务英语系列课程教材》之一。有关商贸基本理论知识的专业英语阅读是十分必要的学习过程。然而时代发展迅速，知识更新快，用于课堂教学的商务专业英语阅读教材很难随时更新，且基本知识的涉及面也是有局限性的。学生在自主学习时扩大知识面和商务英语词汇量又需要大量阅读资料。本书正是为解决这些困难而设计的。我们力求选材新颖，反映世界经济发展新趋势，力求涵盖经贸、金融、管理、法律、财税等专业的一些基本知识，注重知识性与可读性。今后，本书将不断更新，拟从国内外多种报刊、杂志、专著或国际网页中摘选文章，加工成文字标准、通俗易懂的商务英语短文。

《商务英语选读（泛读本）》的特点是使用上可灵活机动。如商务专业阅读教学内容需要更新或增补教学内容时，教师可根据需要调用。还可以根据各类商务英语测试的需要，方便地抽用其中一些短文作为训练部分的测试题或用做其他商务英语课程案例分析。

编 者

2004 年 1 月

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# **Unit One**

## **Text**

### **The Biography of the World Famous Economist**

— **John Maynard Keynes<sup>1</sup>**

世界著名经济学家 —— 约翰·梅纳德·凯恩斯

John Maynard Keynes ( 1883 — 1946 ) has often been described as a genius with diverse talents<sup>2</sup>. In addition to his teaching and writing, Keynes was a successful businessman who earned millions of dollars by speculating<sup>3</sup> in the stock market.

With the publication of his monumental<sup>4</sup> work, *The General Theory of Employment, Interest and Money*, in 1936, Keynes took his place alongside Adam Smith as one of the most influential economists of all time. In this book, Keynes challenged the generally accepted theory that capitalist economies always tended automatically toward full employment, and he set forth a new theory that soon became known as Keynesian economics<sup>5</sup>. He argued that insufficient total spending can cause an economy to remain in recession<sup>6</sup> or depression<sup>7</sup> indefinitely. Pointing out that businesses will not produce products that they cannot sell, Keynes argued that government should use its taxing and spending powers to influence a nation's level of total spending.

Keynes's new ideas came at the time of the Great Depression of the 1930s, and they were soon accepted by many other economists. By the 1950s, Keynesian economics represented the dominant view among academic economists in the Western world, and by the 1960s Keynes's ideas formed the foundation of economic policy in the United States and most other Western nations<sup>8</sup>.

The high inflation of the 1970s and early 1980s caused economists to reevaluate their thinking, and many now hold the view that the Keynesian approach is far more effective in stimulating demand and reducing unemployment than it is in controlling inflation<sup>9</sup>. As a result, new theories and modifications of existing theories have been put forth, and further modifications will undoubtedly be made in the future. Nevertheless, many economists believe that although time

may alter the specifics of Keynesian economics, the Keynesian approach will continue to form the core of economic theory and policy for the foreseeable future.

## Notes

1. Reference book: Smith Allen W. Understanding Economics. New York: Random House School Division, 1988
2. diverse: different in nature 约翰·梅纳德·凯恩斯: 英国经济学家, 1883 年诞生, 1946 年逝世。人们常把他描述成一个不同寻常的天才人物。
3. speculating: buying or selling in the hope of gain but with the risk of loss 投机买卖
4. monumental: of permanent value; of historical importance 不朽的, 有历史价值的
5. Keynesian economics: 凯恩斯经济学。由凯恩斯及其门徒发展而成的一整套经济理论。凯恩斯经济学主要分析消费总量和收入总量的因果关系, 总收入等于总消费加投资。为了防止经济周期萧条阶段出现大量失业, 主张政府用赤字财政刺激开支, 创造投资, 补偿总需求的不足, 借助于投资乘数的作用, 把收入提高到充分就业水平。Keynesian system 凯恩斯体系; Keynesian theory 凯恩斯理论
6. recession: short period of decline in business activity; a slump 萧条
7. depression: a bad state of business; dullness (商业) 萧条, 不景气
8. Keynesian economics represented the dominant view among academic economists in the Western world, and by the 1960s Keynes's ideas formed the foundation of economic policy in the United States and most other Western nations. 凯恩斯经济学代表了西方世界经济学家们的最权威的学术观点。到二十世纪六十年代, 凯恩斯的的思想已成为美国 and 大部分西方国家经济政策形成的理论基础。
9. The high inflation of the 1970s and early 1980s caused economists to reevaluate their thinking, and many now hold the view that the Keynesian approach is far more effective in stimulating demand and reducing unemployment than it is in controlling inflation. 在二十世纪七十年代和八十年代初期, 严重的通货膨胀引起经济学家们重新评价他们的思想观点。现在许多人认为凯恩斯的的经济运作方法在控制通货膨胀上远不如在刺激需求和减少失业上奏效。

## Exercises

### 1. Comprehension Exercises

Directions: Discuss the following questions with your group. You can also

choose one or two questions and write down your answers on a piece of paper.

1. How much do you know about John Maynard Keynes and what do you relate his name with? Please make a brief description of what you have learned about Keynes and his great achievement in economics.
2. Have you ever read his monumental works? Can you explain some of his ideas in your own words?
3. What do you think of the modification of existing theories and the practice of Keynesian approach in the foreseeable future?

## II. Exercises on Words and Terms

Directions: Match each word on the left with its correct meaning on the right.

- |                  |  |
|------------------|--|
| 1. speculating   | a. power to gain an effect on              |
| 2. monumental    | b. thinking about something in a light way |
| 3. influential   | c. the rise in prices                      |
| 4. insufficient  | d. being stronger than the other           |
| 5. influence     | e. exciting, encouraging                   |
| 6. spending      | f. having great effect on                  |
| 7. dominant      | g. a change made in something              |
| 8. inflation     | h. very great in degree                    |
| 9. stimulating   | i. not enough                              |
| 10. modification | j. giving out in payment                   |

# **Unit Two**

## **Text**

### **The Biography of the World Famous Economist**

— Milton Friedman<sup>1</sup>

世界著名经济学家 —— 弥尔顿·弗莱德曼

Milton Friedman (1912 — ), like Paul Samuelson, is one of the best-known contemporary American economists and a recipient of a Nobel Prize in economics (1976). However, Friedman's economic views are very different from those of Samuelson. Whereas Samuelson has been a proponent<sup>2</sup> of Keynesian economics, Friedman has been a harsh critic of Keynesian economics and a leading spokesperson for monetarism<sup>3</sup>.

Friedman, who holds a bachelor's degree from Rutgers University and a Ph. D. degree from Columbia University, taught economics at the University of Chicago from 1946 to 1977. Best known for his monetarist views, Friedman believes that neither monetary nor fiscal policy will eliminate minor business fluctuations. As a result, he generally opposes the use of either for purposes of influencing aggregate<sup>4</sup> demand. Instead, he favors an automatic policy designed to increase the money supply by a given amount each year.

Friedman is also well known for his outspoken criticism of government intervention in the economy. He argues that government intervention often does more harm than good. For example, he believes that minimum wage laws designed to help the disadvantaged actually hurt them by reducing their employment opportunities. Friedman holds similar views about many other government programs designed to help the disadvantaged or to protect consumers. Friedman's strong support for free markets is reflected in the titles of two of his books: *Capitalism and Freedom* and *Free to Choose*.

Milton Friedman is highly respected for his scholarly contributions to the economics profession, and he was awarded the Nobel Prize for his scholarly research on consumption. Many economists believe that his most significant work may well be *A Monetary History of the United*

*States*, 1867 — 1960. This book (co-authored with Anna Schwartz) is considered by many economists to be a gold mine of monetary and aggregate economic data.

### Notes

1. Reference book: Smith Allen W. Understanding Economics. New York: Random House School Division, 1988
2. proponent: a supporter 支持者
3. monetarism: 货币主义
4. aggregate: 集合的, 合计的

### Exercises

#### I. Comprehension Exercises

**Directions:** Answer the following questions after reading the passage.

1. What is Milton Friedman and where does he work?
2. What is considered to be Milton's most significant work?
3. What are his great contributions in economics?
4. For what did he win the Nobel Prize?

#### II. Exercises on Words and Terms

**Directions:** Define the following terms.

1. significant
2. aggregate
3. consumption
4. minimum wage laws
5. fluctuation
6. eliminate
7. fiscal
8. consumers

# **Unit Three**

## **Text**

### **The Biography of the World Famous Economist — Paul Samuelson<sup>1</sup>**

世界著名经济学家 —— 保罗·萨缪尔森

Paul Samuelson (1915 — ), who in 1970 became the first American to receive a Nobel Prize in economics, is one of the world's most widely known economists, and some would argue that he is the greatest contemporary<sup>2</sup> economist. Millions of college students both in the United States and abroad have used his introductory textbook, which first appeared nearly 40 years ago. In addition, millions of readers of American and foreign newspapers and magazines have been influenced by his articles on economic policies.

Samuelson received a bachelor's degree from the University of Chicago in 1935 and a doctorate in economics from Harvard University in 1941. At the age of 32, he became a full professor at Massachusetts Institute of Technology. Professional economists throughout the world have studied and been led toward further research by the extraordinary range of Samuelson's scientific work, which includes hundreds of papers and several books. Samuelson pioneered the use of mathematics in economics. His first book *Foundations of Economic Analysis* (1947), gave precise mathematical meaning to much of economic reasoning, thus breaking new ground<sup>3</sup> by making economics a more precise and scientific discipline.

Samuelson has been a leading spokesman for Keynesian economics, a school of economic thought named after the British economist John Maynard Keynes. He also has been a leading critic of another school of economic thought known as monetarism. Samuelson believes that the government can and should use its spending and taxing powers to influence the level of total spending in the economy to control unemployment and inflation.

### Notes

1. Reference book: Smith Allen W. Understanding Economics. New York: Random House School Division, 1988
2. contemporary: 当代的, 同时代的
3. breaking new ground: making a discovery; discovering new and important information 开辟新天地

### Exercises

#### I. Comprehension Exercises

Directions: Choose the best answer to each of the following statements.

1. Paul Samuelson is \_\_\_\_\_.
  - a. an American economist
  - b. an American mathematician
  - c. an American leading spokesman
  - d. Both a and b
2. Millions of students and readers have been influenced by \_\_\_\_\_.
  - a. his extraordinary ideas
  - b. his introductory text book
  - c. foreign newspapers and magazines
  - d. his articles on economic policies
3. Samuelson received \_\_\_\_\_.
  - a. a Nobel Prize in economics in 1970
  - b. a bachelor's degree in 1935
  - c. a doctorate in 1941
  - d. All of the above
4. What was his outstanding contribution in economics?
  - a. He pioneered the use of mathematics in economics.
  - b. He gave a more precise and scientific discipline for students.
  - c. He has been a leading spokesman for Keynesian economics.
  - d. He suggested the government should use its spending and taxing powers.
5. Samuelson believes that unemployment and inflation can be controlled by \_\_\_\_\_.
  - a. making economics a more precise and scientific discipline
  - b. the use of government's spending and taxing powers
  - c. the government's economic policy
  - d. Both b and c



## II. Exercises on Words and Terms

Directions: Translate the following words into Chinese.

1. monetarism
2. inflation
3. pioneered
4. precise
5. contemporary
6. influence