



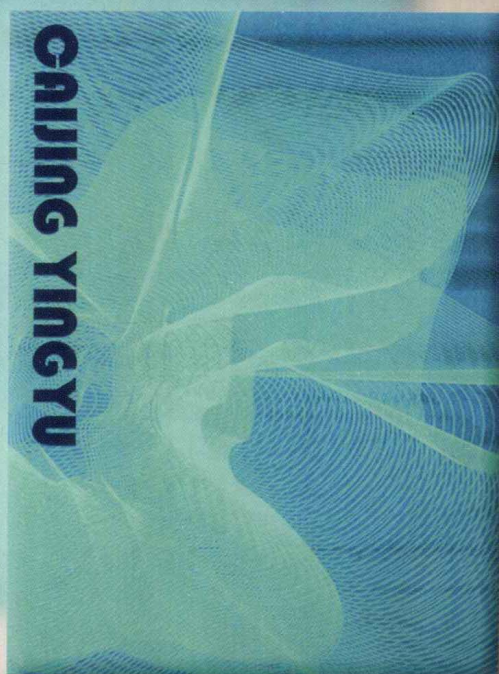
普通高等教育“十五”国家级规划教材

教育部高职高专规划教材

Jiaoyubu Gaozhi Gaozhuan Guihua Jiaocai

彭苏颖 主编

财经英语



中国财政经济出版社

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财 经 英 语

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出版说明

教材建设工作是整个高职高专教育教学工作的重要组成部分。改革开放以来,在各级教育行政部门、学校和有关出版社的共同努力下,各地已出版了一批高职高专教育教材。但从整体上看,具有高职高专教育特色的教材极其匮乏,不少院校尚在借用本科或中专教材,教材建设仍落后于高职高专教育发展的需要。为此,1999年教育部组织制定了《高职高专教育基础课程教学基本要求》(以下简称《基本要求》)和《高职高专教育专业人才培养目标及规格》(以下简称《培养规格》)。通过推荐、招标及遴选,组织了一批学术水平高、教学经验丰富、实践能力强的教师,成立了“教育部高职高专规划教材”编写队伍,并在有关出版社的积极配合下,推出一批“教育部高职高专规划教材”。

“教育部高职高专规划教材”计划出版500种,用5年左右时间完成。出版后的教材将覆盖高职高专教育的基础课程和专业主干课程。计划先用2~3年的时间,在继承原有高职、高专和成人高等学校教材建设成果的基础上,充分吸取近几年来各类学校在探索培养技术应用性专门人才方面取得的成功经验,解决好新形势下高职高专教育教材的有关问题;然后再用2~3年的时间,在《新世纪高职高专教育人才培养模式和教学内容体系改革与建设项目计划》立项研究的基础上,通过研究、改革和建设,推出一大批教育部高职高专规划教材,从而形成优化配套的高职高专教育教材体系。

“教育部高职高专规划教材”是按照《基本要求》和《培养规格》的要求,充分吸取高职、高专和成人高等学校在探索培养技术应用性专门人才方面取得的成功经验和教学成果编写而成的,适合高等职业学校、高等专科学校、成人高校及本科院校举办的二级职业技术学院和民办高校使用。

教育部高等教育司

2000年4月3日

前言

根据教育部关于加强高职高专教育人才培养工作的意见,和教育部高职高专规划教材的要求,我们参考了经济类院校专业基础课程的设置,编写了《财经英语》这本英语阅读教程。目的在于指导学生阅读有关经济类专业的英文原著和报刊,进一步提高阅读和翻译专业英语资料的能力,使学生能在 21 世纪经济全球化的进程中得心应手地运用英语这门工具,成为适应我国社会主义市场经济建设需要的、掌握了经济专业基础知识和具备较扎实的综合运用英语能力的高级复合型人才。

《财经英语》在编写过程中,着重突出知识性、实用性,文章语言规范,时代感强。本教材的课文和阅读练习中的文章全部选自近几年出版的国外的著名经济学家的专著、一些报刊杂志以及因特网上下载的文章。

全书的主题紧紧围绕经济学领域的热点话题展开,内容涉及到人力资源管理、电子商务、投资、保险、金融、进出口、成本作业法、股票交易、通货膨胀、失业等专业领域。我们还结合中国入世这一重大事件专门选编了有关这方面报道的文章,介绍了关贸总协定和世界贸易组织的产生及其作用。学生通过学习该教材可以掌握这些专业的文章结构、语言特点、专业术语的表达和相关的英语词汇,为今后工作中阅读和翻译财经英语文献资料打下良好的基础。

《财经英语》共有 12 个单元,每单元包括课文、生词、常用短语和专业术语。练习包括阅读理解题、词汇填空、英译汉、汉译英和一篇与课文主题相近、难度相等的阅读文章及相关练习。在书的附录中,我们提供了每单元的参考答案,便于学生自学和复习。

本书第 1、9、12 单元由汪咏梅老师编写,第 2、3、7 单元由刘德谦老师编写,第 4、5、11 单元由侯聪惠老师编写,第 6、8、10 单元由彭苏颖老师编写。彭苏颖老师和侯聪惠老师共同编写了补充阅读

材料。彭苏颖副教授担任本书主编，对全书进行了审稿和编辑，同时还承担了本书的目录、附录的整理和编排工作。

由于编者水平有限，时间仓促，教材中难免有不妥之处，恳请广大读者批评指正。

编 者

2002 年 3 月

于北京中央财经大学

Table of Contents

Unit One	(1)
Text Hire Nice People, Treat Them Well	(1)
Reading Activity Case Study: Job Analysis, Recruitment, Interview	(5)
Unit Two	(10)
Text Do I “Really” Have Your Attention?	(10)
Reading Activity Developing a Marketing Plan	(15)
Unit Three	(22)
Text Placing Your First Order	(22)
Reading Activity More Consumers Switch to Online	(26)
Unit Four	(32)
Text The Balance Sheet	(32)
Reading Activity Understanding General Accepted Accounting Principles	(36)
Unit Five	(42)
Text Activity – Based Costing	(42)
Reading Activity Principles of Just-in-time Manufacturing	(46)
Unit Six	(51)
Text China’s Entry Into the WTO	(51)
Reading Activity An Introduction to GATT and the WTO	(56)
Unit Seven	(62)
Text Investors and Taxes	(62)
Reading Activity Traders and Investors	(66)
Unit Eight	(71)
Text Investment	(71)
Reading Activity Investments and Markets	(75)
Unit Nine	(80)

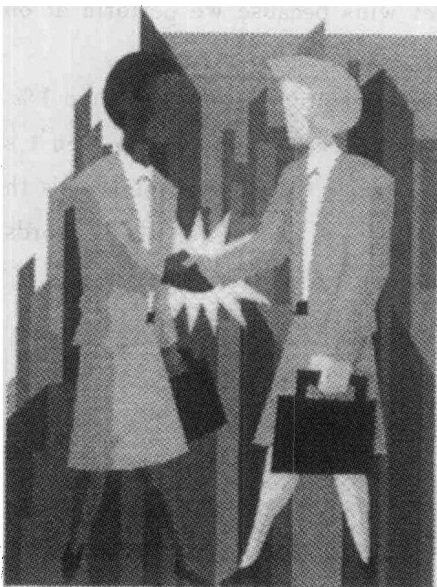
Text Letters of Credit	(80)
Reading Activity Electronic Checks	(84)
Unit Ten	(90)
Text Insurance	(90)
Reading Activity Types of Insurance	(95)
Unit Eleven	(100)
Text The Decision-Making Process	(100)
Reading Activity Types and Attributes of Management Reports	(105)
Unit Twelve	(111)
Text Import and Export	(111)
Reading Activity Purchase Contract	(115)
Supplementary Reading Passages	(121)
Stock Exchange	(121)
Unemployment	(124)
Inflation	(127)
Commercial Banking Today	(129)
Personal Budget	(132)
Business Operation	(135)
Plastic Payment Systems	(137)
Buying Is Not a Rational Decision	(140)
Appendix I Key To Units 1—12	(144)
Appendix II Glossary	(166)

Unit One

Text

Hire Nice People, Treat Them Well

What makes an organization effective? Is it the land, buildings, capital, patents and technology? Surely those are important factors in its success. But more and more, managers today recognize that an organization's people — its human resources — are its most critical assets.



Cadet Uniform Services, a small company based in Toronto, Canada, recently won an award for business excellence. With an annual growth of 22% for the past 20 years, it is expanding rapidly. Why does it thrive in the face of mounting competition? Researches show that much of its success is owed to the way it picks employees — and to the way it pays them.

One of Cadet's secret weapons is personnel director Nada Cian, a recruiter who never stops recruiting. Shopping one morning in a neighborhood supermarket, Cian noticed a cheery employee carefully stacking apples in a pyramid. After a brief encounter, Cian found that the man was extremely neat, exceedingly proud of his work, physically fit, and exceptionally friendly — even in the early hours of the day. He was, in short, a perfect candidate to deliver Cadet uniforms, a job that involves rising every day at 4 a. m., lugging heavy bags of dirty clothes, and joyfully communicating with customers. Later after a series of interviews with Cian and other Cadet managers, the company hired not only the apply stacker, but also his equally energetic wife.

Cian, who has been with Cadet for 27 years, uses several means of assessing job candidates. From her large-windowed office overlooking Cadet's parking lot, she secretly observes those job candidates who walk in off the street. Do they walk quickly and purposefully? Or do they go back to the car several times to fetch something they forgot? Cian explains, "I'm looking for someone with a positive attitude, someone who wants to work, who's ready to work." After the interview

she accompanies all candidates back to their cars, not just to be polite, but to see how tidy they keep their vehicles.

The majority of Cadet's employees are truck drivers. But they do much more than just drive the delivery trucks. Called customer service representatives (CSR), they also manage their own accounts, court new customers and handle requests and complaints from their clients. "What I like about this job is the relationship you get to build with customers. You become their focal point," says one of the CSRs.

Then there is the pay — about \$ 40,000 per year, nearly twice the industry average. Also the chance for promotion. Nearly every executive at Cadet started as a CSR, including Quentin Wahl, who has run the family-held company since 1972.

Cadet ties compensation almost entirely to measures of customer satisfaction. Lose a customer on your watch and your salary sinks. Says CEO Wahl: "So many companies tell you how important their customers are, but hardly anyone actually pays their employees for satisfying them." Ernie Garcia, 26, a high school dropout with an engaging smile, has been a CSR for just over two years. Since he began, he has managed to double his pay to about \$ 37,000 a year. He says, "This pay system brings out the best in us. And Cadet wins because we perform at our peak."

Once Cadet gains a customer, he tends to stay. The annual defection rate is less than 1%. Employees don't leave, either. Turnover is a low 7%. Says Wahl: "The jobs we do aren't so special. The pay is good, but it's not great. The main thing we have to sell to employees is the culture of the organization."

(595 words)

New Words

accompany/ə'kʌmpəni/v.

陪伴

annual/ˈænjʊəl/a.

一年一次的, 每年的

assess/ə'ses/v.

估定, 评定

asset/ˈæset/n.

资产

average/ˈævərɪdʒ/n.

平均水平, 平均数

candidate/ˈkændɪdeɪt/n.

候选人

cheery/ˈtʃiəri/a.

愉快的

communicate/kə'mju:nikeɪt/v.

沟通

compensation/ˌkɒmpen'seɪʃən/n.

薪酬

complaint/kəm'pleɪnt/n.

抱怨, 投诉

court/kɔ:t/v.

追求, 设法获得

critical/ˈkrɪtɪkəl/a.

紧要的, 关键的

defection/di'fekʃən/n.

缺点

deliver/di'livə/v.

递送, 交付

double/ˈdʌbl/v.

使加倍, 加倍

dropout n.	退学学生,辍学学生
effective /i'fektiv/a.	有效的
employee /,emplɔi'i:/n.	职工,雇员
encounter /in'kauntə/n.	相遇
engaging /in'geɪdʒɪŋ/a.	动人的,有魅力的,迷人的
exceedingly /ik'si:diŋli/ad.	非常地,极度地
exceptional /ik'sepʃənəl/a.	例外的,异常的
executive /ig'zekjutiv/n.	经理主管人员
handle /hændl/v.	处理,管理
involve /in'vɒlv/v.	产生某种必然结果,牵涉
organization /,ɔ:gənaɪ'zeɪʃən/n.	组织,机构
patent /pə'tent/n.	专利权,专利品
peak /pi:k/n.	顶点,最高峰
perform /pə'fɔ:m/v.	履行,执行
personnel /pə'sɒ'nəl/n.	人员,职员
positive /pə'zɪtɪv/a.	肯定的,积极的
promotion /prə'məʊʃən/n.	提拔,晋升
purposeful /pə:pəsful/a.	有意义的,有目的的
pyramid /pɪrəmid/n.	金字塔型
recruit /rɪ'kru:t/v.	征募,招聘
thrive /θraɪv/v.	兴旺,繁荣,茁壮成长
turnover n.	(员工)更换率,更新率
weapon /wepən/n.	武器

Phrases and Expressions

- | | |
|----------------|--------|
| 1. a series of | 一系列 |
| 2. owe...to... | 把……归功于 |
| 3. parking lot | 停车场 |

Business Terms

- | | |
|----------------------------------|-------|
| 1. CEO (Chief Executive Officer) | 首席执行官 |
| 2. human resources | 人力资源 |

Exercises

1. Answer the following questions.

- (1) What makes Cadet succeed in competition?

- (2) Why did Cian consider the apple stacker a perfect man for her company?
- (3) Is there anything special about Cian's ways of assessing job candidates? If there is, give some examples.
- (4) What keeps the turnover at Cadet low?
- (5) What is the main thing CEO Wahl wants to teach his employees?

2.A. Match the words in Column A to the words in Column B.

- | A | B |
|---------------------------|---------------|
| (1) in short | (a) 与……交流 |
| (2) involve | (b) 健康 |
| (3) means | (c) 焦点 |
| (4) tend to | (d) 使翻倍 |
| (5) double | (e) 趋向, 往往是 |
| (6) communicate with | (f) 日渐激烈的竞争 |
| (7) critical | (g) 简言之 |
| (8) focal point | (h) 产生某种必然结果 |
| (9) physically fit | (i) 方法, 手段 |
| (10) mounting competition | (j) 紧要的, 关键性的 |

B. Now complete each of the following sentences with an appropriate word from Column

A. Change the form if necessary.

- (1) To be a truck driver, one needs, first of all, to be _____.
- (2) A good customer service representative constantly _____ his clients to see if they have any requests and complaints.
- (3) Some companies grew stronger in the _____ while others went bankrupt.
- (4) With the APEC summit meeting held here, Shanghai becomes the _____ of the world this week.
- (5) The annual revenue of the company _____ in the past five years.
- (6) Being a national sales manager _____ a lot of business traveling around the country.
- (7) Previous experience and good interpersonal skills are _____ to a candidate for Personnel Director.
- (8) He is young, friendly, energetic and willing to travel for business. And he has a good command of English. _____, he is the right man for the job.
- (9) Once he gets used to a certain brand, he _____ stick to it and won't try others, even for a change.
- (10) One may advertise his products by various _____, for example, in newspapers, in magazines, on television, on hoardings, etc.

3. Translate the following English sentences into Chinese.

- (1) Researches show that much of its success is owed to the way it picks employees — and to the way it pays them.
- (2) Called customer service representatives (CSR), they also manage their own accounts, court new customers and handle requests and complaints from their clients.
- (3) What I like about this job is the relationship you get to build with customers.
- (4) Then there is the pay — about \$ 40,000 per year, nearly twice the industry average.
- (5) Cadet ties compensation almost entirely to measures of customer satisfaction.

4. Translate the following Chinese sentences into English.

- (1) 麦当劳将其成功很大程度上归结于对人力资源的重视。(McDonald's, owe...to)
- (2) 人事主任 Nada Cian 所做的工作远不止于面试求职的候选人。(do much more than)
- (3) Knorpp 先生一开始只是名销售人员,现在经营一家私人公司。(start as, run)
- (4) 该公司上一年成功地保持了百分之七的增长速度。(manage)
- (5) 公司要求卡车司机处理客户的请求与投诉,目的并不是要增加他们的工作,而是让他们与客户建立关系。(not to, but to)

Reading Activity

Case Study: Job Analysis, Recruitment, Interview

Harper & Grant Ltd. is a company manufacturing office furniture and equipment. With its business expanding, it needs to employ an advertising and public relations manager. He or she is to supervise an advertising campaign, check proofs, and make sure that the advertising agency uses the media which best suit the company's interests. He or she will also contact with the public at large through newspapers, magazines and television, giving editors correct information about the company and its products. The manager will be responsible to John Martin, the Sales Manager, for advertising, and to Mr. Grant, the Managing Director, for public relations.

An advertisement has been put in the 'situation vacant' column of several newspapers. It gives details of the appointment and invites applications for the job. John Martin will go through the written applications and decide which of the applicants have the right qualifications for the post. He will then interview the selected applicants from his short list and send his candidate, or candidates, to Mr. Grant for the final interview.

Here is the advertisement in the newspapers:

ADVERTISING AND PUBLIC RELATIONS MANAGERS required by expanding company

manufacturing office furniture and equipment. Applicants should have agency experience and be able to co-ordinate all aspects of publicity, from design to production. Write giving details of previous experience, salary, etc., to Box No. 9081.

Joanna Harvey read the advertisement and wrote a letter applying for the job. This is her letter of application.

16 Oakleaf Avenue,
London, N. W. 22.
2nd October, 2001

Dear Sirs,

I should like to apply for the position of Advertising and Public Relations Manager which you advertised this morning. I am 27 years old and I graduated from Leeds University with an honours degree in English. Before going to University, I spent a year in Spain studying Spanish. I taught for six months at a language school in Madrid.

I spent one year as a trainee in advertising with the Palmer & Vincent Agency.

For the past three years I have been with the agency Thryst, William & Knox. I was an assistant account executive for the first two years and have been an account executive for the past year. My present salary is £4,000 a year.

I should very much like the opportunity to work in industry and I hope you will feel able to give me an interview.

Yours faithfully,
(Signature)
J. P. Harvey.

(In John Martin's office. The interview has started.)

John: Sally, who's next?

Sally: (Secretary) Miss J. P. Harvey.

John: Ask her to come in, will you?

Sally: Miss Harvey.

John: Ah, how do you do, Miss Harvey?

Joanna: How do you do?

John: Do sit down.

Joanna: Thank you.

John: How did you begin in advertising, Miss Harvey?

Joanna: I joined a training scheme run by the Palmer & Vincent Agency and stayed with them for a year.

John: That was before you moved to your present agency?

Joanna: That's right. And I've worked with them for the past three years. Last year I became an account executive.

- John: What exactly is your work at the moment?
- Joanna: Well, I handle quite a number of accounts. I plan the advertising campaign, co-ordinate the work of the visualiser, the copywriter, artists and typographers. I discuss the layout with the clients, check proofs and, sometimes, have to do the work of the specialists when there's a crisis.
- John: You seem to have had the right kind of experience. I think you would do the work well, but...well, all the executives are men and -er-
- Joanna: And I always thought industry was so go-ahead and modern!
- John: I don't mind telling you you're quite high on my list, but...
- Joanna: But you'd prefer a man?
- John: No. If only I can convince our Managing Director. I'll do my best.

The next day Mr. Grant gave Joanna Harvey an interview. She persuaded the old man herself and got the job. (658 words)

New Words

account /ə'kaunt/n.	客户, 委托人, 委托的广告业务
agency /ˈeidʒənsi/n.	代理处, 代理, 中介
analysis /ə'næləsis/n.	分析
applicant /ˈæplikənt/n.	申请人
application /ˌæpli'keɪʃən/n.	申请
aspect /ˈæspekt/n.	(问题等的)方面
campaign /kæm'peɪn/n.	(政治或商业性)活动, 竞选运动
column /ˈkɒləm/n.	专栏
convince /kən'vɪns/v.	使确信, 使信服
co-ordinate /kəu'ɔ:dineɪt/v.	调和, 使协调
copywriter /ˈkɒpraɪtə/n.	广告文编写人
crisis /ˈkraɪsɪs/n.	危机, 紧要关头
go-ahead a.	有开拓精神的
interest /ˈɪntrɪst/n.	利益
layout /ˈleɪaʊt/n.	设计, 版面, 版面设计
manufacture /ˌmænjʊ'fæktʃə/v.	制造, 加工
media /ˈmi:diə/n. (pl)	媒体
proof /pru:f/n.	[印刷]校样
publicity /pʌb'lɪsɪti/n.	广告, 宣传
qualification /ˌkwɒlɪfɪ'keɪʃən/n.	资格, 条件
responsible /rɪ'spɒnsəbl/a.	有责任的, 负责的

scheme /ski:m/n.	计划
supervise /ˈsju:pəvaiz/v.	监督,管理,指导
trainee /treiˈni:/n.	受训者,练习生
typographer /taiˈpɒgrəfə/n.	印刷工人,印刷商
vacant /ˈveikənt/a.	空的,空白的,空缺的
visualiser /ˈvizjuəlaizə/n.	广告设计人

Phrases and Expressions

1. at large	一般的
2. be responsible for	对……负责
3. honours degree	优等学位
4. if only	但愿,若是……就好了

Business Terms

1. account executive	客户账目经理,业务经理
2. case study	案例分析
3. managing director	常务董事
4. 'situation vacant' column	人员招聘栏

Exercises

1. Match the words in Column A to the words in Column B.

A	B
(1) advertising agency	(a) 使信服
(2) advertising campaign	(b) 广大公众
(3) apply for	(c) 确保
(4) letter of application	(d) 公共关系
(5) check proofs	(e) 求职信
(6) contact with	(f) 招聘
(7) make sure	(g) 申请
(8) public relations	(h) 校对清样
(9) the public at large	(i) 广告公司
(10) give details of	(j) 工作分析
(11) go through	(k) 排名靠前
(12) job analysis	(l) 与……联系
(13) recruitment	(m) 详细介绍
(14) convince	(n) 广告活动

(15) high on the list

(o) 审阅

2. Complete the following sentences, using the Chinese expressions given below.

- (1) Peter Wiles _____ (正在向 H & R Cosfra Ltd. 申请) the post of Area Sales Manager.
- (2) I'll do my best _____ (说服格兰特先生) you have the right qualifications for the job.
- (3) Mr. Grant insists that the new manager _____ (应该就公共关系方面的工作向自己负责).
- (4) Please _____ (确保将简历及求职信、近照一张三日内寄至) the following address.
- (5) _____ (但愿能有机会) to work in your company!

3. Translate the following English sentences into Chinese.

- (1) He or she is to supervise an advertising campaign, check proofs, and make sure that the advertising agency uses the media which best suit the company's interests.
- (2) John Martin will go through the written applications and decide which of the applicants have the right qualifications for the post.
- (3) He will then interview the selected applicants from his short list and send his candidate, or candidates, to Mr. Grant for the final interview.
- (4) I joined a training scheme run by the Palmer & Vincent Agency and stayed with them for a year.
- (5) Applicants should have agency experience and be able to co-ordinate all aspects of publicity, from design to production.



Humour

Delicious! (味道好极了!)

A Hollywood (好莱坞) producer was determined to give his mother a birthday present that would be better than any his brothers were giving her. He heard about an amazing bird which could talk in twelve languages and sing ten famous operas. He immediately bought the bird and sent it to his mother. It cost him \$ 50,000.

The day after her birthday, he phoned his mother. "What did you think of the bird, Mother?" he asked eagerly. His mother replied, "Delicious!"