

FILLING IN THE  
BLANKS & PRACTISING  
CONVERSATION

陆克 王克强 ◆ 主编

科技  
直通车

英语 填词会话  
宝典



新世界出版社  
NEW WORLD PRESS

FILLING IN THE  
BLANKS & PRACTISING  
CONVERSATION 科技  
直通车

英语填词会话  
宝典

陆克 王克强◆主编



新世界出版社  
NEW WORLD PRESS

## 图书在版编目(CIP)数据

英语填词会话宝典——科技直通车/陆克 王克强主编. —北京:新世界出版社, 2004. 1

ISBN 7-80187-202-9

I. 英... II. ①陆... ②王... III. 英语—会话 IV. H319.9

中国版本图书馆 CIP 数据核字(2003)第 116381 号

## 英语填词会话宝典——科技直通车

---

总体策划:杨 彬

作 者:陆 克 王克强

责任编辑:刘春梅 黄珊珊

封面设计:风 子

出版发行:新世界出版社

社 址:北京市西城区百万庄大街 24 号(100037)

总编室电话:(010)68995424 (010)68326679(传真)

发行部电话:(010)68995968 (010)68998733(传真)

本社中文网站:[www.nwp.com.cn](http://www.nwp.com.cn)

本社英文网址:[www.newworld-press.com](http://www.newworld-press.com)

本社电子信箱:[nwpcn@public.bta.cn](mailto:nwpcn@public.bta.cn)

版权部电子信箱:[frank@nwp.com.cn](mailto:frank@nwp.com.cn)

版权部电话: + 86(10)68996306

印 刷:三河市文化局红旗印刷厂

经 销:新华书店

开 本:880×1230 1/32

字 数:23 万 印 张:9.125

印 数:1—5000 册

版 次:2004 年 1 月第一版 2004 年 1 月第一次印刷

书 号:ISBN 7-80187-202-9/G.088

定 价:20.00 元

---

新世界版图书 版权所有 侵权必究

新世界版图书 印装错误可随时退换

## 本书编委会

主 编:陆 克 王克强  
编 者:蔡 敏 徐光伟 李 红 曹正雨  
陈 廉 陈思行 胡永晶 胡晓兰  
茅静华 曹劲松 李洪伟 李林德  
李子强 刘梓红 王 杰

# 目 录

<b>Unit 1</b>	Finance 金融学 .....	(1)
<b>Unit 2</b>	Accounting 会计学 .....	(23)
<b>Unit 3</b>	Physics 物理学 .....	(32)
<b>Unit 4</b>	Telecommunications 电信学 .....	(49)
<b>Unit 5</b>	Medical Science 医学 .....	(60)
<b>Unit 6</b>	Medical Psychology 医学心理学 .....	(81)
<b>Unit 7</b>	Oceanology 海洋学 .....	(86)
<b>Unit 8</b>	Meteorology 气象学 .....	(96)
<b>Unit 9</b>	Climatology 气候学 .....	(112)
<b>Unit 10</b>	Astronomy 天文学 .....	(133)
<b>Unit 11</b>	Geoscience 地球学 .....	(151)
<b>Unit 12</b>	Seismology 地震学 .....	(164)
<b>Unit 13</b>	Biology 生物学 .....	(176)
<b>Unit 14</b>	Environment Science 环境学 .....	(202)
<b>Unit 15</b>	Computer Science 计算机学 .....	(218)
<b>Unit 16</b>	New Science and Technology 新兴科学和技术 .....	(242)

# Unit 1

## Finance 金融学

自 20 世纪 70 年代以来,新的科技革命爆发了。微电子技术的广泛应用和发展直接导致了金融创新和金融革命。银行——重要的金融结构也受到了极大的影响。传统的手工操作的银行业务已转换为机械化、半自动化、全自动化。因此银行业务效率大大提高,而成本极大降低。

### Filling Words Model Dialogue

A: I don't understand what you mean when you say ① ([kə'mɒʃənl]) banks. Aren't all banks the same?  
我不明白你所说的商业银行是什么意思,所有银行不都是一样的吗?

B: No, there are different types of banks. Usually the word bank refers only to the commercial banks like the one I work for. They're the banks that offer a full range of checking and savings-account services and make all kinds of ② ([ləʊnz]).  
不是的,有着各种不同类型的银行。通常讲“银行”这个词仅仅是指商业银行,就像我工作的这家银行一样。这种银行提供支票和储蓄全套服务,并从事各种类型的贷款事宜。

A: Well, what other kinds of banks are there?





噢,那么还有哪些类型的银行呢?

**B: The second large category is called the Savings and Loan Association or the Building and Loan Association. Some people call them Savings Banks, but they are technically not banks. They specialize in long-term savings accounts and usually lend money for ③ ([ 'mɔ:gidʒ ]).**

第二大类称做“储蓄和贷款协会”,或“建房信用协会”,一些人称它们为储蓄银行。但是,从法律上讲,它们并不是银行,而是专门办理长期储蓄存款户头,通常把钱借出去作为抵押。

**A: What about Mutual Savings Banks? What do they specialize in?**  
“互助储蓄银行”是怎么回事?它们专门负责什么呢?

**B: Those are special savings association, like Savings and Loan Associations, which are owned by the depositors instead of ④ ([ 'stɒk|həuldəz ]).** Usually they specialize in mortgages, too.

那是一些特殊的储蓄协会,像储蓄和贷款协会一样,是归储户所有,而不是属于股东所有。通常,它们也专门从事抵押业务。

**A: Why don't they offer checking accounts like your bank does?**  
它们为什么不像你们的银行一样提供支票账户服务呢?

**B: They are organized for different purposes and they don't have the authority to offer checking accounts. That's a function for commercial banks only.**

各种银行是为不同的目的而组建起来的,因此它们无权提供支票账户,只有商业银行可以有这种业务。

**A: What's a long-term or ⑤ ([ in'dʌstriəl ]) bank?**

什么是“长期银行”或“工业银行”?

**B: That's a special bank for industrial development.**

这是为工业发展而设立的专业银行。

**Keys:** 1. commercial      2. loans      3. mortgages

## Filling Words Model Dialogue

- A: I'm really concerned about the general ① (金融状况), Mr. Miller. We've been living with constantly rising prices for too long time. Do you think that the tight money policies that the government has been following would start having some effect?

米勒先生,我对于目前金融界总的状况甚为关切。我们长期在物价不断上涨的情况下生活着,你认为政府所实施的银根紧缩政策已经开始产生一些效果了吗?

- B: I think they're starting to work, Mr. Albert. Interest rates have gone up substantially recently, and the availability of credit has been sharply curtailed. Unfortunately, however, demand-pull ② (通货膨胀) is not our only problem.

我认为这些政策已经开始生效,艾伯特先生。近来利率已大幅度提高,信贷的使用已大大削减。不幸的是,由需求而促成的通货膨胀并不是我们惟一的问题。

- A: Yes, the new problem seems to be cost-push inflation, or what the ③ (经济学家们) sometimes call sellers' inflation.

是的,新的问题似乎是成本促成的通货膨胀,就是经济学家们有时称之为卖方通货膨胀。

- B: You can't be more right. For example, the rising costs of commodities and energy supplies over which we have no real control. Fiscal and ④ (货币政策) policies can't do much to help us deal with this kind of inflation.

的确如此。譬如说,商品和能源的成本一直不断增加,对此我们没有得到真正的控制。财政和货币政策对于我们解决这类性质







的通货膨胀也是爱莫能助。

**A: It must be very difficult for you as a banker to try to satisfy your customers during periods like this.**

处于这样的时期,你作为一个银行家,要想尽力去满足你的顾客们的要求肯定是很困难的。

**B: Indeed it is. Tight money policies make it necessary for us to turn down loan requests from many clients or to increase the payment requirements on ⑤ (抵押贷款) and ⑥ (分期付款).**

确实如此。银根紧缩政策使得我们必须拒绝许多客户的贷款要求,或者增加抵押贷款和分期付款的定金。

**A: Well, let's hope we see an improvement soon. People on fixed incomes, particularly retired people, must be having a terrible time making ends meet.**

我们指望看不久会看到情况有所好转。眼下,那些靠固定收入的人们,特别是那些退休的人,为维持生计一定会碰到不少困难。

**Keys:** 1. financial situation    2. inflation    3. economists  
4. monetary    5. mortgage    6. installment

### Filling Words Model Dialogue

**A: I have been reading a great deal recently about exchange-rate f \_ \_ \_ t \_ \_ t \_ \_ s ①, payment balances, clean and dirty floats, and the International Monetary System. Although I generally understand the way foreign exchange markets work, I don't have a clear idea about what the International Monetary System is.**

最近,我读了大量有关外汇汇率浮动、收支平衡、不受限制的和受限制的汇率浮动以及国际货币制度的材料。虽然我对于外汇市

场的机制有了大概的了解,但是对于什么是国际货币制度这个问题还是不十分清楚。

**B: Well, Mr. Black, the term International Monetary System actually refers to a series of agreements among the major governments and their central banks to bring order and stability to the international exchange markets. The most important, signed in 1994, is called the Bretton Woods Agreement. It established the World Bank and the International Monetary Fund.**

噢,布莱克先生,“国际货币制度”这一术语实际上是指为了维护国际外汇市场的秩序和稳定,一些影响较大的政府和中央银行之间所签订的一系列协定。最为重要的一个协定是1994年签订的布雷顿森林协定,根据该协定而建立了世界银行和国际货币基金组织。

**A: Oh, so you mean these agreements regulate international exchange rates?**

那么,您是说由这些协定来管理国际汇率吗?

**B: Yes. But they did until 1971.**

是的,不过直到1971年,这些协定才起着这样的作用。

**A: I see. The foreign e \_ \_ h \_ \_ \_ e② r \_ \_ \_ s③ are now free to change according to the laws of supply and demand?**

我明白。现在外汇汇率是按照供需规律自由地变化吗?

**B: Not exactly. Actually, we now have a managed floating exchange rate system, or what many people call a dirty float system. That is to say, while there is a great degree of flexibility in exchange rates according to balance of payment factors, central banks still intervene in the market by buying or selling large amounts of fo \_ \_ \_ g \_ ④ c \_ \_ r \_ \_ c \_ \_ s⑤ to prevent wide-ranging fluctuations.**

并不完全是这样。实际上,我们现在建立了一个受管制的浮动汇





率制度,即许多人称之为“受限制的浮动外汇制度”。就是说,虽然按照国际收支差额的因素,汇率有很大程度的灵活性,但中央银行仍然用买进或卖出大量外币的办法来防止大幅度的外汇浮动,以此来干预外汇市场。

**A: Why do they do this? Wouldn't a clean float be better?**

他们为什么要这样做呢?不受限制的汇率浮动会不会更好些呢?

**B: Well, a clean float means that the parity rate of various currencies would go up or go down to restore balance-of-payments equilibrium. Therefore, a country's international trade position could be affected by an appreciation of its currency.**

不受限制的汇率浮动意味着各种货币的比价能以涨价或跌价来恢复国际收支差额的平衡。因此,一个国家的外贸地位会因为它的货币的增值而受到影响。

**A: Oh, I see. So governments must consider their internal fiscal and political requirements, too.**

噢,我明白了,因而政府也必须考虑到国内的财政和政治需要。

**B: Yes, that's right. That's why it takes a great deal of international cooperation to make the present system work.**

对,是这样的。这就是为什么需要大量国际间协作才会使得这个现行制度发挥作用。

**Keys:** 1.l;u;c;u;a;n;i;o;n 2.x;c;a;n;g 3.a;t;e 4.r;e;i;n  
5.u;r;e;n;i;e

A: Would you please tell me something about time ①  
([di'pozits])? I understand the interest rate is much higher for  
time deposits than regular savings accounts.

请您同我谈谈有关定期存款的事情,好吗?据我所知,定期存款  
利率比普通储蓄存款的利率要高得多。

B: Yes, that's correct. We offer Time Certificates of Deposit  
which pay a higher rate of interest than regular deposits do.

是的,您说得对。我们这里提供存款的定期存单,它们的利率高  
于普通存款。

A: How long do I have to keep the money in the ②  
([ə'kaunt])?

存款在账户中储存多久才能取?

B: We offer a choice of three-, six- or twelve-month maturities in  
most cases. Of course, we have two-, three-, five- and ten-  
year plans, too.

大多数情况下,我们提供为期3个月、6个月和12个月的存款期  
限,您可以从中选择。当然,我们也有为期2年、3年、5年和10  
年的存款期限。

A: Does the ③ ([reit]) go up depending on how long you  
keep the certificate?

利息的多少是不是取决于存款时间?

B: Yes, that's right. But you must determine what maturity you  
want in the beginning. Naturally, certificates with the longer  
maturities bear a higher rate of return.

是这样的,但是您必须事先确定您的存款期限。当然,存款期限  
越长,利率就越高。





**A:** What if I need the money for an emergency before the certificate matures? Can I get it out, then?

假如在存款到期之前,我为应付紧急情况,需要用那笔钱该怎么办?那时能不能把款取出来?

**B:** Yes, of course, you may ① ([wið' drɔ:]) your funds of cashing in your certificate before the maturity date if this becomes necessary. But, in this case, you would not receive the stated interest return. The high rates of return that are offered are valid only if the certificate is maintained for the full length of the contracted period.

当然可以。如果需要的话,您可以在存单的到期日之前取出您存单中的现金。但是,在这种情况下,您不能获得原定利息,只有当存单到期,所提供的高利率才能生效。

**A:** You mean I would lose all my interest?

您的意思是说,我会失去所有的利息?

**B:** No, not all. We would ② ([ri' dɪm]) your certificate at your request, subject to our current rate schedule for prematurity cancellation.

不,不是全部的,我行会考虑到您的要求将您的存单兑现。由于您提前取款,我们要根据当时牌价标准付给您利息。

**A:** I understand now. Would you please tell me something about current accounts? I've heard the term, but I'm not sure I understand what it means.

现在我明白了。您能给我讲讲有关往账户的事吗?我听说过这个术语,但是我不完全明白它的含义。

**B:** The term current account means a demand account. Actually, a checking account. Normally, we use the term current or demand account when we talk about a checking account maintained by a business firm.

往来账户这个术语就是活期账户的意思。实际上,就是支票账户。通常当我们谈到由企业持有的支票账户时,我们就使用往来账户或者活期账户这样的术语。

**A: Oh, do you mean that I can't open a current account as an individual?**

哦,您是说,作为个人,我不能开立往来账户吗?

**B: No, I don't mean that. Anybody, either a ⑥ ([fəɪm]) or an individual, may open a current account, but we normally call individual accounts personal checking accounts. That's just a different name for them.**

不,我不是那个意思。任何人,无论是企业还是个人都可以开立往来账户。但是,我们一般称个人账户为个人支票账户,这仅仅是账户名称不同而已。

**B: Why do you call them ⑦ ([di'ma:nd]) accounts, then?**

那么您为什么称他们活期账户呢?

**A: That means the balances in the accounts are subject to withdrawal on demand. In other words, a written demand, or a ⑧ ([tʃek]), is all that's necessary to make a withdrawal from the account.**

这就是说,账户上的余额需要时就可提取。换句话说,要想从账户中提款,只需填写一张用款需求单或一张支票就可以了。

**B: Aren't all accounts like that?**

不是所有的账户都是这样做的吧?

**A: No, sir. Time or savings accounts actually require a notice to the bank, usually seven days before the depositor has a right to make a withdrawal. In normal practice, of course, we usually waive notice and allow immediate withdrawals. In demand or current accounts, however, we cannot ask for such notice. 是的,先生。定期存款账户或储蓄账户实际上都需要给银行一个**





通知,通常是七天前通知银行,存款人才有权利提取存款。当然,一般情况下,我们通常不必提前通知就允许立即提款。然而,对于活期账户或者往来账户我们根本无权要求取款提前通知。

- Keys:** 1. deposits    2. account    3. rate  
4. withdraw    5. redeem    6. firm  
7. demand    8. check



### Filling Words Model Dialogue

**A:** Since 1970's a new science ① (科技革命) took place, the ② (金融) revolution have been caused directly by the developing and widely application of micro-electronic technology. Nowadays, computer has been used widely in banking all over the world.

自 20 世纪 70 年代以来,新的科技革命爆发了。微电子技术的广泛应用和发展直接导致了金融革命。如今,电脑广泛地应用于全世界的银行业中。

**B:** Definitely. As a bank clerk, I've seen many changes in banking procedures over the past 10 ~ 20 years. Sometimes it seems that the job I do now is nothing like the job I did when I began my work.

的确如此。作为一名银行职员,我看到了在过去 10 到 20 年银行程序发生的变化。有时我现在所做的工作跟刚开始工作时毫无相似之处。

**A:** In what aspects of your job have you seen the greatest changes?

在你所工作的哪些方面看到了巨大的变化?

**B:** Well, I think the most striking changes in banking have come from ③ (科技), for example, at first, electronic calculator

instead of abacus, then, computer. All the advance in electronic banking have made a teller very different now.

噢,我想银行业最引人注目的变化来自科技,比如说,起初是算盘由电子计算器代替了,接着便是电脑。银行电子化的进展使得现在的出纳员跟过去的大不一样。

- A: That's true. The young new tellers take things like computer for granted, they don't know we used to write each new entry in a customer's ④ (存折) by hand. The computers now do all that at the press of a button.

是的。新来的年轻的出纳员都把理所当然的电脑看成应有的设备,他们不知道我们过去把客户的每项支取用手写在存折上。现在只要按一下电钮,计算机就可把这些事做完了。

- B: Mr. Miller, could you speak clearly about computerized banking besides that we used computer in teller's job?

米勒先生,除了在出纳员工作中用计算机外,请您细致地讲一下电脑银行业务好吗?

- A: OK, let me give you some examples. Do you know electronic funds transfer(EFT)?

好的,举些例子来说吧。您知道电脑基金转账(EFT)吗?

- B: Yes, I know. It is a system where a customer's transactions such as deposits and ⑤ (取款), are recorded electronically and then stored in a computer's memory. When you have to check the computer provides instant retrieval.

是的我知道。EFT是这样的系统,它使得客户业务,比如存款、取款等业务经过电子记录后再存入电脑存储器。要想查看记录,电脑能立即提供检索。

- A: You mean the ⑥ (自动取款机)? Yes, they are really very advanced and very convenient, especially for our customers. The customers can have access to their accounts at any time of







day or night. And they can use their plastic cards and ⑦ (密码) to deposit, withdraw or transfer money from one account to another.

你是说自动取款机吗？是的，它们真的是很先进很方便，特别是对顾客来说。客户可以在白天或晚上的任何时候都能利用他们的户头。他们可以用他们的银行塑料卡和密码办理存款、取款。

**B: These electronic funds transfer devices do save us a lot of paper work and time.**

这些电子基金转帐设备确实省了我们不少案头工作和时间。

**A: Exactly. Now not only deposits but also wages, salaries, social security benefits and stock dividends can be automatically deposited into an account. A customer can use various ⑧ (电子卡) issued by the commercial banks for their banking operation, even for shopping. That's so called electronic money (currency) using EFT procedures, the payer needn't write a check, and then notifies the bank electronically to transfer the appropriate sum from his account to the payee's account. This is the innovation of banking payment and clearing system. And EFT is really just beginning. When combined with the telephone, the changes in banking are really far-reaching. Nowadays, a lot of bills can be payed by phone. And the application of bank ⑨ (信用卡) indicates that the payment and clearing system based on cheque has changed essentially.**

的确是。现在不单是存款，就连工资、薪水、社会保险、福利及股息也都能自动存入账户。客户可以用由各商业银行发行的各种电子卡办理所需要的银行业务操作，甚至包括购物。这就是利用 EFT 的电子货币，付款人不必签支票，只要告知银行以电子方式将所需数目从客户的账户转入收款者的账户。这是银行支付系统和票证交换系统的革新。电子转账业务只是一个开端，