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# 财经

主编 金利

## 英文资讯

### 【提高实用阅读技巧】



大连理工大学出版社  
DALIAN UNIVERSITY OF TECHNOLOGY PRESS



# 最受关注的

# 财经

## FINANCE AND ECONOMICS

## 英文资讯

主 编：金 利

副主编：谭若辰 杨云云 高楠楠

编 委：肖严艳 贾玉双 黄江露 范芙蓉 蒋志华

李素素 何 静 李岩岩 陈 娜 肖 琦

白 敏 马晓龙 李逸民 彭凌燕 史丽月



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众所周知，想要提高英语阅读能力，增加阅读量是不二法宝。地道的英美文章当然是增加阅读量的最佳选择。因此，许多人倾向于通过阅读英美报刊上的文章来提高阅读水平。不过这些文章的语言虽然地道，但多数英语学习者却遇到了这样的问题：

1. 大多数英语新闻文章太过枯燥，读不下去；

2. 盲目读了很多文章，可还是抓不住细节和作者意图，阅读水平无法真正得以提升；

3. 虽然进行了大量阅读练习，但阅读技巧却很匮乏。

要想提高阅读水平，选对阅读材料至关重要。如果所选的文章太简单，起不到提高英语阅读水平的作用；如果所选的内容太难，理解起来会很吃力，甚至还有可能打击了学习积极性；如果所选的内容很无趣，读起来感觉味如嚼蜡。那么，什么样的文章才具有既新鲜有趣又难度适中的特点呢？

随着经济的发展，财经的话题正在被越来越多的人关注，因此，我们从英美主流报刊上选取了40篇有关财经方面的新闻文章。通过阅读这些文章，不但可以提高英语水平，还能开阔眼界。

为了帮助大家提高阅读水平，本书根据每篇文章提出问题，再以这些题目为例，为大家提供实用的阅读技巧，帮助大家明确解题思路。

本书具有以下特点：

#### 最吸引人的财经资讯

我们精选最有吸引力的文章，这些文章不是专业的金融分析或财经知识，而是新鲜有趣的金融财经资讯。这些文章语言

地道，难度适中。阅读这些文章，不但能提高阅读水平，还能了解实用的财经知识。

### 实用阅读技巧助力提高

由于缺乏阅读技巧，很多人虽然做了大量练习，却仍然没有得到预想的效果。因此，我们在每篇文章后面都设有3道选择题，大家可通过这些题目检测自己对文章的掌握情况；除了对问题进行讲解，我们还讲述实用的阅读技巧，以帮助大家进一步提升阅读水平。

### 总结新事物的英文说法

为了使大家更深入地了解英美文化，我们在“炫·知识”版块提供文章相关的背景知识。不但总结习语和典故，还会讲解文中出现的时下流行事物的说法，比如“用手机在某地点签到”就是用“check in at some place”表示。

想要提高英语阅读能力确实不是一件简单事。我们希望本书能使原本枯燥的学习过程变得更轻松、更有趣，以帮助大家更好地坚持下去。

编者

2014年7月

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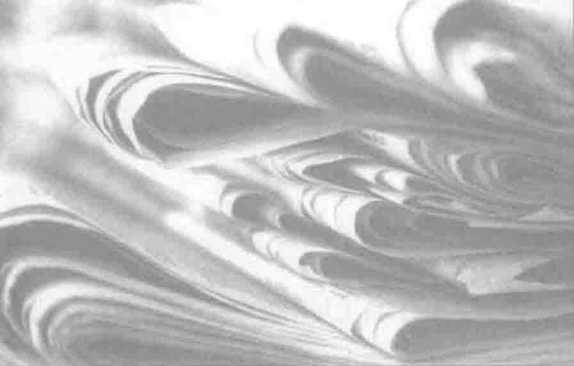


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# Chapter 01

## 热点话题 Hot Point

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富豪集团政治学

## Passage 01

American Dream Deferred: We  
Now Embrace More Modest,  
Personal Goals

——推迟的美国梦：心怀自己的小梦想

——*Times*

## Reading Guide

曾经，美国梦的信念让人们为自己的未来努力打拼。然而随着时代的发展，美国梦也被赋予了新的特色。当今社会，人们的美国梦开始呈现出更中庸、更现实的特点。

As conceptual ideals go, the American Dream gets pretty **iconic**. And for a long time, it has been pretty easy to define: People worked hard to earn a college degree, get a good job, buy a house and have a spouse and kids. But then the Great Recession came along and upended everything. Now, our goals are more modest — like having a financial safety net — but are still out of reach for many Americans, especially those approaching retirement age. Nearly half — 44% — of Americans say they're working harder than their parents did at their age. In MetLife's fifth annual survey about the American Dream, more than 80% of respondents say attaining the American

随着人们理想观念的不断变化，美国梦变得非常形象化。长期以来，美国梦很容易定义：人们努力学习得到大学文凭，找份好工作，买房，然后结婚生子。然而，经济大衰退的到来打乱了一切。现在，人们有着更中庸的目标，例如得到金融安全方面的保障，但这对于许多美国人，尤其是那些面临退休的美国人来说，仍旧遥不可及。将近一半——44%的美国人称，他们比父母在自己这个年纪时工作得更努力。MetLife关于美国梦的第五次年度调查显示，超过80%的受访者称实现美国梦非常重要或有些重要，但用来衡量是否实

iconic a. 符号的

Dream is very or somewhat important, but the yardstick we've used to measure whether or not we're living that dream has changed **drastically**. Some of the shift is **generational**: 41% of all respondents say the American Dream is about personal fulfillment. But within that total, there's a big gap. While only a third of the Boomers agree with that statement, more than half of Gen Y respondents do.

Our **outlook** about wealth and material possessions has changed, too. Roughly three-quarters of us say we have what we need, but last year, only 58% of respondents agreed with that **assessment**. Nearly two-thirds say it's possible to achieve the American Dream without a college degree; 59% say it can be done without owning a home. An even larger percentage — 70% — say it's within reach even if you're not wealthy or don't have kids, a stark contrast from traditional thinking, says Beth Hirshhorn, MetLife chief marketing officer.

"They're shifting from the traditional definition of a nuclear family to broader relationships," she says, while the drive for financial success has been replaced by a desire for financial security.

These more modest desires don't mean that the American Dream is more **attainable**, though. Three quarters of Baby Boomers say a financial

现美国梦的标准已经发生了巨大变化。有些变化是年代性的：41%的受访者称美国梦是一种自我实现。但总的来说，不同年代的人有着巨大的分歧。在“婴儿潮”时期出生的人中，只有1/3同意该观点，和半数以上的Y世代人同意这一观点。

人们关于物质财富的观点也发生了变化。大约3/4的美国人称已经拥有了自己需要的一切，但在去年，仅有58%的受访者认同这一评价。将近2/3的受访者认为，没有大学文凭也能实现美国梦；59%的受访者称无房也可以实现美国梦。甚至高达70%的受访者认为，即使不富有或没有孩子，照样能实现美国梦——这与传统的美国梦的观点形成了强烈的对比，MetLife的首席营销官贝丝·赫希杭说道。

她说，“人们的美国梦正从拥有传统的仅由父母和子女组成的核心家庭转变为拥有更广阔的人际关系”，与此同时，人们对经济成功的渴望已被对金融安全的渴望所取代。

然而，这些比较中庸的渴望并不意味着美国梦更加容易实现。3/4出生于“婴儿潮”时期的人称，金融安全对实

drastically ad. 急剧地  
generational a. 一代的  
outlook n. 观点

assessment n. 评价  
attainable a. 可获得的

safety net is crucial to achieving the American Dream, but nearly as many people say they don't have a safety net in place. While 57% say they're living paycheck to paycheck, 28% say they still plan to rely on the government and their employers' retirement plans and simply hope that's enough to support them through their senior years. However, less than 20% of Gen Y respondents say the same thing.

"This shift from **institutions** to individuals is actually putting the dream at risk," says Hirshhorn. Younger Americans are more cynical, or perhaps more realistic. "Gen Ys and Xs never expected these programs to be around for them," she says. "Trust in every institution out there has dramatically declined."

The **self-sufficient** Americans increasingly have to display when it comes to their financial and retirement security is likely to be behind the more personal **incarnation** of the American Dream, Hirshhorn says. Since they have to rely more on themselves, they tend to view their successes through the same lens. "People are defining the Dream much more personally," she says. "To that extent, personal fulfillment is what drives the Dream."

现美国梦来说至关重要，但几乎同样多的人称，他们并没有这种安全保障。与此同时，57%的人称自己月月依靠薪水生活，28%的人称自己依旧计划依靠政府资助津贴和公司退休计划，他们只希望这两项能保证他们安度晚年。然而，只有不到20%的Y世代人持有同样的观点。

赫希杭称，“事实上，这种从体系到个人的转变把美国梦放到了风口浪尖上。”年轻的美国人变得更加悲观或者更加现实。“Y世代和X世代这两代人从未想过这样的计划，”她说，“他们对机构的信任已经大幅下降。”

说到经济安全和退休保障方面，由于它们可能落后于更加个人发展化的美国梦，美国人不得不更多地自给自足，赫希杭说。既然人们需要更多地依赖自己，那他们只好以自己的标准来衡量成功。“人们将美国梦的定义更加个人化”，她说，“从这个意义上讲，自我实现是美国梦的驱动力。”

institution n. 机构

self-sufficient n. 自给自足的

incarnation n. 化身

## 炫·知识

### 1. American Dream 美国梦

美国梦出现于19世纪，是一种相信只要经过不懈努力，就能获得更好生活的理想。即人们必须通过自己的勤奋、勇气、创意和决心迈向繁荣，而非依赖特定的社会阶级和他人的援助。

### 2. Great Recession 大衰退

指开始于2007年12月的全球经济问题。这场大衰退也对全世界的经济形势造成了极大的影响。

### 3. Gen Y Y世代

Gen Y指出生在20世纪80年代及90年代早期的人们。所谓的世代，就是指在某一时期内出生的一批人，他们具有代表性，有自己的特色和影响力。

## 阅读技能练习场

### Exercises:

- ① According to the passage, which of the following statements is NOT correct?
  - A. Nowadays, a financial safety net is crucial to achieving the American Dream.
  - B. Whenever it is, the desire for financial success is the essence of the Dream.
  - C. The American Dream is now defined more personally.
  - D. The yardstick of whether or not we have realized the American Dream has changed.
- ② What is the drive for today's American Dream?
  - A. A big house and a carefree retirement.
  - B. Receiving a good education and getting a dream job.
  - C. Happy marriage and lovely kids.
  - D. A sense of personal fulfillment.
- ③ How can we observe that American people are having more modest dreams?
  - A. People say American Dream is about personal success.

- B. A college degree, a big house, spouse and kids are still an important part of the Dream.  
 C. The drive for financial success has been replaced by a desire for financial security.  
 D. All of the above.

1.B 2.D 3.C

Answers:

## Reading Skills

## 1. 注意过于绝对的词语 ★★★★★

有时候, 如果选项中出现了特别绝对的说法, 比如must, whatever, whenever等等, 就需要我们注意了。

Q1解析: 题目要求选出错误项, B选项意为“无论何时, 获得经济上的成功都是美国梦的本质。”但通读全文之后, 会发现根据文中的意思, 美国梦已经发生了改变。故选B。

## 2. 带着问题阅读文章 ★★★★★

有些题目的针对性较强, 作为答题的一种方法, 不妨先对题目进行了了解, 进而有目的地在文中获取所需的信息。

Q2解析: 从文中第二段可得知, 人们对于美国梦的评判标准已和以往不同, 个人的成就感更加受到重视。因此选D。

Q3解析: 通过阅读全文, 可发现A、B两个选项所叙述的内容都是错误的, 只有C选项正确。



# Passage 02

## Marriage Is for Rich People

——富人才有实力结婚吗？

——*The New York Times*

### Reading Guide

当今社会，婚姻对物质的要求越来越高。难道只有富人才有实力结婚吗？布鲁金斯学会的迈克·格林斯通和亚当·鲁尼发布的一项新的报告显示，结婚率与收入水平真的息息相关，而且收入与婚姻之间的关系在男人和女人之间也有所不同。

The rich are different from you and me: they're more likely to get married.

A new report, by Michael Greenstone and Adam Looney of the Hamilton Project, looked at the decline in marriage rates over the last 50 years and found a strong connection to income. **Dwindling** marriage rates are concentrated among the poor — the very people whose living standards would be most improved by having a second household income.

The trend is especially pronounced among men.

Forty years ago, about nine of ten American men between the ages of 30 and 50 were married, and the most highly paid men were just slightly more likely to wed than those paid least. Since

富人不同于你我，他们更容易结婚。

汉密尔顿项目的创办人迈克·格林斯通和亚当·鲁尼发布了一项新报告，该报告关注过去50年来结婚率的下降情况，并发现这一现象与收入水平有着很强的关联性。结婚率的降低主要集中在那些穷人之间，一旦赋予这些穷人第二笔家庭收入，他们的生活水平将会得到最大幅度的提高。

而这一趋势在男人中尤为显著。

40年以前，对于30至50岁的美国男人，10个人中有9个都是已婚的。收入最高的与收入最低的男人已婚的可能性的差距是微乎其微的。从那以

then, earnings for men in the top tenth of the income distribution have risen and their marriage rates have fallen slightly, from 95 percent in 1970 to 83 percent today.

For men further down the income ladder, however, both earnings and their chances of connubial bliss have **plummeted**.

In inflation-adjusted terms, the median earnings for men in that age group have fallen about 28 percent since 1970. In the same period, their marriage rates have fallen to 64 percent, from 91 percent.

The poorest men have had even sharper financial and romantic declines: men in the bottom **quartile** of earnings have had a wage cut of 60 percent, and a **contemporaneous** drop in marriage rates to about 50 percent, from 86 percent.

The decline in the share of men at all ages who are married is partly a result of higher divorce rates, but primarily because they never got married to begin with.

Economically, the last four decades have been a very different story for women. More women have entered the work force, and those in the work force have gotten raises. In 1970, the median annual earnings for female workers 30 to 50 were \$19,000; in 2010 the corresponding figure reached about \$30,000.

Marriage rates have also fallen for women in

后, 在收入分布中名列前10%的男人的收入呈现增长趋势, 而他们的结婚率只有轻微的下降, 从1970年的95%降到如今的83%。

然而, 对于那些在收入阶梯上较低层次的男人们, 他们的收入以及比翼双飞的可能性都已骤然下降。

从通货膨胀调整方面来说, 1970年以来, 这一年龄段男性的平均收入下降了28%, 而在同一时期, 他们的结婚率也从91%跌至64%。

最贫穷的男人面临着更为严峻的财政收入和成婚机率下降的问题: 收入位于最底层那1/4的男人的薪水被削减了60%, 他们的同期结婚率也从86%下降到50%左右。

不同年龄段的男人已婚率下降的原因, 有一部分可以归咎于高离婚率, 然而最主要的原因是他们从一开始就没有结婚。

从经济层面讲, 在过去40年里, 女人的境况是截然不同的。更多的女性开始进入职场, 而已经身在职场的女性则得到了提升。1970年, 30至50岁的女性工作者的平均个人年收入为19,000美元; 到2010年, 这一数据已经达到了30,000美元。

这一年龄段不同收入水平的女性的

plummet v. 直线下降

quartile n. 四分位数

contemporaneous a. 同时期的