

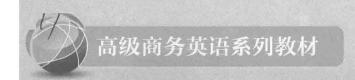
总主编 叶兴国 王光林



高級商多獎语阅读

Business English Reading

主 编 谢文怡



总主编: 叶兴国 王光林

盲셼崗鈴鹀语阅读

Business English Reading

主 编: 谢文怡

副主编: 黄春

编者: 王姣姣 陈超群 杨 燕

卜赛赛 黄春 谢文怡

图书在版编目 (CIP) 数据

高级商务英语阅读. 1 / 谢文怡主编 ,王姣姣等编. — 北京 : 外语教学与研究出版社,2014.9

高级商务英语系列教材 / 叶兴国, 王光林主编 ISBN 978-7-5135-5122-9

I. ①高… Ⅱ. ①谢… ②王… Ⅲ. ①商务-英语-阅读教学-教材 Ⅳ. ①H319.4

中国版本图书馆 CIP 数据核字 (2014) 第 227751 号

出版人 蔡剑峰

项目策划 任 佼

责任编辑 任 佼 万健玲

装帧设计 孙敬沂

出版发行 外语教学与研究出版社

社 址 北京市西三环北路 19号(100089)

网 址 http://www.fltrp.com

印 刷 北京京科印刷有限公司

开 本 787×1092 1/16

印 张 18

版 次 2014年10月第1版 2014年10月第1次印刷

书 号 ISBN 978-7-5135-5122-9

定 价 42.90元

购书咨询: (010)88819929 电子邮箱: club@ftrp.com

外研书店: http://www.fltrpstore.com 凡印刷、装订质量问题,请联系我社印制部

联系电话: (010)61207896 电子邮箱: zhijian@fltrp.com

凡侵权、盗版书籍线索,请联系我社法律事务部

举报电话: (010)88817519 电子邮箱: banquan@fltrp.com

法律顾问: 立方律师事务所 刘旭东律师

中咨律师事务所 殷 斌律师

物料号: 251220001

我国的英语教育为国家的经济社会发展作出了重要贡献。正如一位著名英语教育家所言,在经济、科技等领域的每一项重大进展背后,都活跃着一批接受过英语专业教育的人才。但是,随着经济社会的迅猛发展和变化,特别是随着英语专业教育规模的急剧扩大和教育改革的不断深入,英语专业教育在赢得喝彩的同时也招来了诟病。从 20 世纪 90 年代开始,英语教育界的有识之士开始关注英语专业人才的培养模式问题。他们关注的焦点是英语专业应该培养什么样的人、培养多少人和怎么培养人。

英语教育家关注的问题,就其本质而言,与经济学家关注的问题不谋而合。根据微观经济学的基本理念,在一个竞争性的市场环境中,对处于微观经济层面的企业来讲,生产什么和生产多少是一个关系到企业存亡的问题;而怎么生产则是一个事关企业得失的问题。微观经济学的这一基本理念并不是说怎么生产的问题不重要,对一个企业来说,和生产什么、生产多少一样,怎么生产也是一个事关存亡的问题。但是,在一个竞争性的市场环境中,生产什么和生产多少的问题相对企业的存亡来说,是一个快变量。如果生产什么和生产多少搞错了,怎么生产的问题解决得再好,产品销不出去,企业也会即刻倒闭;而怎么生产的问题相对企业的存亡来说,是一个慢变量。如果生产什么和生产多少搞对了,就会有时间和条件去逐步解决怎么生产的问题。当然,如果怎么生产的问题长期得不到解决,企业也会在市场竞争中失败,但对企业经营者的决策来讲,解决怎么生产的问题与解决生产什么和生产多少的问题有完全不同的含义。

如果仅仅从在竞争性环境下发展的角度来观察英语专业管理层的决策过程,微观经济学的这一基本理念同样也适用于英语专业人才的培养。目前,全国开设英语专业的高校超过一千所,在校接受英语专业教育的学生有数十万之多。社会对英语专业人才的接受程度呈两极分化态势。一方面,2011年凤凰网和中国雅虎等媒体发布的"中国高校本科毕业生薪酬TOP24排行榜"和"高校真实就业率排行"表明,一批以外语特别是英语教育见长或英语教育特色鲜明的外语院校的毕业生在就业和薪酬方面表现

出了强大的竞争力(全国外语院校协作组的17所外语院校仅占全国本科高校总数的1.5%,进入上述两个榜单的外语院校协作组成员分别有8所和5所,分别占上榜院校的33.3%和25%);另一方面,社会上传言英语专业毕业生就业难,2010年教育部阳光高考网站把英语专业列为失业量较大,就业率持续走低,且薪资较低的高失业风险型专业。

这组数据向我们昭示:在竞争日趋激烈的环境下,企业界由于没有解决好"生产什么和生产多少"问题而遭淘汰的案例也有可能在英语教育界出现;在英语专业教育规模不断扩大的形势下,千校一面的培养模式亟待改变;环境已经发生了历史性的深刻变化,英语专业人才培养模式应该随着环境的变化而变化。

举办英语专业教育的众多所高等院校尽管是在同一个专业名称下实施教育,但这些院校在国家投资力度、学科门类、隶属关系、办学形式、办学体制、科研规模、所处区域、办学水平和服务层次等方面存在巨大差异。每一所高校都可以用矩阵式的排列从两个维度来描述类与型。即使同一类型院校,其办学基础和办学特色也往往各自不同。不同的大学有不同的历史和现实条件,发展轨迹和基础条件各不相同,所处的地域也不同,在长期的办学过程中都已形成了各自的特色和优势。每个学校只要找准自己的角色定位,选择适合自己的办学模式和发展路径,办出特色,办出水平,用特色鲜明的人才培养规格去满足各种细分的市场需求,就能赢得地位和尊敬。反之,如果培养出来的英语专业人才规格千校一面,势必造成英语专业人才的积压和贬值,对国家、院系和学生个人的发展都会产生不利的影响。

为顺应各种历史性的深刻变化,各英语院系的专业人才培养模式正呈现多样化和个性化发展的趋势。改革方案虽各有特色,但就其方向而言,大致可以分为两类:有的院系主张主动为社会经济发展服务,培养复合型英语人才;有的主张正本清源,回归英语学科本质。各种主张都是各院系理性思考和选择的结果,都有其内在合理性,并没有高低优劣之分。英语专业人才培养模式的多样化和个性化发展是在英语专业培养规模急剧扩大、社会需求发生深刻变化的形势下,英语院系为求生存求发展科学定位的必然结果。

特别值得一提的是,对外经济贸易大学、广东外语外贸大学和上海对外经贸大学等院校从20世纪90年代就开始了商务英语专业建设的探索。 在中国国际贸易学会商务英语研究会的指导下,已经连续举办九届全国高校商务英语研讨会。2006年,教育部批准目录外试办商务英语本科专业。 最近公布的《普通高等学校本科专业目录》(修订一稿)把商务英语作为 "比较成熟、布点较多、稳定性好、共识度高的专业"之一列入了《基本 目录》。这是教育管理高层根据变化了的形势对英语专业教育作出的适应 性调整。先目录外试办再进入基本目录的过程反映了教育管理高层积极慎 重的科学态度。在一千余所高校举办英语专业本科教育,数十万在读英语 专业本科生,全国进出口总额约占国家 GDP 总额百分之五十的情况下, 举办商务英语本科专业的必要性和重要性不言而喻。

目前,全国举办商务英语本科专业的院校不断壮大,开设商务英语课程的院校更是越来越多。为了给举办商务英语本科专业和开设商务英语课程的院校提供一套高质量的商务英语系列教材,我们应外研社之邀,组织编写了"高级商务英语系列教材"。在编写过程中,我们力求体现以下编写原则:

- 1. 与教育主管部门的战略意图相吻合。国家教育主管部门要求高校 创新人才培养模式,提升人才培养质量的战略意图和《国家中长期教育改 革和发展规划纲要(2010-2020年)》提出的"适应国家经济社会对外开放 的要求,培养大批具有国际视野、通晓国际规则、能够参与国际事务和 国际竞争的国际化人才"的要求应该在教材中有所体现。
 - 2. 适应国际商务领域发生的深刻变化。加入世界贸易组织后,我国的商务领域已经发生了深刻变化。以国际贸易为例,贸易的运行对象已经从传统的货物贸易向包括货物贸易、服务贸易和知识贸易在内的"大贸易"拓展;贸易政策涉及的范围已经从过去单纯的贸易政策领域向与贸易有关的领域延伸;贸易的体制环境已经从封闭的国内贸易体制环境向开放的全球多边贸易体制环境转型;国家对贸易的管理方式已经从传统的内外贸分割管理向内外贸一体化管理的方向转变;贸易运行平台已经从传统的贸易运行平台转向数字化、信息化和网络化的贸易运行平台。本系列教材力求克服教材内容严重滞后于国际商务实际的通病。
 - 3. 涵盖国际商务的方方面面。国际商务可以定义为任何为了满足个人和机构需要而进行的跨境商业交易。具体地说,国际商务包括商品、资本、服务、人员和技术的国际流通,知识产权(包括专利、商标、技术、版权等)的跨境交易,实物资产和金融资产投资,用于当地销售或出口的来料加工或组装,跨国的采购和零售,在国外设立仓储和分销系统等。商务包括贸易和投资以及与贸易和投资有关的方方面面。就所涉及的领域而言,商务涉及了营销、金融、税收、结算、跨国公司管理、对外直接投资、知识产权、电子商务、贸易法律和跨文化交际等领域。就所涉及的行

业而言,商务不仅包括贸易和投资,还包括运输、旅游、银行、广告、零售、批发、保险、电信、航空、海运、咨询、会计等行业。上述领域和行业都是商务的组成部分,上述环境下使用的英语就是商务英语。

"高级商务英语系列教材"共十二册,包括《高级综合商务英语(1-2)》、《高级商务英语听说(1-2)》、《高级商务英语写作》、《新编进出口英语函电》、《高级商务笔译》、《高级商务口译》、《高级商务英语阅读(1-2)》、《跨文化交际导论》、《国际商务文化》。

本系列教材的编写人员都是具有长期英语教学经验的教师,主要来自上海对外经贸大学、华东师范大学、上海外国语大学、香港中文大学、澳大利亚昆士兰大学等院校。

本系列教材主要供高等院校英语专业、商务英语专业和财经类专业学 生使用,也可供具有相当英文水平的商界从业人员使用。

中国国际贸易学会商务英语研究会的专家学者对本系列教材的编写给 予了诸多帮助。在此,向关心和帮助本系列教材编写的所有人员一并表示 衷心感谢。

由于编者水平有限,书中难免有不妥甚至错误之处。我们恳切地希望大家提出宝贵意见。

中国国际贸易学会商务英语研究会理事长

商务英语阅读教学旨在有效提高学生对商务英语的敏感性、应用能力和思辨能力,培养学生对国际商务活动的感悟能力,从而更快地适应将来的学习和工作。为了满足商务英语阅读课程的教学需求,我们组织编写了《高级商务英语阅读》这套教材。这套教材共两册,体现了编者努力将英语阅读能力的培养、商务英语知识的传授和学生逻辑思辨能力的训练融为一体的编写理念,从而服务于新形势下对高层次、复合型、应用型国际商务英语人才培养的目标。

本套教材在选材方面有以下几个特点:

- 1. **注重选文的权威性**。每个单元的阅读材料大部分选自国外权威报刊,如《财富》、《经济学人》、《哈佛商业评论》、《商业周刊》、《纽约时报》、《华盛顿邮报》、《华尔街日报》、《卫报》、《广告时代》、《时代周刊》、《新闻周刊》、《福布斯》等。
- 2. 选材覆盖面广,内容丰富多彩。每个单元的阅读材料在专业语言方面都涉及商务英语的某个重要方面,如营销、贸易、管理、物流、谈判、广告、电子商务、股市、房地产、保险、投资、银行、人力资源等,在内容上涉及发达国家和发展中国家普遍面临的经济或社会问题,如职场人生、经营管理、工作效率、环境保护、领导艺术、金融危机等。每个单元的阅读材料都具有横向联系,围绕一定的主题展开,互相呼应,互相补充,有利于学生掌握更多与主题相关的词汇、表达方式和商务知识,进而增强其驾驭商务英语的能力。
- 3. **重视语言材料的质量和典型性**。每个单元的阅读材料都是来自各种 媒体的真实语言材料,为学生提供了典型的、新鲜的商务语言,具有很强 的实用性和实践性。
- 4. **选文时代感强**。精选当今世界经贸领域具有代表性的时文报刊,追 踪领域内的最新动态,把握热点问题,从而帮助学生从不同方面了解最新 的国际商务知识,开阔眼界,扩大知识面。

本书的编排如下:

《高级商务英语阅读(1)》共14个单元。每个单元的三篇阅读理解

文章(Text A,Text B 和 Supplementary Reading)都聚焦一个主题。选材十分注重选文的权威性和语言的经典性。编者设计的每一道练习题都经过反复斟酌:课文前的 Pre-reading Questions 可以帮助教师了解学生对课文主题的熟悉程度,激发学生对阅读材料的兴趣和思考。课文后的Comprehension 包含两种练习,一种考查学生对课文的理解情况,另一种训练学生的批判性思维。阅读理解的练习围绕阅读材料的重点和难点编写,从词汇理解、内容推理和批判性思维三个层面使学生对阅读材料进行积极的思考和感悟。批判性思维练习是本教材的一大特色,为学生提供了与作者思想观点相交融的平台,着重培养学生对国际商务活动的思辨能力,以及分析问题和解决问题的能力。Supplementary Reading 精心设计了适合学生进行小组讨论的思考题。

此外,每个单元都有贴近商务知识的词汇和翻译练习,帮助学生掌握商务英语语言知识,为今后阅读大量的文章铺平道路。每个单元最后还有两篇阅读测试题,进一步巩固学生对主题的了解,强化语言学习。

在教学实践中,教师可根据学生的实际情况,选用每个单元的阅读文章,在讲解中亦可有所侧重。有的可布置课外阅读,课堂上就难点进行讨论;有的则以教师讲解为主。

对教师的几点建议:

1. 在启发式和互动式教学法的基础上,注重采用思辨型教学。

在学生开始阅读每篇课文之前,要给学生提问题,让学生带着问题去阅读;在教学过程中,采用问题教学法,引导学生在学习过程中发现问题,帮助他们分析、解决问题;在学生完成每篇课文的阅读任务之后,教师也要给学生提出问题,让他们去思考、分析、讨论、评判文章的优劣之处,如评估商务信息的确切性、事件的可信性,以及解决方法的可行性等。实践证明,这样的教学法有助于抓住学生的注意力,并能较好地培养他们的思辨能力,以及分析问题和解决问题的能力。

- 2. 课堂实施由点及面, 步步深入。
- 1) 教学的第一步当以引入本单元主题为主,其方式可以是问答、介绍相关文化知识、图片展示或播放音视频等。
- 2)引入主题之后,进入文本阅读阶段。这个过程既是学生获取知识、信息的过程,又是培养能力、进行方法指导的过程,是阅读课教学的关键。可分以下三个方面进行。
- (1)向学生传授英语语言知识。主要分为(a)扩大英语词汇量,特别是商务英语术语的词汇量;(b)掌握英语语法知识。熟练掌握语法知识

有利于提高阅读理解能力。在此过程中,应选择贴近商务的内容去教,使 学生能同时掌握语言技能和商务知识。

- (2)向学生介绍提高阅读能力的方法,指导学生掌握阅读技巧,纠正不良的阅读习惯。阅读方法一般可分以下几种:
 - (a) 略读 (skimming), 其目的是快速了解文章大意;
 - (b) 寻读(scanning), 其目的是在文章中快速查找有关信息;
 - (c)细读(careful reading), 其目的是把握重要细节;
- (d) 评读(critical reading), 其目的是让学生对所读文章进行评论, 要求学生准确把握文章的观点、论据、推理过程和结论。
- (3)增加学生的文化背景知识。文化背景知识十分广泛,涉及国家的历史、地理、传统习俗、生活方式、行为规范、价值观念、风土人情等。 了解英语国家的文化有益于理解和使用英语语言。
 - 3. 通过练习检测学习效果。

当学生完成阅读之后,可通过练习来检测学生到底获取了多少知识和信息:一是阅读理解测试,通过提问课文内容、让学生填写有关课文细节的关键词等方式进行。二是语言能力测试,包括选词填空和翻译。三是较深层次的检测,让学生利用自己的语言知识和商务知识对文章进行积极思考。问题可以关于逻辑关系、文章主题、文章标题、作者的看法和态度等。学生先进行课堂讨论或辩论,然后由教师总结。这样不但提升了学生对材料理解的深度和广度,而且也充分发挥了学生的主动性和创造力,培养了他们的研究问题和解决问题的能力。

商务英语阅读能力是商务英语专业学生必备的基本能力,在这一课堂上,将语言技能的训练、专业内容的传递与思辨能力的提高融为一体,是一项艰巨的任务。我们相信《高级商务英语阅读》将为实现这一教学目标提供有力的支撑!

由于我们的水平有限和编写时间仓促,书中可能还存在一定的错误和 疏漏,希望读者和专家不吝指正。

> 谢文怡 2014年8月

Contents

Unit 1	Business Start-ups	1
	Text A How to Prepare to Launch Your Start-up	2
	Text B Seven Great Ways to Finance a Start-up	7
	Supplementary Reading Five Lessons for Start-ups from Buffy	
	the Vampire Slayer	12
	Test Yourself	15
Unit 2	Marketing	19
	Text A Conducting Market Research	20
	Text B Marketing Can Do Better	25
	Supplementary Reading Coca-Cola Marketing Shifts from	
	Impressions to Expressions	30
	Test Yourself	33
Unit 3	Advertising	38
	Text A Where Is Advertising Going? Into "Stitials"	39
	Text B Ethical Issues in Online Advertising	43
	Supplementary Reading Why Television Is the Place Advertisers	
	Want to Be Again	48
	Test Yourself	51
Unit 4	Stocks	55
	Text A An Introduction to the Stock Market	56
	Text B Stocks: Five Market Mistakes to Avoid	61
	Supplementary Reading Why Stocks Are Riskier than You Think	66
	Test Yourself	71

Unit 5	E-commerce ·····	. 75
	Text A E-commerce Industry	76
	Text B Customer Retention: Keep Customers by Growing Relationships Online	81
	Supplementary Reading An Internet with Chinese Characteristics	86
	Test Yourself	90
Unit 6	Innovation	95
	Text A The Eight Essentials of Innovation	96
	Text B Seven Steps to a Culture of Innovation	101
	Supplementary Reading What Is Making Enterprise Innovation Possible	107
	Test Yourself	111
Unit 7	International Trade	115
	Text A How to Start Selling Internationally	116
	Text B Global Logistics/Supply Chain Best Practices —To Support and Drive Business Success and Trends	122
	Supplementary Reading Dating and Business: Not All That Different	127
	Test Yourself	129
Unit 8	Manage Your Money	134
	Text A Are You Buying It?	135
	Text B Advice for Young Investors	140
	Supplementary Reading Ten Tips for Realistic Money Management in College	145
	Test Venues of	148
	Test Yoursen	140
Unit 9	Insurance	153
	Text A Types of Insurance	154
	Text B The Five Big Health-care Dilemmas	160
	Supplementary Reading Umbrella Coverage for Preventing	
	Your Ruin	167
	Test Yourself	169

Unit 10	Negotiation	173
	Text A How to Negotiate Effectively	174
	Text B Negotiating Your Way Out of a Bad Situation	180
	Supplementary Reading Three Negotiation Skills That Can	
	Jump-start the Economy	186
	Test Yourself	189
Unit 11	Leadership	193
	Text A Leadership: Intentional Influence	194
	Text B Ten Communication Secrets of Great Leaders	199
	Supplementary Reading Seven Leadership Lessons from an NBA Coach	205
	Test Yourself	209
	The second secon	
Unit 12	Sheconomy	213
		214
	5	221
	Supplementary Reading The Vicious Cycle of the Gender Pay Gap	
	Test Yourself	230
Unit 13	Green Economy	234
	Text A A Global Green Deal	235
	Text B Eco-friendly Model Home in Maryland Reflects Green Movement's Edging into the Mainstream	240
	Supplementary Reading The Trouble with Green Product Ratings	246
		250
Unit 14	Tourism	255
	Text A Five Ways to Make Travel Easier, Starting with	
	a Single Shoe	256
	Text B Vacation Blues as Tourists Stay at Home	261
	Supplementary Reading Hotels Try Harder to Woo Business	
	Customers	267
	Test Yourself	269

UNIT 1

Business Start-ups

A start-up is a company, a partnership, or a temporary organization designed to search for a repeatable and scalable business model. These companies, generally newly created, are in a phase of development and research for markets. The term became popular internationally during the dot-com bubble when a great number of dot-com companies were founded.

Start-ups utilize a casual attitude in some respects to promote efficiency in the workplace, which is needed to get their business off the ground. This culture has evolved to include larger companies today aiming at acquiring the bright minds driving start-ups. The main goal behind all changes to the culture of the start-up workplace, or a company hiring workers from a start-up to do similar work, is to make the people feel as comfortable as possible so they can have the best performance in the office.

The texts in this unit center around such issues as steps to set up a start-up, great ways to raise funds for a start-up, and lessons for start-ups from an American TV Series—Buffy the Vampire Slayer.

Pre-reading Questions

- 1 Have you ever considered starting a company by yourself after graduation? Why or why not?
- What personalities should one have if he or she wants to build a start-up?
- 3 What should one prepare to achieve a successful business launch?

How to Prepare to Launch Your Start-up

John Bradberry was fascinated by the idea of how someone may prepare to start a company. Bradberry, himself an entrepreneur and venture capitalist, has worked for two decades as a consultant to small business owners, and he found himself attracted to the story of one of his clients, Decision One Mortgage founder J. C. Faulkner. "I wanted to understand why it worked so well, how he brought the pieces of the puzzle together, and how that applied to start-ups of other types," Bradberry says.

For answers, he went first to academic research on the subject, and then thought back on his own experience as an entrepreneur. "One of the concepts that crystallized for me was readiness," Bradberry says.

In his book 6 Secrets to Startup Success, Bradberry puts forward five steps that he says will help a person prepare to start a company. While laying the foundation for a successful company means making sure that one has a marketable product or service that will reach paying customers, founders who have already achieved some measure of success say that a dose of personal preparation may help a founder weather the early stages.

Here are Bradberry's five steps, along with words of advice from entrepreneurs who have learned the value of personal preparation.

Step 1: Clarify your reasons and your goals.

Property management company Renters Warehouse has been the most successful of Brenton Hayden's start-ups, but his failed companies have come with their lessons, too. Hayden, who calls himself "a great salesman," was working at Kellogg's until he was laid off

¹ The Kellogg Company is a multinational food manufacturing company headquartered in Battle Creek, Michigan, United States. It produces cereal and convenience foods, including cookies, crackers, toaster pastries, and fruitflavored snacks.

eight years ago. After someone tipped him off to the money to be made in real estate, Havden found a job working for someone else in the industry. He lasted about six months. "I realized I could do most of this on my own," Hayden says.

He launched Renters Warehouse in 2004. Since then, he has launched a number of other companies, none of which has met the same degree of success. After his tax accountant suggested that starting another company may help him qualify for deductions, Hayden started a limousine company in 2008. "In short order I became the number one most booked limousine company in Minnesota," Hayden says. And though Hayden says his limousines were the nicest in the Minnesota area, his company stalled. Hayden wasn't losing money, but he wasn't supporting the company, either; his attention was elsewhere. He broke even every year, running his limousine services at below-market rates. Other limo companies in the area tried to keep up, but since they were in business to make money, they couldn't beat his rates. "I am pretty much sure that I am responsible for the total collapse of the limousine business in Minnesota," he says. Hayden sold the company on New Year's Eve of 2010.

"Really do your research," Hayden advises any entrepreneur, whether they are starting their first company or their fifth. "Don't rely on a great idea," he says. "I call great ideas the death of your company and your personal finances. Often if you're starting up they're both going down the drain."

Step 2: Understand your entrepreneurial personality.

Southwestern Missouri isn't the first place most people would think to start a company selling spices. Yet that is exactly what Jeff Brinkhoff chose to do, building the company out of his father's milk barn with \$25,000 in cash. "It was a one man operation until I found somebody to help me package the first few orders," Brinkhoff says. Nine years later and with \$6.3 million in revenue, his company—Red Monkey Foods—is No. 465 on Inc.'s list of the fastest growing privately-held companies.

As for how he managed to build his company from its beginnings in a town of 800, Brinkhoff says that it was "a matter of tenacity."

The most important quality any entrepreneur can have, Brinkhoff says, is the determination not to fail. "The first thing when you look at the bottom line when you go into this is you have to think one thing and one thing only, and that's 'I will not fail," Brinkhoff says. "And you have to be careful that it is not 'I will not fail' while you're going down the wrong path."

Step 3: Map your skills and experience.

Bryan Janeczko worked at Morgan Stanley² before founding NuKitchen, a start-up he sold to Nutrisystem two years ago. Now Janeczko has a new venture, an online start-up incubator

² Morgan Stanley is an American multinational financial services corporation headquartered in the Morgan Stanley Building, Midtown Manhattan, New York City. Since 1935, Morgan Stanley has served as a financial advisor to companies, governments, and investors from around the world.

called Wicked Start. Understanding one's own experience is critical in the early stages of starting up, he says.

"Many entrepreneurs I speak with have great ideas and even a great plan, but 99 percent of them have no practical industry-related experience," he says. Like many entrepreneurs, figuring out what he did not know almost cost him his business. Janeczko said he was health conscious before founding NuKitchen, an online diet service, but he didn't have any experience in food service. "That nearly put us out of business after losing \$500,000 over the course of one year," he says. "The solution is to either moonlight part-time, volunteer, or—better yet—take a paid role in as senior a position as possible in a business that most resembles your business model. At minimum, bring in a co-founder with the experience to help you."

Step 4: Leverage your relationships and resources.

When Bradberry advises entrepreneurs to leverage their relationships and resources, he means that they should contact all sorts of qualified people in business who can help them make connections and network and make all sorts of other judicious business moves that will nudge them toward profitability. And then there's A. W. Pickel III, who chose to leverage the relationships of his young children and the resources provided by a professional skeptic who was expert at downing a six-pack.

Pickel was 36 years old, an employee at a savings and loan bank, and married with four children when, after working a late night preparing files that he says probably netted the bank about \$15,000, his boss **chastised** him for leaving the light on in the executive washroom. Pickel decided he had endured enough.

When starting a company, "get counsel from different sources," Pickel says.

For Pickel, that meant sitting his four children around the kitchen table and asking them for suggestions for his new company's name. "Their name was Pickel's Mortgage," Pickel says. "That didn't fly." And if wisdom can come from the mouth of babies, why shouldn't everyone have an ounce of truth to dispense? Pickel felt he needed to get some advice from someone who would tell him the truth, who would not be uncomfortable telling him his idea was a disaster. "I don't wear my religion on my sleeve, but I do go to church," Pickel says. "One of the guys I had gotten to know was a guy named Joe Gray. He's one of the least religious guys I know." Because of that, Pickel says, he felt that he could trust Gray to be skeptical. "I knew he would shoot straight," Pickel says.

Step 5: Position yourself for high performance.

Founders have to be ready to deal with whatever challenge may arise, Bradberry says, because—no matter how well-prepared the founder is—his or her company will almost certainly take an unexpected turn. "I find that often the biggest and most healthy businesses look very different from what the founders first envisioned," Bradberry says. "They responded to what the market was telling them and it was something they could execute on."