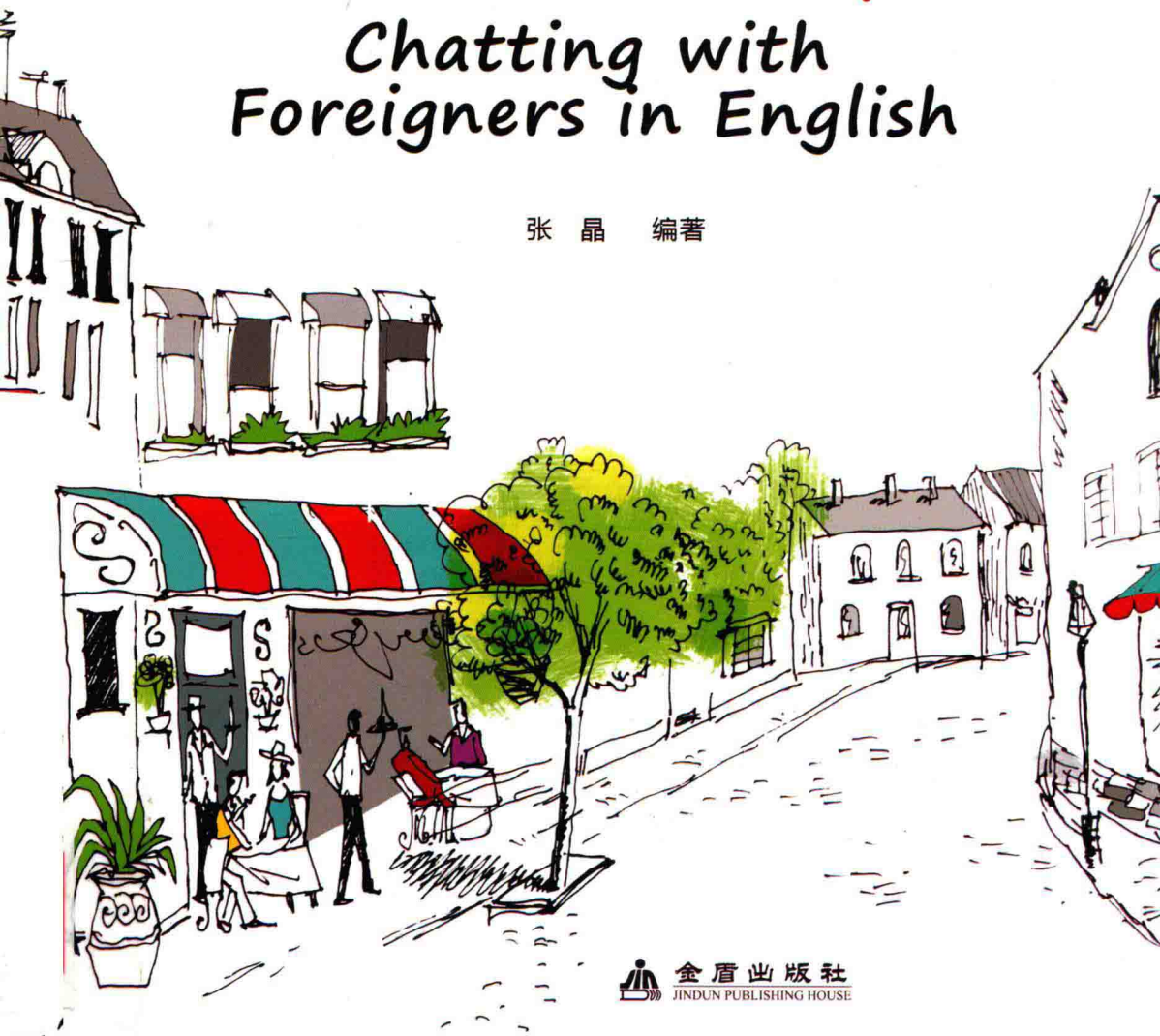


我也能用英语 和老外聊天

Chatting with
Foreigners in English

张 晶 编著



金盾出版社
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内 容 提 要

本书共分六个单元,40 个话题,包括时下最 IN 的“电子商务”、“汉语热”、“自主创业”和“新式交规”等。每个话题又分四个板块,即“老外这样想”、“聊天常用单句”、“聊天实景对话”和“欧美文化储备”。本书适合广大英语爱好者使用。

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前言

现今，中国人的英文水平日益提高，和老外简单打招呼并非难事，而要畅所欲言、侃侃而谈并不容易。《我也能用英语和老外聊天》选取中国人和老外聊天时经常提到的话题，涵盖经济、文化、流行一族、教育就业、旅游景点、社会万象六大主题，共有 42 个话题点，包括时下最 IN 的“电子商务”、“真假屌丝”、“汉语热”、“自主创业”、“第一夫人”和“新式交规”等场景章节，帮助你轻松自如地应对各种聊天场景。

本书每个话题点分为几个板块：

老外这样想——引发思考，体会中外人士在思维方式上的差异，熟悉老外的思维模式，避免用中式习惯讲英语；

聊天常用单句——涵盖话题相关的口语句式，用地道英语让你了解高频单句，结合单句提升词汇储备量；

聊天实景对话——用老外 David 和中国人 Lee 对话的方式，结合高频词汇再现真实场景，展现中外文化差异，具有极大的趣味性，让你身临其境地自主学习；每段对话配有中文译文，生词配有音标和中文释义，帮你扫清阅读障碍，高效掌握段落精华；

欧美文化储备——融入欧美文化知识点，学习语言和文化两不误，储备相关知识，扩展表达思路、举一反三。

编者有着英语培训教学、翻译和外企工作的实战经验，了解学生和商务人士出席涉外场合的实际需求，因此本书更是适用于生活和商务场合的实用宝典。希望读者在提升口语的同时，进一步体会中外文化差异，更加自信、地道、深入地与老外聊天。

编者

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1.1

Real Estate 房地产

✓ 老外这样想

外国人一直不明白为什么中国人一定要买房，殊不知中国人有着“安居乐业”的传统观念。而在国外，人们并不急于买房，完全可接受以租房过日子，甚至时常搬迁，他们享受这种随遇而安、不受约束的生活方式。

✓ 聊天常用单句

1. 为什么不在郊区买房呢？又可以享受更安静的环境。

Why don't you buy the house in suburban area? You can enjoy a quiet surrounding.

2. 同样的，离重点学校越近，房价就越高。

Similarly, the closer the house is located to the key school, the more expensive.

3. 我想通过房产中介找一套全装修的公寓。

Well, I want to find a furnished apartment through a real estate agency.

4. 在上海买房的确很麻烦。

It's really annoying to buy a house in Shanghai.

5. 分期付款很常见，不足为奇了。

Payment by installment is not surprising at all.

6. 搬家后，我们喜欢自己动手装修。

We like to renovate by ourselves after our moving.

7. 我试着去买经济适用房，但没通过审核。

I tried to buy an economically affordable house, but failed in the qualification evaluation.

8. 美国人都开车，所以是否住在地铁附近并不重要。

The Americans drive cars, so it doesn't matter whether they live near the subway.

9. 一般来说, 公寓在市区, 别墅在市郊。

Generally speaking, apartments are in the downtown while the houses in the suburbs.

10. 我需要付押金给房东吗?

Do I need to pay the deposit to the landlord?

聊天实景对话

David: Good morning, what's up? You look so down.

Lee: I want to buy a bigger apartment, but it seems not easy.

David: You want to buy a second house?

Lee: Yeah, we have to make 60% as the down payment. It would be a big pressure for us.

David: I can imagine, can you apply for the loans for the second house?

Lee: Yes, but we can't enjoy a favorable interest rate on mortgage loans.

David: Is that so? Well, the government is dipping its toe to the property market now.

Lee: I couldn't be more sure. How about you? Is it easy to apply for the house loan in your country?

David: Not so easy especially after the subprime crisis. The applicants have to go through more strict background survey.

Lee: OK, I see. Therefore, we'd better keep a sound credibility as well.

David: You're right. Anyway, the policy sounds reasonable and good for the property market.

Lee: In spite of the high price, the new houses are in so good demand that once being released they are sold out overnight!

David: Oh, My! Fortunately, housing is not a necessity for us, so most of the young people choose to rent a house, making it easier to move from one city to another as well.

Lee: Good for you. Well, for myself, I'll consider to find some connections for more information.

David: Right, let's wait and see.

大卫：早上好，怎么啦？看起来很沮丧。

黎：我想买一套大一点的公寓，可是没那么容易。

大卫：你想买第二套房？

黎：是的，买第二套房得付百分之六十的首付，压力很大啊！

大卫：可以理解，你可以申请第二套房贷款吗？

黎：可以，但是我们不能享受按揭贷款的优惠利率了。

大卫：真的吗？哦，看来政府真的着手介入房地产市场了。

黎：我完全肯定。你呢？在你们国家申请房贷是否容易呢？

大卫：在经历次贷危机以后，就没那么容易了。申请者要经过更加严格的背景调查。

黎：哦，原来如此。因此，我们最好保持良好的资信。

大卫：你说得没错。不管怎么说，政策看起来很合理，对房地产市场也有好处。

黎：尽管房价很高，新房的需求仍然很旺盛，一旦开盘，很快就售罄了。

大卫：哦，天哪！还好，置业对我们来说并非必需品，所以大多数年轻人会租房，这样他们想要从一个城市搬迁到另一个城市也比较容易。

黎：你们这样真好。我呢，会寻求一些门路打听更多的信息。

大卫：没错，让我们拭目以待吧。



Tips

apartment [ə'pɑ:tmənt] *n.* 公寓

connections [kə'nektʃənz] *n.* 关系

credibility ['kredə'bɪləti] *n.* 可信度，资信

favorable ['feɪvərəbl] *adj.* 有利的，良好的

mortgage ['mɔ:gɪdʒ] *n.* 抵押

property ['prɒpəti] *n.* 房地产；财产，所有物

release [rɪ'li:s] *vt.* 发行，进入市场

background survey 背景调查

buy a second house 购买二套房

dip one's toe to 开始做某事

down payment 首付

interest rate 利率

look so down 看起来很沮丧

subprime crisis 次贷危机

sell out 售完

I couldn't be more sure. 我完全确定。

Let's wait and see. 让我们拭目以待。

✓ 欧美文化储备

我们通常所说的公寓，英文是 apartment（美式英语）或 flat（英式英语）；而 house 既可泛指“房屋、住宅”，又可以指“独立的房子”，例如 semi-detached house 半独立式房子，指一栋房子从中间隔开，成为两户人家，花园用篱笆（fence）隔开；detached house 独立式房子（一家拥有）；terraced houses/ row houses 连栋房屋（互相连接的一排房屋；两幢之间只有一层墙壁相隔）。fence，不仅指房屋的栅栏、篱笆或围栏，也可引申为“障碍”、“约束”。例如：She doesn't want to be fenced by the routine work. 她不想被循规蹈矩的工作所束缚。

从区域和方位上来说，中心商业区叫作 downtown，远离市中心的居住区叫 uptown。Westlife（西城男孩）一首耳熟能详的“Uptown Girl”就是讲的屌丝追求白富美的故事。歌词有这么一句：I'm gonna try for an uptown girl. She's been living in her white bread world. 我想追求那位白富美。她一直住在有钱人的世界。

此外，无论是中国还是欧美国家，置业都需要支付房产税 property tax 或者 real estate tax，而国内常见的有契税 property deed tax，印花税 property stamp tax 等等，国外根据各地的规定，需要缴纳的房产税种类也不同。

1.2

Banking 银行业

✓ 老外这样想

老外有了收入和资金倾向于投资或者超前消费，多数人没有固定的储蓄计划，他们习惯贷款消费，而中国人习惯存款。近几年，老外或者国人的消费观都有一定的改变，特别是美国次贷危机以后，美国人的储蓄率逐渐提高；相反，随着信用卡在中国的风行，中国人懂得超前消费和提前享受。无论习惯如何，有计划地储蓄、消费和投资才是理性的生活方式。

✓ 聊天常用单句

1. 到了异国他乡，首先开立一个银行账户吧。

You'd better open a bank account when you are abroad.

2. 我可以直接从 ATM 机上提取人民币吗？

Can I withdraw RMB cash from the Automatic Teller Machine?

3. 我想把一些美元换成人民币，现在的汇率如何？

I want to exchange some dollars into RMB, so how about the exchange rate now?

4. 美国银行和富国银行在美国都比较常见。

Both the Bank of America and Wells Fargo Bank are quite popular in the US.

5. 这样，我建议你用西联汇款来转账。

Well, I suggest you to do the transfer by WESTERN UNION.

6. 最近，人民币都在升值，我的实际开支增多了！

Recently, my actual spending is growing due to the continuous appreciation of RMB.

7. 哪种信用卡在欧洲更加常用呢？

What kind of credit card is more commonly used in Europe?

8. 你可以用外币卡支付, 但是需要支付额外的手续费。

You can pay by the foreign currency card, but need to pay an extra commission.

9. 我想把这张 100 美元纸币换开, 酒店提供这些服务吗?

I want to break this 100-dollar note, so does the hotel offer this service?

10. 你去柜台办理交易的时候, 记得带上存折或者提款卡。

When you make transactions at the counter, please remember to bring your deposit book or ATM Card.

聊天实景对话

David: Hi Lee, there you are!

Lee: Were you looking for me? I just came back from the bank.

David: What have you been doing?

Lee: I submitted my house loan application, but it's still up in the air.

David: Don't take it to heart. As the saying goes, all good things come to those who wait.

Lee: Thanks, I hope so. However, it's true the commercial banks squeeze their credit.

David: They do that because cash is in shortage. I believe the credit tight is good for the overall economy.

Lee: Yeah, right. Do you remember the subprime mortgage crisis in 2008?

David: Of course, it was caused by the excessive individual and corporate debts.

Lee: And it triggered a global financial crisis, I still have a lingering fear.

David: Come on, the Chinese economy is very strong. Did you notice the appreciation of RMB in the past few days? You guys can purchase the imported goods at a lower cost.

Lee: It's true, but there are two sides for everything. The foreign trade companies, instead, are losing the advantages in price.

David: I am making a loss, too. Although I am paid by US dollar, I have to pay more for the goods in China.

Lee: Well, buddy, no more complaints. It's always worthwhile since you earn in US dollar but consume in RMB.

David: OK, fine, enough is as good as a feast.

大卫：嗨，黎，你在这儿啊。

黎：你在找我吗？我刚从银行回来。

大卫：忙什么去了？

黎：我刚提交了房贷申请，不过还悬而未决。

大卫：别往心里去，俗话说，好事多磨。

黎：谢谢，我也希望这样。不过，商业银行确实收紧信贷额度了。

大卫：他们那样做是因为现金短缺。我认为，收紧信贷对整个经济情况是有好处的。

黎：是的，没错。你还记得 2008 年的次贷危机吗？

大卫：当然，当时主要原因是个人和企业的过度负债。

黎：之后引发了全球性的金融危机，我现在还心有余悸呢。

大卫：得了吧，中国经济很强劲。你注意到最近一段时间人民币一直升值吗？你们能够以更低的成本购买进口商品了。

黎：确实这样，不过，凡事都有两面性。相反，贸易公司在价格方面逐渐失去优势。

大卫：我也在亏损呢。虽然我的收入是美元，但是在中国要付更多的成本购买商品了。

黎：哎，兄弟，不要抱怨了。你赚美元，消费人民币总是划算的。

大卫：好吧，知足常乐嘛。



Tips

complaint [kəm'pleɪnt] *n.* 抱怨

debt [det] *n.* 债务，负债状态

excessive [ɪk'sesɪv] *adj.* 过分的，过多的

linger ['lɪŋgə] *vi.* 徘徊，逗留

subprime [sʌb'praɪm] *n.* 次优级抵押贷款，次贷

trigger ['trɪgə] *v.* 使发生，引发

cash shortage 现金短缺

commercial bank 商业银行

have a lingering heart 心有余悸

make a loss 亏损

squeeze the credit 紧缩信贷

up in the air 不确定，悬而未决

All good things come to those who wait. 好事多磨。

Don't take it to heart. 别往心里去。

Enough is as good as a feast. 知足常乐。

There you are. 原来你在这里。

What have you been doing? 在忙什么呢?

欧美文化储备

生活中“钱”不是万能的，但万万不能没有钱，中英文都有很多与钱有关的谚语。

例如，Money makes mare go. 有钱能使鬼推磨。A full purse makes heart light. 为人有钱心事轻。除了 money，还有其他常用的相关词汇，cash 现金，fund 资金，change 零钱，coin 硬币。日常对话中，我们可以说：Keep the change. 不用找零了。

说到美国货币，它由美元 dollar 和美分 cent 组成（1 dollar=100 cents）。纸币 bill 有一、二、五、十、二十、五十和一百美元等面值；硬币（coin）有一美分（a penny），五美分（a nickel），十分（a dime，也就是一角）和二十五美分（a quarter）。此外，我们还可以听到 greenback（美钞，因钞票背面是绿色而得名），buck（一美元），dough（本义指生面团，俚语中指“钱”）。

了解了这些说法，无论在电影中还是日常生活中，就不难理解各种钱的表达方式了。例如，All I had was three singles and five quarters and a nickel left.（我总共剩下三张一元钱的票子，五个二十五分，一个五分的硬币）。这里的 single 指一美元的纸币 note，所以“一美元”也可以叫作 a single, a buck, 或 a bill。

1.3

Financial Planning and Stocks 理财股票

✓ 老外这样想

各国家庭对理财投资有着不同的态度，法国、德国等欧洲国家的家庭除了传统储蓄，更倾向于保守的投资方式，例如保险、基金等；而英国，作为现代金融体制的发源地，其大多数国民具备个人理财的意识，他们主要通过专业化的资本管理和投资公司来投资；而美国家庭热衷股票的程度不亚于喜爱篮球、足球等体育赛事，一半以上的家庭涉足股市，而股票价值占到美国家庭财产的三分之一以上。

✓ 聊天常用单句

1. 真不走运，我的股票赔了很多。

What a bad luck! My stocks are losing a lot.

2. 好消息，你知道上证指数今天上涨了两百个点吗？

Good news! Do you know Shanghai Composite Index gained two hundred points today?

3. 顺便问问，你认为今年投资哪只股票最好呢？

By the way, which stock do you think will be the best to invest in for this year?

4. 我持有银行业的股票，今天终于逆势上扬了。

I hold on some stocks in banking industry, and they rebounded today, finally!

5. 我的股票今天狂飙，真是不敢相信！

It's incredible my shares skyrocketed today!

6. 你是作为散户还是委托股票经纪人投资股票？

Do you invest in stocks as an individual investor or by stock broker?

7. 嗨，今天的收盘价是多少？

Hey, what is the closing price today?

8. 道琼斯指数在 14,800 点左右徘徊, 真让人捉摸不透。

Dow Jones Index is hovering around 14,800. What a puzzle!

9. 你听说过股神沃伦·巴菲特吗?

Have you heard of Warren Buffett, the "Stock God"?

10. 善意的提醒, 入市需谨慎哦。

As a kind reminder, you should be cautious in the stock market.

聊天实景对话

David: Hi there, our company's stock hit limit up today!

Lee: Good news! It is not easy in the bear market.

David: Yeah, right, the company just reported a record profit.

Lee: No wonder. By the way, do you have any suggestions on stock trading?

David: Not really, I am not an expert, after all. But I heard that you'd better invest in blue-chip stocks.

Lee: Really? What else, tell me!

David: It's different from the high-risk stocks, so you should hold on to those blue-chip stocks even when the market is falling.

Lee: Sounds reasonable. Why not get the ball rolling now?

David: Be calm. Actually, I heard that some people are using the media to create artificial buzz about a stock so as to drive up its price.

Lee: I know. I also heard the similar stories. The boss is leaking information to the media to boost.

David: I don't think they should do this. At least I think they can promote their stocks in a more subtle way.

Lee: You are right. That's why I didn't invest in the stock market earlier.

David: So, another tip, don't put all your eggs in one basket.

Lee: OK, sure. Thanks for your advice.

大卫: 嗨, 我们公司的股票今天涨停了!

黎: 好消息! 在当今的熊市并不容易啊。

大卫: 是的, 没错, 公司刚发布了创新高的收益报告。

黎: 难怪如此。另外, 关于炒股你有什么建议吗?