

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

商务英语阅读 (精读本)

Business English Reading

总主编 肖云南

主 编 王湘玲

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内 容 简 介

本书主要有三大部分, 主要讲述经济学基本原理、国际经济学和管理学知识。具体内容包括国际贸易、国际金融、涉外会计、经济管理等方面的基本理论知识, 涉及经济理论、投资和风险、广告及市场营销、企业机构和人员管理等内容。课文全部取材于英美原文出版物。选材力求涵盖经济和贸易领域中主要分支部分, 注重介绍专业基础理论知识, 语言通俗易懂。

本书由 12 个单元组成并附有参考答案。为方便读者自主学习, 本书还提供有配套的网络版和单机版课程光盘。声音、动画、图文并茂, 引导读者进入一个直观的仿真商务环境中学习。

本书主要针对英语专业、国际商务和经贸专业低年级本科生及其他专业三年级以上本科生, 以及远程教育英语专业本科及电子商务专业本科学生。

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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上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、写等各方面的能力,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。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。

本书是商务英语系列网络课程教材之一。本课程既培养和提高学生商务英语阅读的能

力，又扩大专业英语的词汇量与知识面，增强翻译、口头及书面表达等多方面的语言能力，有利于培养复合型人才。

全书分 12 个单元。本书作者王湘玲负责第 1~3、6 单元的编写工作，陶明星负责第 5、11、12 单元的编写工作，赵瑛负责第 4、9、10 单元的编写工作；肖曼君负责第 7、8 单元的编写工作。全书经肖云南教授和 Ian Winchester 博士审稿。由于编者水平有限，书中不妥之处在所难免，敬请广大读者批评指正。

编 者

2003 年 7 月

学习指导

本书主要有三大部分，分别讲述经济学基本原理、国际经济学和管理学知识。

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。声音、动画、图文并茂，引导读者进入一个直观的、仿真的商务环境中学习。课时可安排为 60 学时。

本书由 12 个单元组成并附有参考答案，各个单元又由以下几部分组成。

学习目标 (Learning Objectives)

简明扼要地介绍每单元学习内容，使学生对要学习的新知识一目了然。

课文 (Texts)

每单元精选 3 篇课文，全书共 36 篇文章，全面系统地介绍经济学基本原理、国际经济学和管理学知识，课文后附有单词、短语和术语的详细注释，此外还附有课文难句解析和翻译。学生可通过难句分析来加深对课文的理解，扩大知识面。

练习 (Exercises)

练习包括阅读理解和词汇部分，前者有助于学习者正确理解课文内容，提高学习兴趣；后者有助于学习者熟练掌握专业语汇，提高阅读速度。练习形式有问题回答、正误选择、单词替换、完形填空等。素材广泛，形式活跃。

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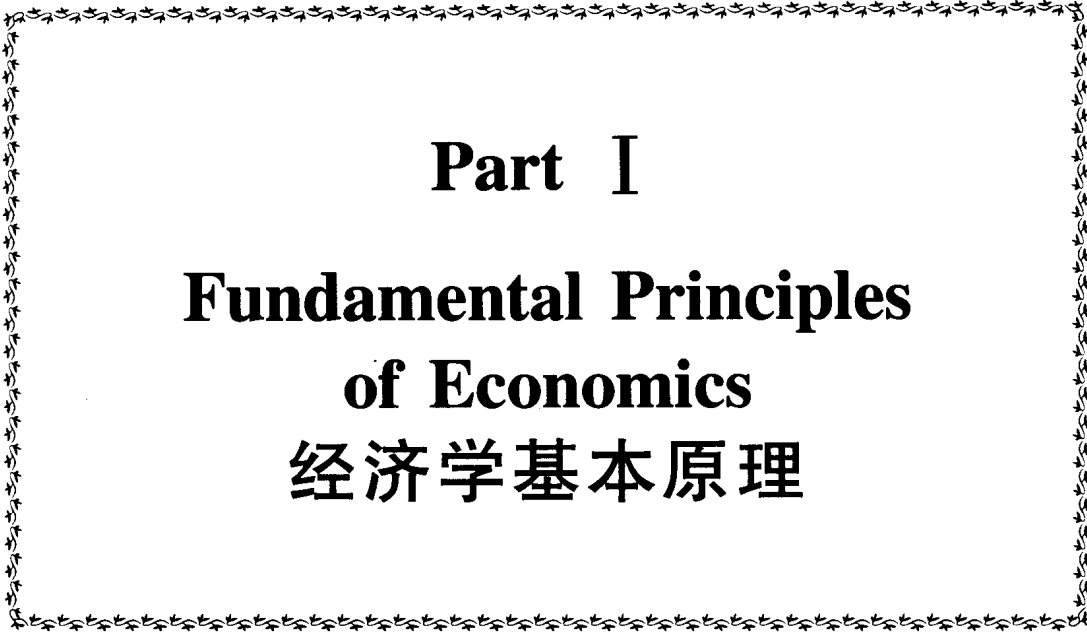
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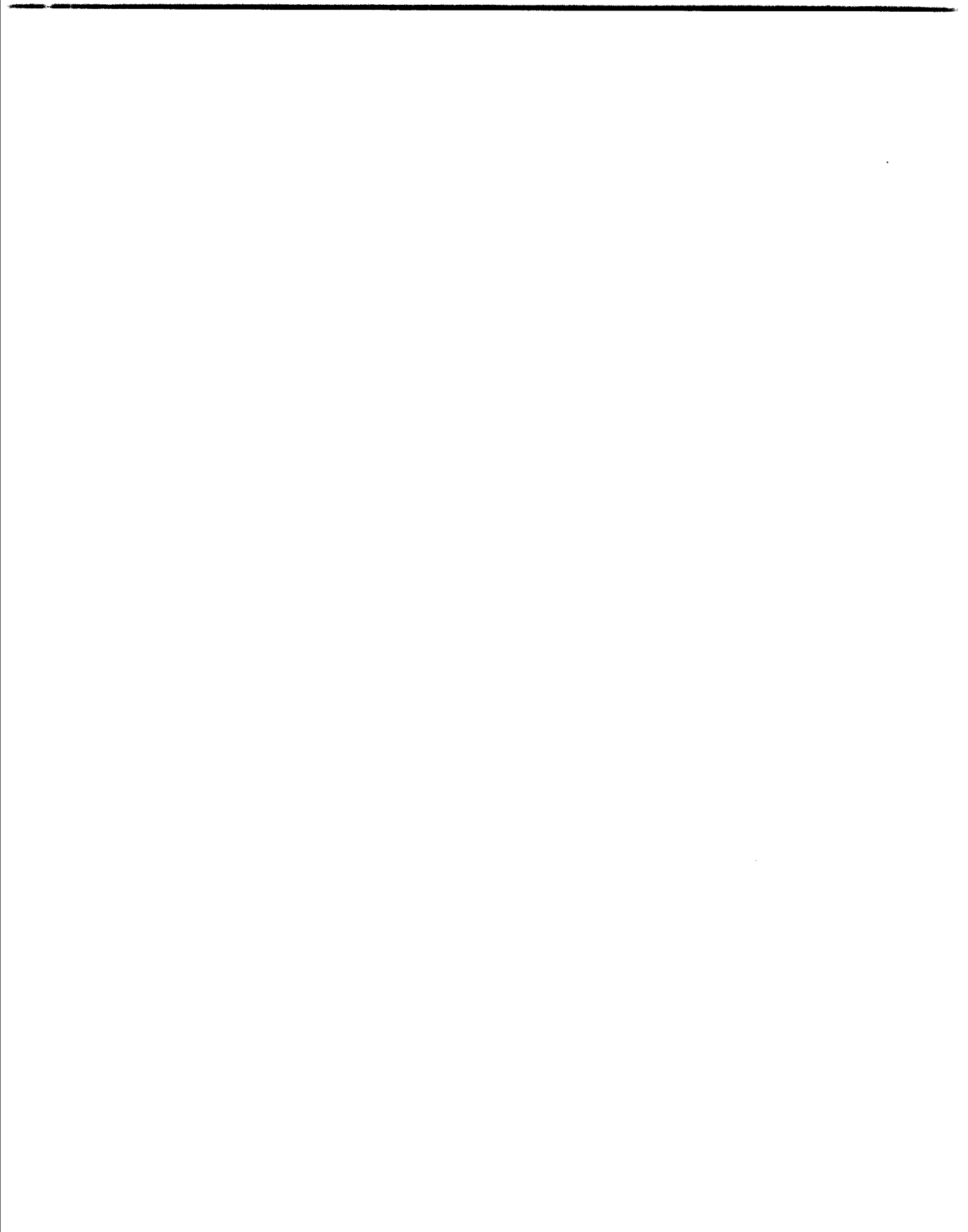
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Part I

**Fundamental Principles
of Economics**

经济学基本原理



Unit One Economics

经济学

Learning Objectives

1. To understand what economics is generally concerned.
2. To learn about the basic concepts of economics.
3. To recognize two major fields of economics theories.

Text A What Is Economics

什么是经济学

Economics is a social science, which is concerned in large measure with human behavior. Economics, as distinct from other social sciences, is concerned with three principal matters:

- (1) The behavior of prices.
- (2) The forces which determine income and employment.
- (3) The creation and distribution of wealth.

Prices, income, wealth—all of these are measurable in money terms. Yet economics is concerned with much more than money matters. It is a broad field of study and includes such specialized areas as monetary economics, industrial economics, labour economics etc. There is the separate but closely related discipline of econometrics which is concerned with the mathematical and statistical analysis of economic relationships.

The Meaning of “Economics”

Economics is derived from a Greek word meaning the management of a household. At the domestic level this means setting aside a part of one's income for various expenses necessary to sustain a household—food, clothing, cleaning materials, mortgage payments or rent etc. Since we never seem to have enough money to provide for all the things we would like, we have to economize, i. e. we try to make the best use of our scarce resources, and to use them efficiently.

Free and Scarce Goods

Nearly all goods and services are scarce in the sense that the supply of them is limited. The air we breathe may seem to be an exception, but huge sums of money have been spent to keep the air as clean as it is. Many places are today designated “smokeless zones”, there is a continuing campaign to remove

pollutants from petrol or other toxic substances. So even the air we breathe involves a substantial cost in economics terms.

The Economic Problem—Scarcity and Choice

Economics can be seen in terms of the study of human behavior in the context of limited resources, the allocation of those scarce resources, and the distribution of those scarce resources among competing groups. As individuals or firms our income is finite, our wants potentially infinite. Except for a few ascetic people, our wants—not the same as our needs—nearly always exceed our available resources. This applies not only to individuals but also for business and governments. It is true for rich and poor alike, although the starkness of choice for the very poor—between sufficient food and adequate clothing—is more striking. An already wealthy businessman will not necessarily jump at the chance of making more money, because for him time is a scarce resource. For the government, the budget is its annual exercise in reconciling scarcity and choice for the nation as a whole.

As discussed earlier, the basic economic problem confronting all societies is how to allocate scarce resources between alternative uses, because there are insufficient resources to produce all that are desired. As a result, society is forced to make choices. These choices include:

- (1) What output will be produced? It is obvious that if society cannot have all the output it desires, it must choose which goods and services to produce from the available resources.
- (2) How will the goods be produced? There are various ways of producing any given output. In many of the world's poorer countries production is largely labor-intensive, while production of the same goods in the richer countries is often capital-intensive.
- (3) For whom will the output be produced? Clearly, if an output is produced there must be some means of allocating it to consumers and of deciding who receives what.

□ Vocabulary

- concerned *adj.* 关心的, 有关的
distinct *adj.* 不同的, 分别的, 独特的
matter *n.* 内容, 事情, 问题
monetary economics 货币经济学
labour economics 劳动经济学
industrial economics 产业经济学
discipline *n.* 学科
econometrics 计量经济学
economize *v.* 节省
substantial *adj.* 大量的
ascetic *adj.* 苦行的

apply...to 适用于
budget *n.* 预算
reconcile *vt.* 调节
alternative uses 选择使用
labor-intensive 劳动力密集型
capital-intensive 资金密集型
starkness *n.* 完全, 刻板
allocate *vt.* 分配, 配给

Notes

1. Economics is concerned with much more than money matters. 经济学不仅仅是与货币有关。
2. Nearly all goods and services are scarce in the sense that the supply of them is limited. 由于供给有限, 几乎所有的商品和服务都可视为是稀缺的。
3. Economics can be seen in terms of the study of human behavior in the context of limited resources. 经济学可视为一门研究人类如何利用稀缺资源的学科。
4. This applies not only to individuals but also for business and governments. 这不仅适用于个人, 也同样适用于企业和政府。
5. The basic economic problem confronting all societies is how to allocate scarce resources between alternative uses. 所有社会面临的一个基本经济问题是如何将稀缺资源在各种可替代的选择中进行分配。

Exercises

1. Please answer the following questions according to the passage.

- 1) What is economics?
- 2) What is economics concerned?
- 3) What is econometrics?
- 4) What does "economics" mean at the domestic level?
- 5) Why does our society need to make choices?
- 6) What kinds of choices confront all societies?
- 7) What is the basic economic problem confronting human society?
- 8) How different is it between poorer countries and richer countries as far as the ways the goods are produced are concerned?

2. Read the following statements and tell which is True or False according to the passage you have

read.

- 1) Economics is concerned with two major matters: The behavior of prices and the creation and distribution of wealth.
- 2) Economics is concerned only with money.
- 3) Economics is derived from a Greek word meaning the management of a household.
- 4) Since we never seem to have enough money to provide for all the things we would like, we have to try to make the best use of our scarce resources, and to use them efficiently.
- 5) Nearly all goods and services are scarce in the sense that the supply of them is limited.
- 6) As individuals or firms our income is finite, our wants potentially infinite.
- 7) An already wealthy businessman will surely jump at the chance of making more money.
- 8) Obviously if society cannot have all the output it desires, it must choose which goods and services to produce from the available resources.

3. Please replace the italicized words in each sentence with the words in the passage.

- 1) Economics is *concerned* with three most important matters.
- 2) Economics related to money is also included in the study of economics *as a whole*.
- 3) Since there seems never to be enough money to *provide for* all the people, we have to *economize*.
- 4) Even the air we breathe involves a *substantial* cost in economics terms.
- 5) There is hardly plenty of goods and services *in the sense* that the supply of them has always been inadequate.
- 6) One of the studies of economics is the study of human behavior *in the context of* limited possession of goods.
- 7) This *applies* not only *to* individuals but also for business and governments.
- 8) The basic economic problem confronting all societies is how to *allocate* scarce resource between alternative uses.

4. Cloze (100 to 150 words long in length with up to 8 or 10 words to be filled in).

The word economy comes from the Greek word for "one who ① a household." At first sight, this origin might seem peculiar. But in fact, households and ② have much in common. A household faces many decisions. It must decide which members of the ③ do which tasks and what each member gets in ④: Who cooks dinner? Who does the laundry? In short, the household must allocate its scarce ⑤ among its various members, taking into account each member's abilities, efforts and desires.

Like a household, a society faces many ⑥. A society must decide what jobs will be done and who will do them. It needs some people to grow food, ⑦ people to make clothing, and still

others to design computer software. Once ⑧ has allocated people, as well as land, buildings and machines, to various jobs, it must also ⑨ the output of goods and services that they produce.

Text B Economics Theories 经济学理论

Standard economics can be divided into two major fields. The first, price theory or microeconomics, explains how the interplay of supply and demand in competitive markets creates a multitude of individual prices, wage rates, profit margins, and rental changes. Microeconomics assumes that people behave rationally. Consumers try to spend their income in ways that give them as much pleasure as possible. As economists say, they maximize utility.

The second field, macroeconomics, deals with modern explanations of national income and employment. Macroeconomics dates from the book, *The General Theory of Employment, Interest, and Money* (1935), by the British economist John Maynard Keynes. His explanation of prosperity and depression centers on the total or aggregate demand for goods and services by consumers, business investors, and governments. Because, according to Keynes, inadequate aggregate demand increases unemployment, the indicated cure is either more investment by businesses or more spending and consequently larger budget deficits by government.

Microeconomics, branch of economics, deals with small units, including individual companies and small groups of consumers. Economics is concerned with the allocation of scarce means among competing ends. People have a variety of objectives, ranging from the satisfaction of such minimum needs as food, clothing, and shelter, to more complex objectives of all kinds, material, aesthetic, and spiritual. However, the means available to satisfy these objectives at any point in time are limited by the available supply of factors of production (labor, capital, and raw materials) and the existing technology. Microeconomics is the study of how these resources are allocated to the satisfaction of competing objectives. It contrasts with macroeconomics, which is concerned with the extent to which the available resources are fully utilized, or increase over time, and related issues. It is not always possible to make a distinction between microeconomics and macroeconomics. For example, the difference between conflicting schools of thought in macroeconomics is sometimes traced to differences in assumptions related to



Economists—John Maynard Keynes
(1883—1946)