

全国职称英语 等级考试模拟 试题集注 (财经)

霍庆文 何沂 主编

外语教学与研究出版社

职称英语等级考试辅导教材系列

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序

据了解,自 1995 年起,国家人事部在全国就开始了专业技术人员职称英语等级考试的试点工作,其目的是使我国的职称考试做到标准化和规范化,这对提高我国广大专业技术人员的素质必将起到积极的作用。这是一件可喜可贺的事。

职称考试虽然在我国已经推行了一段时间,但基本上是“各自为政”,每个单位自搞一套。在全国进行试点考试并逐步推广开来还是一件新鲜的事。由于大纲刚刚颁布发行,社会上很难找到如何指导专业技术人员应试的辅导材料。霍庆文等同志根据《全国职称英语等级考试大纲》(试行)精心编写了这套丛书。共五册,每册有十套模拟题,不仅提供了答案,而且选文配有详细的注释,相信对考生检查复习效果及提高应试能力一定会有很大的帮助。

本丛书每册选文有 100 篇之多,不仅题材广泛,而且趣味性强。如果能把每篇文章当作课文仔细阅读,相信也会获益匪浅。

薄 冰

1997 年春

于北京外国语大学

前 言

应广大专业技术人员的需要,根据国家人事部最新制定的《1997 年全国职称英语等级考试大纲》(《大纲》)的精神和要求,我们编写了《全国职称英语等级考试模拟试题集注》这套丛书,旨在帮助考生在全面复习之后进行自测,检查复习的效果并提高应试的能力。

鉴于新大纲把今后的考试分为五大类:综合类、人文类、理工类、财经类和卫生类,我们根据这一分类编写了五册书,每类各成一册。每册共汇集了十套模拟试题,并配有答案和注释。本套丛书严格按照《大纲》的要求精心设计、编写,力求做到紧扣大纲、选材广泛、考察全面。题型、题量、难易度也都力求与《大纲》一致。

本套丛书可供准备参加职称英语等级考试的专业技术人员自学、自测和培训之用,也可供大学生和社会自学者提高阅读能力之用。

本套丛书在编写过程中,得到了我国著名英语专家薄冰教授的热情鼓励和支持,在此表示衷心的感谢。

限于编者水平,加之时间仓促,书中难免有不少缺点或错误,希望广大读者批评指正。

编 者

1997 年春于北京

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全国职称英语等级考试模拟试题 (1)

第一部分 阅读理解 (75 分)

下面有三篇文章, 每篇短文后有几个问题, 每个问题都有四个备选答案。请仔细阅读短文并根据短文回答其后面的问题, 从四个备选答案中选择一个最佳答案, 涂在答题卡相应的位置上。

Passage 1

In recent years many countries of the world have been faced with the problem of how to make their workers more productive (能生产的). Some experts claim the answer is to make jobs more varied. But do more varied jobs lead to greater productivity (生产能力)? There is evidence to suggest that while variety certainly makes the worker's life more enjoyable, it does not actually make him work harder. As far as increasing productivity is concerned, then variety is not an important factor.

Other experts feel that giving the worker freedom to do his job in his own way is important and there is no doubt that this is true. The problem is that this kind of freedom cannot easily be given in the modern factory with its complicated (复杂的) machinery which must be used in a fixed way. Thus while freedom of choice may be important, there is usually very little that can be done to create it. Another important consideration (考虑) is how much each worker contributes to the product he is making. In most factories the worker sees only one small part of the product. Some car factories are now experimenting with having many small production lines rather than one large one, so that each worker contributes more to the production of the cars on his line. It would seem that not only is the degree of worker contribution an important factor, therefore, but it is also one we can do something about.

To what extent does more money lead to greater productivity? The workers themselves certainly think this important. But perhaps they want more money only because the work they do is so boring. Money just lets them enjoy their spare time more. A similar argument may explain demands for shorter working hours. Perhaps if we succeed in making their jobs more interesting, they will neither want more money, nor will shorter working hours be so important to them.

1. Which of these possible factors leading to greater productivity is not true?
 - A. To make jobs more varied.
 - B. To give the worker freedom to do his job in his own way.
 - C. The degree of work contribution.
 - D. Demands for longer working hours.
2. Why workers want more money?
 - A. Because their jobs are too boring.
 - B. In order to enjoy more spare time.
 - C. To make their jobs more interesting.
 - D. To demand shorter working hours.
3. The last sentence in this passage means that if we succeed in making workers' jobs more interesting _____.
 - A. they will want more money
 - B. they will demand shorter working hours
 - C. more money and shorter working hours are important factors
 - D. more money and shorter working hours will not be so important to them
4. In this passage, the author tells us _____.
 - A. how to make the workers more productive
 - B. possible factors leading to greater efficiency
 - C. to what extent more money leads to greater productivity
 - D. how to make workers' jobs more interesting
5. The author of this passage is probably a _____.
 - A. teacher
 - B. worker
 - C. manager
 - D. physicist (物理学家)

Passage 2

As is known to all, the organization and management of wages and salaries are very complex (复杂的). Generally speaking, the Accounts Department (财务部门) is responsible for calculations (核算) of pay, while the Personnel Department (人事部门) is interested in discussions with the employees about pay.

If a firm wants to adopt a new wage and salary structure, it is essential that the firm should decide on a method of job evaluation and ways of measuring the performance of its employees. In order to be successful, that new pay structure will need a agreement between Trade Unions and employers.

In job evaluation, all of the requirements of each job are defined in a detailed job description. Each of those requirements is given a value, usually in 'points', which are added together to give a total value for the job. For middle and higher manage-

ment, a special method is used to evaluate managers on their knowledge of the job, their responsibility, and their ability to solve problems. Because of the difficulty in measuring management work, however, job grades for managers are often decided without reference (参考) to an evaluation system based on points.

In attempting to design a pay system, the Personnel Department should compare the value of each job with these in the job market. It should also consider economic factors such as the cost of living and the labour supply.

It is necessary that payment for a job should vary with any differences in the way that the job is performed. Where it is simple to measure the work done, as in the work done with the hands, monetary (金钱的) encouragement schemes (计划) are often chosen, for indirect workers, where measurement is difficult, methods of additional payments are employed.

6. If a firm wants its new pay structure to be successful, it is necessary to get _____ to have the same opinion as the employers.
 - A. the Trade Union
 - B. the Personnel Department
 - C. the Accounts Department
 - D. the designer of the pay structure
7. In designing a new pay system, a firm should consider _____ besides comparing the value of each job with values in the market.
 - A. the way of evaluating management work
 - B. the method of calculating the pay
 - C. the requirements of each job
 - D. the labour supply and the cost of living
8. Methods of additional payments are adopted for indirect workers because _____.
 - A. their work is not so important as that of other workers
 - B. they do not get good wages
 - C. the measurement of their work is difficult
 - D. the company does not have enough money
9. Which of the following statements is true?
 - A. In every company only the Accounts Department is involved in the management of wages and salaries.
 - B. The method of evaluating higher management work is the same as that of evaluating the job done by workers.
 - C. If a job is performed differently, the payment for the job should be different too.

- D. An evaluation system based on points is usually used to measure management work.
10. The main purpose of this passage is to _____ .
- A. give details about the responsibilities of both the Accounts Department and the Personnel Department
 - B. tell readers how a firm can succeed in adopting a new pay system
 - C. explain how the performance of a job can be measured in points
 - D. convince readers that management work is more difficult to evaluate than the work done by workers

Passage 3

Adam Smith, writing in the 1770s, was the first person to see the importance of the division of labour and to explain part of its advantages. He gives as an example the process by which pins (大头针) were made in England.

‘One man draws out the wire, another strengthens (绷直) it, a third cuts it, a fourth points it, a fifth grinds it at the top to prepare it to receive the head. To make the head requires two or three distinct (不同的) operations. To put it on is a separate operation, to polish the pins is another. It is even a trade by itself to put them into the paper. And the important business of making pins is, in this manner, divided into about eighteen distinct operations, which in some factories are all performed by different people, though in others the same man will sometimes perform two or three of them.’

Ten men, Smith said, in this way, turned out twelve pounds of pins a day or about 4800 pins apiece (每人). But if all of them had worked separately and independently without division of labour, they certainly could not each of them have made twenty pins in a day and perhaps not even one.

There can be no doubt that division of labour, provided (假如) that it is not taken too far, is an efficient way of organising work. Fewer people can make more pins. Adam Smith saw this but he also took it for granted that division of labour is in itself responsible for economic growth and development and that it accounts for the difference between expanding economies and those that stand still. But division of labour adds nothing new; it only enables people to produce more of what they already have.

11. According to the passage, Adam Smith was the first person to _____ .
- A. take advantage of the division of labour

- B. introduce the division of labour into England
C. understand the effects of the division of labour
D. explain the causes of the division of labour
12. Adam Smith saw that the division of labour _____.
A. enabled each worker to make pins more quickly and more cheaply
B. increased the possible output per worker
C. increased the number of people employed in factories
D. improved the quality of pins produced
13. Adam Smith mentioned the number 4800 in order to _____.
A. show the advantages of the division of labour
B. show the advantages of the old craft system
C. emphasise how powerful the individual worker was
D. emphasise the importance of increased production
14. According to the writer, Adam Smith's mistake was in believing that division of labour _____.
A. was an efficient way of organising work
B. was an important development in methods of production
C. inevitably led to economic development
D. increased the production of existing goods
15. Which is NOT true according to Adam Smith?
A. It is better to cooperate in the process of production.
B. Economy will stop expanding without the division of labour.
C. The division of labour is only one of the reasons for economic growth.
D. The division of labour is the most important for expanding economies.

第二部分 完成句子 (25 分)

阅读下面短文, 根据短文的内容, 完成句子。每个句子的空格处只准填写一个单词。有的单词的第一个(或头几个)字母已经给出, 请将其余的字母补全。答案一律写在答题卡相应的位置上。

MFN means most-favoured-nation. Most-favoured-nation is a tariff (关税) treatment. It is a treatment which is bilaterally (双边地) given and it provides for the lowest tariff in the tariff code. That is important to understand, the term most-favoured-nation implies that these are the lowest tariffs, in fact that is not the case. Actually most-favoured-nation tariffs status (状态) is really normal trading status. If, for instance, the United States grants a country what we call GSP (gener-

alised system of preferences), that establishes even lower tariffs than MFN. In fact the United States has granted MFN status to all but a mere handful of countries. There are now less than ten countries that do not have MFN. And this is one of the reasons for a lot of misunderstanding. In the United States, people think that MFN is some kind of a special deal. In fact it is not really special. MFN is just normal trading status and it gives a country the lowest tariffs in the tariff's schedule, but it is possible to have lower tariffs.

However, the difference between the MFN tariff and the other tariff, which is called the general tariff, is very great. To give you some idea of the difference, for a toy doll, if the country has MFN, then the tariff on the doll is 6%, but without MFN the tariff is 70%, more than ten times greater. There is no question that if it lost its MFN status there would be a very sharp drop in its exports.

16. According to this passage, MFN is not really the special deal, but the normal ta _____ that countries provide for each other in trade.
17. In one case, if the U. S. wants to give a country even more favourable tariff treatment, it can grant G _____ instead of MFN.
18. According to this passage, the general tariff is much h _____ than MFN.
19. If a country loses the MFN treatment, its exports will dec _____ sharply.
20. There are many reasons why countries find it hard to understand each other and can not establish good relationships, the fai _____ to give MFN treatment is one of them.

第三部分 阅读理解 (80 分)

下面有二篇文章, 每篇短文后有几个问题, 每个问题都有四个备选答案。请仔细阅读短文并根据短文回答其后面的问题, 从四个备选答案中选择一个最佳答案, 涂在答题卡相应的位置上。

Passage 1

To get a chocolate out of a box demands a considerable amount of unpacking; the box has to be taken out of its paper bag; the plastic wrapper (包裹物) has to be torn off, the lid opened and the packing paper inside removed; the chocolate itself then has to be unwrapped from its own piece of paper. Similarly a pot of face cream comes surrounded by layers of paper wedged (挤入) inside a cardboard box and the whole thing wrapped tightly in plastic.

It is not only luxuries which are wrapped in this way. With so many goods now

produced centrally and sold in supermarkets it is becoming increasingly difficult to buy anything from nails to potatoes that is not already done up in plastic or paper. The wrapper itself is of no interest to the shopper who usually throws it away immediately. Useless wrapping accounts for much of the 31 pounds in weight of rubbish put out by the average London household each week. So why is it done: some of it like the wrapping on meat is necessary but most of the rest is simply competitive (竞争的) selling. This is stupid. Packing is using up scarce energy and raw materials and ruining our environment. Costs of the raw materials used in packing are rising all the time. One big firm reports that its glass cans and paper have gone up by 30 per cent in the last couple of months while plastic has increased by 50 per cent and all these prices are still rising. This seems to have had surprisingly little effect on the packaging practice of manufacturers.

Little research is being carried out into the costs in energy and materials of other possible types of packaging. Just how practical is it for instance for local authorities to save waste paper and re-manufacture it as egg boxes? Would it be cheaper to plant another forest to produce new paper?

One reason for the unorganised behaviour of everyone concerned is probably the varied nature of the packaging industry. So many people with so many different interests of their own are affected that it is extremely hard to reach any agreement on what should be done. Also packagers (包装商) say that preserving forests and preventing waste is not their concern.

21. How often does an average London household discard 31 pounds of rubbish?
 - A. Every day.
 - B. Every week.
 - C. Every month.
 - D. Every two weeks.
22. For what is the wrapping of most of the goods?
 - A. For selling well.
 - B. For winning a prize.
 - C. For stupidity.
 - D. For using up raw materials.
23. According to a big firm's report, what has gone up the most rapidly?
 - A. Glass cans.
 - B. Paper.
 - C. Plastic.
 - D. Wood.
24. What has little effect on the packaging practice of manufacturers?
 - A. The rise of packing prices.
 - B. The waste of glass cans.
 - C. The wrong use of plastic.
 - D. The need of planting a forest.

25. According to the passage, an agreement is hard to reach because _____ .
- A. it is too expensive to preserve forests
 - B. preventing waste is not possible
 - C. people's interests are different
 - D. government is not strong enough

Passage 2

The 'standard of living' of any country means the average person's share of the goods and services which the country produces. A country's standard of living, therefore, depends first and foremost on its capacity to produce wealth. 'Wealth' in this sense is not money, for we do not live on money but on things that money can buy: 'goods' such as food and clothing, and 'services' such as transport and entertainment.

A country's capacity to produce wealth depends upon many factors, most of which have an effect on one another. Wealth depends to a great extent upon a country's natural resources, such as coal, gold, and other minerals, water supply and so on. Some regions of the world are well supplied with coal and minerals, and have a fertile soil and a favourable climate; other regions possess perhaps only one of these things, and some regions possess none of them. The U. S. A. is one of the wealthiest regions of the world because she has vast natural resources within her borders, her soil is fertile, and her climate is varied. The Sahara Desert, on the other hand, is one of the least wealthy.

Next to natural resources comes the ability to turn them to use. China is perhaps as well off as the U. S. A. in natural resources, but suffered for many years from civil and external wars, and for this and other reasons was unable to develop her resources. Sound and stable political conditions, and freedom from foreign invasion, enable a country to develop its natural resources peacefully and steadily, and to produce more wealth than another country equally well served by nature but less well ordered. Another important factor is the technical efficiency of a country's people. Old countries that have, through many centuries, trained up numerous skilled craftsmen and technicians are better placed to produce wealth than countries whose workers are largely unskilled. Wealth also produces wealth. As a country becomes wealthier, its people have a large margin for saving, and can put their savings into factories and machines which will help workers to turn out more goods in their working day.

26. A country's wealth depends upon _____ .

- A. its standard of living
B. its money
C. its ability to provide goods and services
D. its ability to provide transport and entertainment
27. The word 'foremost' means _____.
A. most importantly
B. firstly
C. largely
D. for the most part
28. The main idea of the second paragraph is that _____.
A. a country's wealth depends on many factors
B. the U. S. A. is one of the wealthiest countries in the world
C. the Sahara Desert is a very poor region
D. natural resources are an important factor in the wealth or poverty of a country
29. The word 'civil' refers to wars that are _____.
A. long-lasting
B. short but frequent
C. fought between one part of a country and another
D. carried out according to the international laws
30. The third paragraph discusses the importance of the ability of a country to make use of what natural resources it has, and mentions some of the advantages which one country may have over another in this respect. How many such advantages are mentioned in this paragraph?
A. 2. B. 3. C. 4. D. 5.

第四部分 概括大意 (20 分)

下面的一篇文章共分五段，每段说明一个主题。其主题可以用一个或几个单词表示出来。该单词或词组是不完整的。即有一个词是空出来的，但其第一个（或前几个）字母已经给出，请将其余的字母补全。使之成为一个完整的单词。答案一律写在答题卡相应的位置上。

31. Pur

Advertising is a method providing consumers, businesses and governments with information about specific goods, services or opportunities with ultimate (最终的) goal of increasing sales. Advertisements (广告) convey news about goods and services, including details to show what they are, what they are used for, where they are, and what they cost.

32. Growing Im_____

Advertising has become an important sales aid, especially for nationally and internationally distributed items. It may be considered one step in the process of automated (自动化的) selling, in which fewer salesmen are needed to inform potential purchasers (购买者) about a product.

33. Adv_____

Most businessmen believe that advertising helps move billions of dollars' worth of goods and services off the shelves of manufacturers, wholesalers (批发商), retailers (零售商) and service establishments to the consumers of the world.

34. Dis_____

On the other hand, economists believe that advertising results in a misuse of resources, that it creates undesirable wants at the expense of public needs, and that its benefits rarely justify (为……辩护) the costs involved.

35. Sta_____

Despite a popular belief prior to the 1950s that advertising contributes to economic instability (不稳定性), postwar evidence suggests that it may be a stabilizing economic force. In the business recessions of 1948-49, 1953-54 and 1957-58 advertising did not follow the downward course of business activity, and in the recession of 1960-61 it declined much less than general business.

第五部分 阅读理解 (120 分)

下面有二篇文章, 每篇短文后有几个问题, 每个问题都有四个备选答案。请仔细阅读短文并根据短文回答其后面的问题, 从四个备选答案中选择一个最佳答案涂在答题卡相应的位置上。

Passage 1

“Miraculous, wonderful, fantastic.” This is how the French are describing their current success in the U. S. cosmetics market. For decades American companies had been the leaders in the industry with 90 percent of the market. When the French returned some three years ago, nobody considered them a threat. But today the big names are back: Chanel, Dior, Saint Laurent, Guerlain Clarins and Jaudel.

The trend in today's cosmetics is for products which keep skin looking young.

“The French actually treat skin problems rather than hide them,” says one beauty expert. “They have directed their efforts at educating the American woman to treat her skin with greater care.” In their advertising the French have emphasized quality and simplicity. And judging by their market share, American women are getting the message.

The French also owe their success to investments in plant capacity and new product development. One French firm recently opened a factory in the United States to supply its 1,200 retailers. Another has announced plans to market a line of skin-care products for men. Most importantly, the French have put marketing people and product executives in charge of their U. S. operations instead of financial specialists.

Although virtually every U. S. cosmetics firm has lost market share to the French, the Americans are not yet ready to concede (承认) defeat. The French will have to stay alert as the more aggressive U. S. firms eye their market shares with envy. In this highly competitive market, the smallest mistake can be fatal.

36. What kind of products have become the trend in today's cosmetics market?
 - A. Products which keep skin looking young.
 - B. Products which are less expensive.
 - C. Products which hide skin problems.
 - D. Products which are imported.
37. What is the American women's reaction to French products?
 - A. Many of them are buying French products.
 - B. All of them dislike French products.
 - C. Most of them still prefer American products.
 - D. All of them are hesitating to decide.
38. What is U. S. firms' attitude towards the French firms which have U. S. operations?
 - A. Friendly.
 - B. Apathetic.
 - C. Envious.
 - D. Indifferent.
39. How do the French feel about their success in U. S. cosmetics market?
 - A. Pleased.
 - B. Worried.
 - C. Apathetic.
 - D. Confident.