

高等学校商务英语系列教材

实用商务英语阅读

主编 丁丽军 许丽芹

主审 余富斌

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内 容 简 介

本书旨在训练学习者通过阅读英语文章获取国际商务知识的能力。书内文章均选自国内外近期出版的原版商务专业教材和期刊,内容包括:基础经济理论介绍、银行业服务、信用卡服务、移动电话制造业、股票市场介绍、金融危机应对、国外厂家倾销、国际贸易支付方式等方面。选材内容既具有专业性,也具有较好的适时性。全书共分10个单元,每单元课后均附有词汇表与注释,方便学习者查阅。每课还同时配备了大量的商务英语语句与短语翻译练习及回答问题练习,以供学习者进行扎实的专业术语及基础语言训练之用。

本书适合高等学校商务英语专业及经贸专业的学生使用,尤其适合高职高专院校商务英语及相关专业的学生使用,还可作为外贸从业人员的提高英语阅读能力的辅助读物。

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前 言

《高等学校商务英语系列教材》是在经济日益全球化、商务活动日益频繁、商务英语的重要性日益突出的形势下编写而成的。

本系列教材注重教材难度的适中性 and 教材内容的务实性。教材体例严格,课堂素材丰富,课外练习多样,课时分配合理。本系列教材所选材料全面、新颖,把科学性、实用性及趣味性结合起来,省去了教师多方查找资料,忙于做备课笔记的负担,有利于教师集中精力搞好课堂教学。本系列教材大多采用全新的商务活动案例,给学生提供一个模拟仿真的商务环境,使学生的学习环境与今后的实际工作紧密结合,使之毕业后能直接上岗。

本系列教材共6册:《实用进出口单证》、《实用进出口英语函电》、《实用求职英语》、《实用英语翻译》、《实用商务英语阅读》和《实用外贸英语会话》。

《实用进出口单证》包括各种进出口单证的制作方法 with 技巧的讲解,同时每种单证给出2~5个实训。

《实用进出口英语函电》将国际贸易活动中进出口双方当事人往来的多封英文信函按实际操作程序编入一处,并详细讲解各环节信函的内容要求和语言特征。

《实用求职英语》给读者提供制作英文简历和求职信的示例,并为读者提供面试技巧的训练。

《实用英语翻译》包括笔译和口译两部分,既有简明的翻译技巧指南,又有多种形式的笔译和口译的训练。

《实用商务英语阅读》包括国际贸易和国际金融等与国际商务活动有关的阅读材料,使读者在学习基本商务知识的同时,熟悉并掌握常用的有关经济与商务的英语词汇。

《实用外贸英语会话》包括国际贸易活动中,进出口业务人员在迎来送往、专业谈判、商务礼仪等方面的训练与模仿的英语会话样本及相关的知识讲解。

本系列教材得到了江西师范大学、南昌航空工业学院、江西外语外贸学院、江西旅游商贸学院、江西航天科技学院等单位的大力支持,在此谨致谢忱。由于编写时间紧迫,加之编者水平所限,错误和疏漏在所难免,恳请广大读者和专家不吝赐教。

编者的话

我国加入世界贸易组织后,对国际商务工作者的需求骤然增多,对相关人员的商务英语水平和商务英语知识要求越来越高。

《实用商务英语阅读》旨在训练学习者通过阅读英语文章获取国际商务知识的能力。书内文章均选自国内外近期出版的原版商务专业教材和期刊,内容包括:基础经济理论介绍、银行业服务、信用卡服务、移动电话制造业、股票市场介绍、金融危机应对、国外厂家倾销、国际贸易支付方式等方面。选材内容既具有专业性,也具有较好的适时性。全书共分10个单元,每单元课后均附有词汇表与注释,方便学习者查阅。每课还同时配备了大量的商务英语语句与短语翻译练习及回答问题练习,以供学习者进行扎实的专业术语及基础语言训练之用。

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全书共10个单元,其中第1、第4单元由丁丽军编写,第2单元由吴喜才编写,第3、第5单元由万桂莲编写,第6、第7及第9单元由许丽芹编写,第8、第10单元由胡进平编写。

编者
2005年元月

目 录

Unit 1	1
Text A What Is Economics?	2
Text B Why Do College Graduates Earn Higher Wages?	10
Unit 2	13
Text A What Is Money?	14
Text B Who's Afraid of the People's Money?	23
Unit 3	27
Text A Banking on Service	28
Text B Impacts of Foreign Entry on the Domestic Banking Market	38
Unit 4	41
Text A Smart Cards: Key to Cashless Economy	42
Text B Give Me Some Credit	52
Unit 5	57
Text A Ringing Tones of Success	58
Text B What Is Market Efficiency?	66
Unit 6	69
Text A Stock Market and Corporate Stocks	70
Text B The Stock Market and Macroeconomic Instability	81
Unit 7	83
Text A Managing Financial Crises	84

Text B	Web Tax Ban Aids Shoppers, Hurts States.	93
Unit 8	97
Text A	Are Foreign Producers Dumping Their Products?	98
Text B	U.S. Moves to Limit Textile Imports from China	105
Unit 9	109
Text A	Methods of Payment in International Trade	110
Text B	How Companies Use the Internet	122
Unit 10	125
Text A	Monopoly in the International Market	126
Text B	Rich Nations Miss a Golden Opportunity to Back Fair Trade	139



Unit 1



Text A

What Is Economics?



Helen collapsed on her sofa after a very busy day. As she reviewed the day's events, questions kept popping into her head. That morning, she accepted one of the five job offers she received after graduating from college. She wondered why she was so lucky: Just two years earlier, the unemployment rate was much higher and most graduates were lucky to get even one job offer.

Why does the unemployment rate vary from year to year?

Helen's starting salary was about 80% higher than the salary of the typical high-school graduate and about 10 times higher than the salary in the typical developing nation. She wondered why her salary was so high.

Why do college graduates earn so much more than high-school graduates? Why do workers in the United States earn so much more than workers in developing nations?

Helen bought a three-month-old car with just 4,000 miles on it, paying about \$6,000 less than she would for an otherwise identical new car. It seemed too good to be true. As she drove off the lot, she remembered her friends' warning that used cars are "lemons" and wondered if she'd made a mistake.

Why do so many used cars turn out to be lemons?

Helen was surprised at how easy it was to get a loan from a local bank to pay for her car, and she wondered about how the financial system works.

Where did the bank get the money for her auto loan?

On the way home, Helen stopped to vote in a congressional election. The biggest issue in the campaign was the size of government: One candidate promised to cut government; while the other promised to develop some new government programs. Helen wondered which candidate was right.

What is the role of government, and is it too large or too small?

As you can see from this story, economics is all around us. Our everyday experience in the economy — as buyers, sellers, workers, and citizens — lead us to question about the state of the national economy, about how markets operate, and about the role of government.

What is economics?

Economics is the study of the choices made by people who are faced with scarcity. Scarcity is a situation in which resources are limited and can be used in different ways, so we must sacrifice one thing for another. Here are some examples of scarcity.

You have a limited amount of time today. If you read this book for an hour you have one less hour to spend on other activities, such as studying for other courses, reading the newspaper, or exercising.

A city has a limited amount of land. If the city uses an acre of land to build a park, there is one less

acre for apartments, office buildings, or factories.

A nation has a limited number of people, so if it forms an army, it has fewer people to serve as teachers, doctors, and clerks.

Because of scarcity, people must make difficult choices: You must decide how to spend your time; the city must decide how to use its land; and a nation must decide how to divide its people between military and civilian pursuits.

Wherever you look, we are surrounded by economic concerns. The pervasiveness of choice in the face of scarcity is reflected in the definition of economics offered by the famous economist Alfred Marshall (1842-1924): "Economics is the study of mankind in the everyday business of life."

Each person is faced with dozens of decisions, including what goods to buy, what occupation to pursue, how many hours to work, and how much money to save. A firm must decide what goods to produce and how to produce them. A government must choose a set of public programs and then decide how to raise money to support the programs. Together, the choices made by individuals, firms, and governments determine society's choices and answer three basic questions.

1. *What goods and services do we produce?*

To decide how much of each good to produce, we face some important trade-offs. For example, if we devote more resources to medical care, we have fewer resources for education and consumer goods. If we increase the number of people working in factories, we have fewer people to work on farms and in the classroom.

2. *How do we produce these goods and services?*

We must decide how to use our resources to produce what we desire. For example, should we produce electricity with oil, solar power, or nuclear power? Should we teach college students in large lectures or in small sections? Should we produce food on large corporate farms or on small family farms?

3. *Who consumes the goods and services that are produced?*

We must decide how the products of society are distributed among people in our society. If some people earn more money than others, should they consume more goods? How much money should we take from the rich and give to the poor?

New Words and Expressions

- 1 collapse vi. 突然倒下
to fall down suddenly
- 2 review vt. 对...进行回顾
to consider retrospectively; look back on
- 3 pop vt. 突然出现, 出其不意地迅速移动或出人意料地移动
to move quickly or unexpectedly; appear abruptly
- 4 unemployment rate 失业率

- 5 vary v.** 改变, 变动, 变化 (尤其指伴随着某种因素而产生)
to change, esp. according to some factors
- 6 typical adj.** 典型的, 表明一个种类、类型、种群或类别的性质、特性或特点的
exhibiting the qualities, traits, or characteristics that identify a kind, class, group, or category
- 7 identical adj.** 完全相等或相似的, 同样的
exactly equal and alike
- 8 otherwise adv.** 在其他方面
in other respects
- 9 drive off 指 (驾驶人、汽车等) 开走, 离开**
leave
- 10 lot n.** 一块地皮, 有特定边界的一块土地, 尤指组成城市、乡镇或街区的一部分
a piece of land having specific boundaries, especially one constituting a part of a city, town, or block
- 11 lemon n.** 有缺点之物, 令人不满意或是有瑕疵的人或物, 次品
something that is unsatisfactory or defective
- 12 turn out to be sb./sth.** 证明是某人/某物; 原来是
prove to be sb./sth.; come to be known that
- 13 loan n.** 贷款
a sum of money lent at interest
- 14 financial adj.** 财政的, 金融的
- 15 auto loan** 汽车信贷
- 16 congressional election** 国会选举
- 17 issue n.** 议题; 公众关心的事物
a matter of public concern
- 18 campaign n.** 运动计划
an operation or series of operations energetically pursued to accomplish a purpose
- 19 candidate n.** 候选人, 候补人
a person who seeks or is nominated for an office, prize, or honor
- 20 develop some new government programs** 增设新的政府职能机关
- 21 scarcity n.** 资源稀缺
the insufficiency of amount or supply; shortage
- 22 resource n.** (常作 resources) 资源
an available supply that can be drawn on when needed
- 23 sacrifice vt.** 献出
to forfeit (one thing) for another thing considered to be of greater value

- 24** acre n. 英亩
- 25** form vt. 组建
to organize or develop
- 26** pursuit n. (常作复数) 花时间、精力等做的事; 职业
something to which one gives one's time, energy, etc.
- 27** pursue v. 从事 (例如, 一种职业或爱好)
to be engaged in (a vocation or hobby, for example)
- 28** military pursuits 军用事业
- 29** civilian pursuits 民用事业
- 30** economic concerns 经济利害
- 31** concern n. 利害关系; 有关或影响某人的事物
a matter that relates to or affects one
- 32** pervasiveness n. 遍及, 无处不在
being present throughout
- 33** reflect v. 反映
to form an image of (an object); mirror
- 34** occupation n. 职业
an activity that serves as one's regular source of livelihood; a vocation
- 35** firm n. 公司
company
- 36** a set of 一套
- 37** raise money 集资
- 38** trade-off n. 权衡, 协调
the balancing of various factors in order to achieve the best combination
- 39** medical care 医疗保健
- 40** distribute v. 分发, 分配
to separate something into parts and give a share to each person or thing

Notes

- 1 job offer 当场提供工作
- 2 high-school graduates 高中毕业生
- 3 drive off the lot 驶离街区
- 4 ... used car are "lemons" ... 二手车是次品

5 scarcity n. 资源缺乏

在经济学中，scarcity指的是同一种资源被多种用途所需求。因而必须做出一个选择，在这些不同并且相互竞争的用途中分配资源。

**Exercises****I Answer the following questions**

- 1) Please list the economic phenomenon in Helen's story.

- 2) What is the subject studied in economics?

- 3) What is scarcity in economics?

- 4) What are the two features of scarcity resources?

- 5) Please give some examples of scarcity.

- 6) What is the reason that people must make difficult choice? Can you explain it with your own experience?

- 7) Are you surrounded by economic concerns? Please say something about it.

- 8) What determine society's choices?

- 9) What are the three basic questions that economics wants to answer?

- 10) Can you give some examples of trade-offs we face when we decide how much of each good to produce?

II Translate the followings**Part A**

- | | |
|--------------------------------|----------------------------------|
| 1) economic concerns
_____ | 2) economic issue
_____ |
| 3) economic climate
_____ | 4) economic community
_____ |
| 5) economic expansion
_____ | 6) economic growth
_____ |
| 7) economic indicator
_____ | 8) the state of economy
_____ |

9) natural resources

11) scarcity

13) trade-off

15) process a loan

17) medical care

19) civilian pursuits

10) human resources

12) raise money

14) mortgage loan

16) loan capital

18) military pursuits

20) educational pursuits

Part B

1) 财政顾问

3) 财力

5) 金融资本

7) 金融市场

9) 金融政策

11) 周期性失业

13) 结构性失业

15) 失业人数

17) 国会选举

19) 政府规模

2) 金融体系

4) 财务

6) 金融危机

8) 金融风险

10) 失业率

12) 季节性失业

14) 技术改进引起的失业

16) 汽车信贷

18) 竞选活动

20) 精简政府机构

Part C

1) 人类有多种需要和需求。经济学仅仅关注人的物质需求。这些需求可以通过消费商品来得到满足——或者是实货（有形商品，如食物），或者是服务（无形商品，如供热）。

- 2) 所有的社会都存在三个共同的基本问题,即:生产什么、怎样生产和为谁生产。前两个问题代表的是生产,而第三个问题则代表的是分配。

- 3) 人类的需要和需求几乎是无限的,然而不幸的是,人们发现自己的资源很缺乏。

- 4) 如果我们的资源缺乏,那就意味着我们不得不做出一个选择。如果约翰想把他的钱用在购书和学习上,那就意味着他买不起他想要的摩托车了。

- 5) 经济学中最为古老的话题也许就是为什么有些国家富有,而其他国家贫穷。有一点没有异议,那就是在许多发展中国家里,受过高等教育的劳动者稀缺。

- 6) 那些研究过欧洲年轻人高失业率现象的经济学家,把导致长期失业的重要因素归咎于工作技能和良好工作习惯(如按时上班)的缺失。

Part D

- 1) Helen bought a three-month-old car with just 4,000 miles on it, paying about \$6,000 less than she would for an otherwise identical new car.

- 2) The biggest issue in the campaign was the size of government: One candidate promised to cut government; while the other promised to develop some new government programs.

- 3) Economics is the study of the choices made by people who are faced with scarcity.

- 4) Scarcity is a situation in which resources are limited and can be used in different ways, so we must sacrifice one thing for another.

- 5) The pervasiveness of choice in the face of scarcity is reflected in the definition of economics offered by the famous economist Alfred Marshall (1842-1924): "Economics is the study of mankind in the everyday business of life."

