



Complaining in Person Understanding Warranties
Getting Help Knowing When to Sue
Your Consumer Rights Avoiding Consumer Problems





消费权益

Know Your Rights

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理财指导——消费权益

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在新世纪，学好英语的重要性毋庸置疑，但在倡导素质教育的今天，如何提高学习英语的效率，如何能够学以致用，无疑仍是同学们所面临的一大难题。虽说条条大路通罗马，但最好不要走弯路，更不要误入歧途。

国家《英语课程标准》要求初三毕业达到国家五级水平，高三毕业应达到七级水平。在五级的总体目标中有这样的要求：能就日常生活的各种话题与他人交换信息并陈述自己的意见；七级标准的要求就更进了一步，即能就较广泛的话题交流信息，提出问题并陈述自己的意见和建议。

由此可见，学习英语的重要目的是交流，而交流的内容应该丰富多彩，并我们的生活紧密相关，学习英语应该是一个艰苦而快乐的过程。基于这种想法，几经筛选，我在培生教育出版公司的出版物中发现了以下四个系列的图书，首先吸引我的是它们的系列书名：Active Learning, Life Skills, A Money Matters Guide 和 Everyday Health。通过仔细阅读，我惊喜地发现它们无论是语篇内容，还是涉及的知识领域以及语言难度，都非常适合广大中学生使用。

这套丛书很好地体现了学科融通的教育理念，语篇紧密结合实际生活，通过完成一个个活动，使同学们既丰富了相关的课外知识，又掌握了一定的实际技能，而当同样的场景在生活中再次呈现的时候，我们就会快速地从大脑中提取相应的信息来有效地应对。也就是说，通过学习这套丛书同学们可以达到学习语言和增强自身适应社会能力的双重目的。经过系统的学习，同学们的综合素质无疑会得到显著的提高，而这也正是我将本丛书命名为“素质英语”的初衷。

愿同学们能够从《素质英语——中学英语选修课丛书》中获取给养，增长学识、完善技能，逐步提高自身的综合素质，以充沛的勇气和信心面对21世纪的诸多挑战！

序 言

“理财指导”(A Money Matters Guide)系列丛书是为帮助即将就业并开始独立生活的美国高中及职业学校学生学会管理个人财务,合理安排自己的开销而编写的知识性读物。本套系列丛书共包括八本,分别涉及计划开销、支票账户、明智购物、巧用广告、选择储蓄方式、保险防患、信贷消费以及消费者权益等商品社会生活中每个公民必须了解和掌握的基本理财知识和技能。

将这套丛书引进作为我国高中英语选修课的教材之一,无论是从提高学生的英语实用知识及能力考虑,还是从了解英语国家社会生活中理财方面的知识和技巧方面来看,都有非常积极的意义。不仅如此,随着我国市场经济的逐步发展,我们相信在不久的将来我国的准成年学生步入社会独立生活时都应了解和掌握这些理财知识和技能。从这个角度来看,引进使用这套教材的意义就不仅限于学习实用英语、了解英语国家社会文化习俗这个层面了。

本套系列丛书的编写体例是“单元·小节”制。每单元都配置了适量的练习,穿插在各小节之间。这些练习针对性强,一般都是围绕该单元或小节所涉及的重要概念或内容要点编写的。同时,练习的形式也比较多样化,既有问答、选择,又有填写字谜。这些练习对学生理解有关概念、了解具体理财活动的程序以至熟悉相关名称术语都会起到很好的帮助作用。

为了帮助我国学生更好地使用这套教材,改编者除为每册书撰写“导学”提供必要的相关背景知识外,还为每单元准备了简明扼要的“导读”

“学习目标”和“文化背景”三方面的支持性内容。对于语言方面学生可能会遇到的问题则统一纳入每页下方的“语言难点”栏目中。对于练习中出现的有关美国学生的实际生活内容，改编者都适当地进行了必要的文化背景注释。另外改编者根据各单元的不同情况或添置了一些学习任务，或补充了一两个思考问题或讨论话题，使学生在任务型活动中进行学习。

需要特别注意的是，由于本套教材并非专门的“外语课本”，所以广大师生应把它作为辅助外语教学的知识性读物来使用，注意了解其内容，学习其中的语言表达方式，而千万不要像我们使用外语课本时常会做的那样去“钻研”语法项目，甚至责备其缺乏“语法的系统性”。

我们真诚地希望这套丛书能使我国中学的英语教学更加丰富多彩。

导学

消费活动是我们每个人日常生活中必不可少的一项基本活动。从衣食住行用等物质性消费到各种文化娱乐等精神性消费以及医疗保健等服务性消费，无一不与生活息息相关。美国人在遇到消费问题时以何种方式、通过哪些渠道来解决这些问题？通过本书第一单元（当面投诉）、第二单元（邮递投诉）、第四单元（寻求援助）、第五单元（把握起诉时机）的学习我们将了解他们应对这些消费问题的方法。本书第六单元（消费者权益）也将告诉我们美国人在消费时享有什么样的权利。消费纠纷问题能否避免？如何避免？美国消费者在享有权利的同时还有什么样的消费职责呢？本书第三单元（了解保修形式）、第七单元（避免消费纠纷）以及第八单元（你会怎么做？）部分内容将帮助我们解决这些困惑。青少年在生活、学习和各种活动中同样是消费者，也经常会遇到一些消费问题，因此学习本书不仅能使我们了解到美国人日常的消费情况、消费权利与义务、消费纠纷以及解决消费纠纷的方法，同时也能了解美国文化、开阔眼界，也为我们提供了很好的消费指导，从中可以得到一些启示和借鉴，把这些启示和借鉴同我国相关的政策法规有机地结合起来，灵活运用和掌握消费活动，我们就能够成为真正明智的消费者。本书的实用性、借鉴性很强，有助于我们更好地维护自己合法的消费权益；语言设计巧妙，通过简单的日常消费事件使高深、枯燥的专业术语变得自然、易懂。作者在各个步骤都为读者设计了相应的思考题和活动、阅后理解检测题以及字谜等形式新颖多样的练习。我们既从阅读中了解了消费知识，同时也提高了自己的阅读水平。

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Have you ever:

- bought something new that fell apart after you used it twice?
- taken clothes to the dry cleaner that came back torn or spotted?
- ordered something by mail and it never came?
- paid to have something repaired that soon broke down again?

These are common consumer problems. A consumer is someone who buys goods and services. Services are things you pay other people to do for you. Since you are a consumer, you've probably had some of these problems. But as a consumer, you also have rights.

Know Your Rights will tell you what your consumer rights are. It will also tell you how to stand up for these rights. It will show you how to complain and where to go for help. *Know Your Rights* will tell you what to do to protect yourself as a consumer.

Lead-in 导读

人们在消费过程中免不了会遇到这样或那样的问题,丽塔不久前刚买一双靴子拉锁就坏了,而特里发现自己刚买到家的沙发后背开了缝。他们各自会采取什么样的方式找商家投诉?能否得到满意的答复呢?

Learning Objectives 学习目标

You will be able to:

- ▶ Complain in person in the correct way when dissatisfied with a product or a service.
- ▶ Complain by telephone in the correct way in the same situation.

Culture Notes 文化背景

在美国人的日常生活中,无论是私人约会、购物探询价目,或是看病挂号、订购飞机票、预定旅馆等无一不需要先打电话,用电话投诉消费问题当然也不例外。电话已成为人们须臾不可离开的工具。

Linda and Rita are getting ready to leave the office. "Look at these boots," says Rita.

"I bought them three weeks ago at *Boot Town*. I paid a lot of money for them. The zipper¹ is broken."

"Did you pull the zipper too hard?" asks Linda.

"No," says Rita. "The boots have always been hard to zip up. The zipper got stuck² the first time I put them on."

"Take them back to the store and ask for a new pair," says Linda.

"Will *Boot Town* take them back?" asks Rita.

"It's worth a try," says Linda. "What do you have to lose?"

What do you think Rita should do? Put a ✓ in the box next to the sentence that



Language Notes 语言难点

1. zipper /'zipə(r)/ n. 拉链

2. stick /stɪk/ v. (stuck, stuck) 粘住, 卡住

tells what Rita should do.

- ☐ She should call the store and yell¹ at the manager.
- ☐ She should do nothing and not shop in the store again.
- ☐ She should return to the store with her boots and her sales slip².

Getting Ready → 作准备

Rita wants to do something about her boots. She decides to go back to the store and explain her problem.

She puts the boots back in the box. Next, she finds her sales slip, or sales receipt³.

The sales receipt tells where and when Rita bought her boots. It also tells how much she paid.

Here is Rita's sales receipt. Use the information on the receipt to complete the sentences below. Use the boxed numbers to help you find the information you need.

- 1** Rita bought the boots at _____.
- 2** She bought the boots on _____.
- 3** She paid for the boots with _____.
- 4** She paid the total price of \$ _____.
- 5** If she wants to return the boots, she must also bring the _____ with her.

BOOT TOWN					
Alexandria, Virginia 22314 (703) 683-8154					
Sold to _____					
Address _____					
City _____					
Date	Sold by	Cash	Charge	Layaway	
12/3/02		✓			
Quantity	Description			Amount	
1 pair	Brown Boots			\$80.00	
6178				Subtotal	\$80.00
				Tax	\$4.00
				Total	\$84.00
Signature _____					
You must bring sales receipt when returning or exchanging goods					

Language Notes | 语言难点

1. yell /jel/ v. 大叫

2. sales slip 购货小票

3. receipt /rɪ'si:t/ n. 发票, 收据

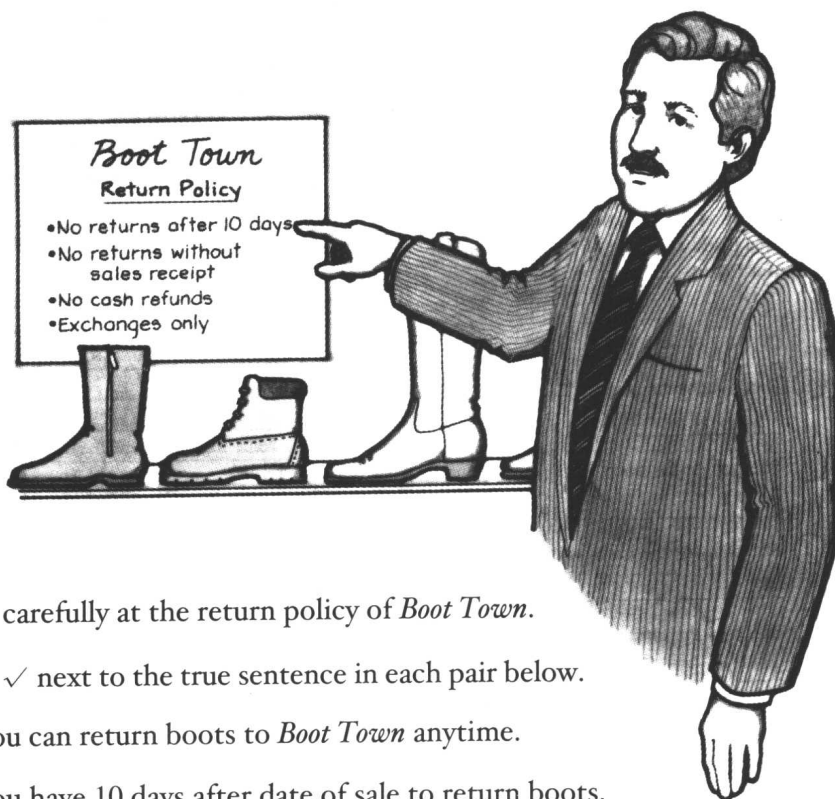
sales receipt 购货发票

Refunds¹ and Exchanges² → 退款与换货

At the store, Rita finds the person who sold her the boots. She shows the salesperson her receipt and her boots.

"The boots I bought three weeks ago have a broken zipper," says Rita. "I'd like my money back."

The salesperson says, "I'm sorry, we can't give you your money back. It's against store policy³. You see, it's right here."



Look carefully at the return policy of *Boot Town*.

Put a ✓ next to the true sentence in each pair below.

- ☐ You can return boots to *Boot Town* anytime.
- ☐ You have 10 days after date of sale to return boots.
- ☐ You can return boots without a sales receipt.
- ☐ You need your sales receipt to return boots.
- ☐ You can get a cash refund for boots returned.
- ☐ You can only exchange boots for another pair.

If you marked the second sentence each time, you are right.

Language Notes | 语言难点

1. refund /rɪ'fʌnd/ v. & n. 退款, 退还

2. exchange /ɪks'tʃeɪndʒ/ v. & n. 调换; 交流

3. policy /'pɒlɪsi/ n. 政策; 规定

To the Manager → 找经理

Rita takes her problem to the manager.

“The salesperson told me the store cannot accept returns after ten days,” says Rita.

“I bought these boots three weeks ago. I am returning them now because the zipper is broken. The boots are poorly¹ made, and that’s not my fault. I think the store should do something about the boots.”

The manager agrees with Rita. “You can exchange your boots for new boots. If you can’t find another pair of boots, I will give you a store credit²,” says the manager.

A store credit is like money, but Rita can spend it only in *Boot Town*. It looks like this.

Let’s say Rita finds two pairs of boots in *Boot Town* for a total of \$84.00, including tax. How much money does she owe³ the store?

Right. She owes *Boot Town* no money. She uses her \$84.00 store credit to pay for new boots.

BOOT TOWN		025
CREDIT SLIP		
Issued to:		
Name Rita Sanchez		
Address 3303 14 Street, Alex.		
State VA	ZIP 22314	Phone 328-1427
Quantity	Description	Price
1 pair	Boots	\$84.00
Amount Must Be Written Out		
Eighty-four dollars		

What Is the Order? → 排列顺序

The steps below tell how to complain in person. But the steps are out of order.

Write 1, 2, 3, or 4 in front of each step. The first one is done for you.

- ☐ If the salesperson can’t help you, ask to speak to the manager.
- ☒ 1 Find the sales receipt.
- ☐ Explain the problem to the salesperson.
- ☐ Go back to the store with the item and the sales receipt.

Language Notes | 语言难点

1. poorly /'puəli/ *adv.* 拙劣地; 贫穷地 2. credit /'kredit/ *n.* 信用 银行存款 3. owe /əʊ/ *v.* 欠(债等)
store credit 商场(购物)券

Complaining by Telephone → 电话投诉

Terry wants to complain about a sofa he bought from the furniture department at *Reeds*. So, he calls the furniture department of the store.

What to Say → 投诉内容

"I would like to speak to someone about a sofa I bought on sale last Saturday," says Terry.

"What is the problem? Maybe I can help you," answers the woman on the phone.

"The sofa was delivered¹ to my apartment this morning. When I moved the sofa to a different part of the room, I saw that the back was ripped². Can I get a new sofa?" asks Terry.

Put a ✓ next to the information Terry gave the person on the telephone.

- ☐ What he bought
- ☐ When he bought it
- ☐ What is wrong with the sofa
- ☐ What he wants the store to do for him

Terry gave all of the above information to the person on the telephone. He also wrote down the person's name. He may have to call about the problem again. Now, he knows who to speak to if he calls again.

You complain by telephone in the same way you complain in person. Be polite as you explain the problem clearly. If the person cannot help you, ask to speak to someone who can.



Language Notes | 语言难点

1. deliver /dɪˈlɪvə(r)/ v. 递送

2. rip /rɪp/ v. 裂开, 撕裂

Consumer Check → 消费者自测

Finish the sentences. Write the correct word from the word box on the line. Then, use your answers to fill in the crossword puzzle. The first one is done for you. 选词填空并完成字谜。

Across

1. When returning something to a large store, go back to the department where you bought it.
3. Every _____ has its own return policy.
6. Find out if you can _____ the item for another like it.
8. _____ the store if you cannot complain in person.

Across

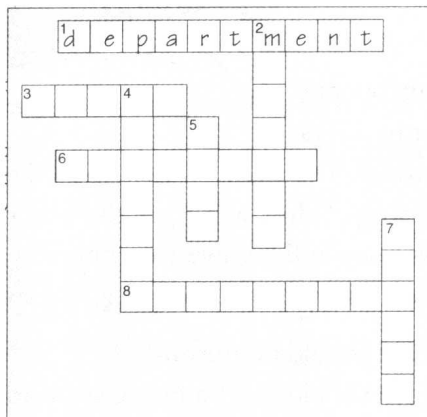
exchange
telephone
department
store

Down

2. If the salesperson cannot help you, ask to speak to the _____.
4. Make sure you keep your sales _____ when buying something.
5. Many stores will not give _____ refunds.
7. If you do not find something you want to buy, ask the store for a _____.

Down

receipt
cash
manager
credit



Activity → 活动

Role-play a situation where you return a defective product to a store or complain by phone about a service you paid for but didn't receive.

Lead-in 导 读

如果你从一个音乐俱乐部邮购了几张CD唱片,到货时发现少了一张。想通过写信解决这一问题时,你知道怎样写投诉信及其信封吗?你知道应该把信寄给谁去投诉吗?加里的故事可以给你一个很好的借鉴。

Learning Objectives 学习目标

You will be able to:

- ▶ Learn how to write a letter of complaint.
- ▶ Know where to send the letter.

Culture Notes 文化背景

在美国,很多商店办理电话订货或商品邮寄服务,也可以替顾客把物品送到家中或顾客指定的地点,货到付款。不少商店还允许顾客赊账购买,但要付利息。如果赊账超过一个月,加收利息可达18%。



Gary bought
some CDs

through the mail. When the CDs came, one was missing¹. "How will I get the other CD?" Gary wonders. "Nobody will believe that one was missing." What do you think Gary should do? Put a ✓ next to your answer.

- ☐ He should do nothing.
- ☐ He should go to a music store and buy the missing CD.
- ☐ He should write a letter to the music club.



Gary decides that the best action he can take is to write the music club a letter of complaint². He will tell the club what has happened and ask for his missing CD.

Language Notes 语言难点

1. missing /'mɪsɪŋ/ *adj.* 不见的, 缺少的

2. complaint /kəm'pleɪnt/ *n.* 诉苦, 抱怨
letter of complaint 投诉信

Have you ever ordered something through the mail and not received it?

☐ Yes

☐ No

Have you ever ordered something through the mail that arrived broken or with parts missing?

☐ Yes

☐ No

If yes, what did you do?

Where to Send the Letter → 投诉信寄往哪里

Gary knows what he wants to say in his letter. But he doesn't know where to send the letter. He looks through the box that the CDs came in. He finds a slip¹ showing what the music club sent him and how much he paid. On the slip is the company's address.

Now, Gary is ready to write his letter. He gets some clean white paper. He remembers what Mr. Hoyer, the business teacher, said about writing a letter of complaint. Mr. Hoyer told the class that all business letters should be typed or written neatly. They should include these facts:

- 1** Your address, including the zip code²
- 2** The date
- 3** The name of the company you are writing to
- 4** The address of the company
- 5** A greeting that starts with Dear, followed by the name of the company

Here is part of Gary's letter. There are boxes with arrows pointing to the things Mr. Hoyer said to include. In each box write the right number from Mr. Hoyer's list above. The first one is done for you.

<input checked="" type="checkbox"/>	→	Blast Music Club
<input type="checkbox"/>	→	2 Scott Plaza
<input type="checkbox"/>	→	Dayton, OH 45414
<input type="checkbox"/>	→	Dear Blast Music Club:

1928 Clay Rd.
Oakland, CA 94603
September 30, 2002

☐ → 1928 Clay Rd.
☐ → Oakland, CA 94603
☐ → September 30, 2002

Language Notes | 语言难点

1. slip /slɪp/ *n.* 纸条, 纸片

2. zip code 邮政区号(编码)