

■ 新大纲

■ 新题型

■ 附译文和详解

财经

新编



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全国职称英语

等级考试

指南

主编 霍庆文

中国人民大学出版社

新编全国职称英语等级考试指南

(财 经)

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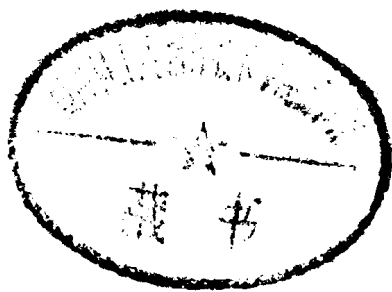
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前 言

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1998年夏天，国家人事部组织有关人员，对1997年《全国职称英语等级考试大纲》（试行）进行了修订。这次修订变化很大，增加了新题型，重新划分了考试类别。根据1998年新大纲的精神和要求，我们编写了《新编全国职称英语等级考试指南》这套丛书，旨在帮助应试者在全面复习之后进行自测，检查复习的效果并提高应试的能力。

根据新大纲，全国职称英语等级考试按等级依然划分为C、B、A三级，但每级都增加了词汇考项，C级还增加了选择填空，B级增加了完形填空；按类别将原来的五大类划分为现在的四大类：综合人文、理工、卫生、财经。根据新大纲的这一分类，我们编写了综合人文、理工、卫生、财经四册书。每册书由三大部分组成，即模拟试题、答案、译文及答案解析。笔者认为，考前进行一定的模拟训练是非常必要的，可以使应试者检验自己的水平，认识不足、找到差距并有针对性地提高自己。为了方便应试者，我们附加了译文和答案解析。

本套丛书严格按照新大纲的要求精心设计、编写，力求做到紧扣大纲、选材广泛、内容新颖、考察全面，题型、题量、难易度也都力求与新大纲一致。译文力求做到通畅、准确；详解力求做到精确、明了。

本套丛书可供准备参加职称英语等级考试的广大专业技术人员自学、自测和培训之用，也可供有志于提高阅读理解能力和语言运用能力的大学生和自学者使用。

限于编者水平，加之时间仓促，书中难免有不少缺点或错误，敬请广大读者批评指正。

编 者

1998年11月于北京

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全国职称英语等级考试 C 级模拟试题 (1)

第一部分 词汇 (20 分)

下面有二十小题，每小题后面有四个选项。其中1~10题的每个句子中有一处空白，请从四个选项中选择一 个正确答案填入句子的空白处；11~20题的每个句子中均有一个词或词组划有底横线，请从四个选项中选择一 个与划线部分意义相近的词或词组代替或解释句中的划线部分。

1. The colours of that coat and hat don't _____.
A. suit B. mix
C. match D. imitate
2. She studies many magazines and books about fashion, entertaining and correct social behaviour as she wants to appear _____.
A. fashionable B. sophisticated
C. elegant D. artificial
3. There is a _____ of a thousand pounds offered for the capture of the murderer.
A. reward B. prize
C. price D. grant
4. A new system of quality control was _____ to overcome the defects in the firm's products.
A. installed B. introduced
C. inserted D. invested
5. I can't understand you _____ a thing like this to yourself.
A. keeping B. keeping on
C. keeping up D. keeping down
6. The employer _____ the letter to his secretary, who wrote it down in short hand.
A. dictated B. examined
C. copied D. imitated
7. I desperately _____ with him to leave the ship before it was too late, fearing that he would go down with it.
A. appealed B. begged
C. claimed D. pleaded
8. Employers _____ their employees to be punctual.
A. hope B. desire

C. employed

D. cast

第二部分 阅读理解 (45 分)

下面有三篇文章，每篇短文后有几个问题，每个问题都有四个备选答案，请仔细阅读短文并根据短文回答其后面的问题，从四个备选答案中选择一个最佳答案。

第一篇

Flight Insurance

Let me tell you a story about Bert and Mildred Bumbridge, who used to be very forgetful. For example, Mildred would forget to cook dinner, or Bert would show up for work on Sunday thinking it was Monday. One summer they were to take a long plane trip. What do you suppose happened? Well, they got to the airport with only ten minutes to spare. So time was short. In that situation anyone would board the plane right away. But not Mr and Mrs Bumbridge. They just had to buy some flight insurance first. After all, who knows what will happen on a plane flight? They quickly put some coins into a machine and out came their insurance policy. "Who should get the money if we crash, I wonder?" asked Mildred. "My mother, of course," her husband replied. "We'll mail her?" he said. "The plane's going to take off in another minute." Bert put the stamp on the envelope, dropped it in the mailbox, and suddenly began to cry. What happened, do you suppose? He had mailed their plane tickets to his mother!

21. From this story we know that
- A. Mildred seldom forgot to prepare dinner.
 - B. Mildred often forgot to prepare dinner.
 - C. Mildred always forgot to prepare dinner.
 - D. Mildred forgot to prepare dinner only once.
22. When the Bumbridges got to the airport there were only ten minutes
- A. for them to take a rest.
 - B. for them to buy some flight insurance.
 - C. for them to buy tickets.
 - D. before the plane was to take off.
23. The Bumbridges wanted to buy flight insurance because
- A. they had ten minutes left.
 - B. they knew the plane would crash.
 - C. they knew someone would kill them during the flight.
 - D. they were afraid that any accident might happen to them.

24. According to what Bert said, in a minute
- A. the plane would take them off the ground.
 - B. the plane would leave the ground.
 - C. they could get on board the plane.
 - D. they couldn't get on board the plane.
25. Bert cried because
- A. they couldn't get on board the plane.
 - B. his mother couldn't get their insurance money.
 - C. he forgot to mail the policy to Mildred's mother.
 - D. he knew they would die during this flight.

第二篇

Public Goods

Public goods are those commodities from whose enjoyment nobody can be effectively excluded. Everybody is free to enjoy the benefits of these commodities, and one person's utilization does not reduce the possibilities of anybody else's enjoying the same good.

Examples of public goods are not as rare as one might expect. A flood control dam is a public good. Once the dam is built, all persons living in the area will benefit-irrespective of their own contribution to the construction cost of the dam. The same holds true for highway signs or aids to navigation. Once a lighthouse is built, no ship of any nationality can be effectively excluded from the utilization of the lighthouse for navigational purpose. National defense is another example. Even a person who voted against military expenditures or did not pay any taxes will benefit from the protection afforded.

It is no easy task to determine the social costs and social benefits associated with a public good. There is no practicable way of charging drivers for looking at highway signs, sailors for watching a lighthouse, and citizens for the security provided to them through national defense. Because the market does not provide the necessary signal, economic analysis has to be substituted for the impersonal judgment of the marketplace.

26. With what topic is the passage mainly concerned?
- A. Mechanisms for safer navigation.
 - B. The economic structure of the marketplace.
 - C. A specific group of commodities.
 - D. The advantages of lowering taxes.
27. Which of the following would NOT be an example of a public good as described in the passage?
- A. A taxicab.

- B. A bridge.
 - C. A fire truck.
 - D. A stoplight.
28. In paragraph 2 the word “holds” could best be replaced by which of the following?
- A. Has.
 - B. Is.
 - C. Grasps.
 - D. Carries.
29. According to the passage, finding out the social costs of a public good is a
- A. difficult procedure.
 - B. daily administrative duty.
 - C. matter of personal judgment.
 - D. citizen’s responsibility.
30. Which of the following statements best describes the organization of the first two paragraphs?
- A. Suggestions for the application of an economic concept are offered.
 - B. Several generalizations are presented from which various conclusions are drawn.
 - C. Persuasive language is used to argue against a popular idea.
 - D. A general concept is defined and then examples are given.

第三篇

Poverty in the United States

The kind of poverty in the U. S. is the poverty of a wealthy society. In less developed countries, poverty means something quite different. It may mean having no home, sleeping in the streets, or perhaps dying of sickness and hunger.

Poverty may be defined as not having enough to meet basic needs. It’s easy for everyone to agree on that. But what do we mean by basic needs? And how much money does that take? That’s where people disagree. In the United States in the early 1970’s the government defined the yearly basic needs income as being about \$ 2000 for a person living alone, or about \$ 4000 for a family of four.

You can see that these minimum (最低限度的) basic income figures couldn’t be very exact. Picture a family of six living on a farm, growing much of their own food, living in their own house and receiving a cash income of a little less than \$ 6000 a year. The government’s figures might put them below the minimum basic income level. By the government’s definition, they might be living in poverty. But they might think of themselves as quite well-to-do. Probably they’re living as well as or better than most of their

neighbors and friends.

Now put that same family in a house in the center of a big city where they must pay for everything, with no relatives or friends to share vegetables and clothes. Suddenly, they are poor. More than five million families live in poverty in the U. S. If you look at families headed by very young men, very old men, or women, you will see a lot of poverty. About a third of all the Americans living in poverty are living in fatherless households (家庭). Most of them, of course, are children.

31. What is said about the kind of poverty in the United States?
 - A. It has the same meaning as the poverty in developing countries.
 - B. It has a different meaning from the poverty in developing countries.
 - C. It is a more serious social problem than the poverty in developing countries.
 - D. More people in the United States live in poverty than in developing countries.
32. What does the author seem to say about basic needs?
 - A. It has a definition on which people have reached complete agreement.
 - B. It needs no definition since everybody knows what it is.
 - C. It is something easy to define as people have similar needs to keep themselves alive.
 - D. It is something difficult to define because people live in very different situations.
33. According to the American government's definition, if you are "poor", living by yourself in the United States during the 1970's, it means
 - A. you had no house.
 - B. you had no car.
 - C. you got less than \$ 83 a month.
 - D. you got less than \$ 166 a month.
34. If an American family of four with a yearly income of \$ 4 000 think they are well-off, where do they most probably live?
 - A. In a city.
 - B. In a small town.
 - C. On a farm.
 - D. On the campus.
35. From the passage we know that poor families in the U. S. are usually not supported by
 - A. middle-aged fathers.
 - B. very young people.
 - C. very old people.

D. single mothers.

第三部分 完成句子 (15 分)

阅读下面的短文，根据短文的内容，完成句子。每个句子的空格处只准填写一个单词，每个单词的头一个（或头几个）字母已经给出，请将其余的字母补全。

Hyperinflation (极度通货膨胀)

Hyperinflation is defined as an economic condition during which there is a steep increase in price. In accordance with the laws of economics, three factors combine to create this condition. Firstly, demand must be much greater than the supply of available goods. Secondly, the country must continuously create and thereby build up an ever increasing supply of money. Thirdly, the governmental processes that are used to collect taxes must be crippled. Let's imagine a country where production is barely accomplishing its goal: to keep up with demand. When this happens, the government should decrease the salaries of the workers by raising taxes. But the government is powerless to collect the taxes, so it prints more money to compensate for the goods it must purchase. This new money goes to the workers who produced the goods; as a result, the people are not forced to give up certain things for a while—they actually become richer. While this might appear to be a positive step, it is actually regressive. Every month the government is forced to print more and more money, thereby increasing its liabilities until it is destroyed. The only way to prevent total economic collapse in such a situation is for the government to increase taxes in a manner that is characterized by impartiality to every one involved.

36. D of workers' salary might occur during hyperinflation.
37. The author states that during hyperinflation people are forced to ab certain things.
38. The passage implies that hyperinflation is used by a government to raise t.
39. The word "regressive" probably means h.
40. In this passage the author centers on the c of hyperinflation.

第四部分 选择填空 (20 分)

阅读下面的短文，根据短文的内容，从每题的四个备选答案中选择一个最佳答案。

To Bite the Bullet

For some time now, nobody 41 to have a solution for inflation. Not one that is

42 to everybody. But 43 the administration of President Ford he 44 one on national television. He used the phrase, "to bite the bullet." The words were not new, but they spread 45 the country.

Mr. Ford called 46 Americans "to bite the bullet" and make personal sacrifices. This, he said, would help to 47 inflation.

He urged them to eat less, use less gasoline, to spend less and save more. He appealed 48 them to do whatever was 49 to fight inflation, no matter how unpleasant.

Such is the meaning of "to bite the bullet" to do something quickly, 50 no further delay, no matter how 51 the action may be.

But what does biting the bullet have to do 52 all this? A reasonable question. This is the explanation: 53 we all know, people 54 great pain sometimes tighten their fists, or clench their teeth, or bite down hard on a finger. It seems to ease their pain. Years ago, 55 the battlefield, one did not 56 pain-killing drugs. And it is said that during 57 operations, soldiers would bite a bullet, to ease their suffering. This old phrase came 58 to life in the 1960's. Former president Nixon used it in 1968. He asked Congress "to bite the bullet" and 59 his proposal for a tax increase, a ten-percent surcharge (额外费) 60 income taxes.

- | | | | |
|------------------|---------------|-----------------|-------------|
| 41. A. seems | B. happens | C. likes | D. comes |
| 42. A. pleasant | B. exact | C. satisfactory | D. profound |
| 43. A. before | B. at | C. for | D. during |
| 44. A. stated | B. put | C. offered | D. showed |
| 45. A. out | B. through | C. across | D. along |
| 46. A. on | B. in | C. for | D. forth |
| 47. A. halt | B. decrease | C. withdraw | D. overcome |
| 48. A. in | B. of | C. for | D. to |
| 49. A. objective | B. necessary | C. important | D. certain |
| 50. A. by | B. with | C. under | D. upon |
| 51. A. awful | B. reluctant | C. advanced | D. painful |
| 52. A. about | B. with | C. except for | D. besides |
| 53. A. Because | B. Since | C. As | D. Though |
| 54. A. at | B. to | C. in | D. for |
| 55. A. in | B. on | C. around | D. across |
| 56. A. find | B. invent | C. use | D. create |
| 57. A. surgery | B. emergency | C. temporary | D. virtual |
| 58. A. out | B. up | C. down | D. back |
| 59. A. approve | B. approve of | C. carry out | D. carry on |
| 60. A. with | B. to | C. by | D. on |

全国职称英语等级考试 C 级模拟试题 (2)

第一部分 词汇 (20 分)

下面有二十小题，每小题后面有四个选项。其中 1~10 题的每个句子中有一处空白，请从四个选项选择一个正确答案填入句子的空白处；11~20 题的每个句子中均有一个词或词组划有底横线，请从四个选项选择一个与划线部分意义相近的词或词组代替或解释句中的划线部分。

1. Weather forecasting is still an _____ science.
A. infant
B. innocent
C. ignorant
D. executive
2. Some girls went _____ over some pop singers.
A. crazy
B. enthusiastic
C. optimistic
D. emotional
3. I wanted to leave quickly, but under the _____ I decided to stay another night.
A. circumstances
B. conditions
C. environment
D. case
4. The hungry child looked at the cakes with _____ eyes.
A. curious
B. critical
C. greedy
D. vivid
5. The last _____ on the programme was a grand display of fireworks.
A. show
B. section
C. item
D. content
6. As a salesman, he works on a _____ basis, taking 10% of everything he sells.
A. tip
B. benefit
C. commission
D. pension
7. Children in school are _____ into grades, according to how much they know.
A. qualified
B. identified
C. clarified
D. classified
8. The hospital has _____ for one hundred patients.
A. lodge
B. dormitory
C. bedroom
D. accommodation
9. An old house was pulled down by a _____ of wind last night.
A. grip
B. grasp

短文并根据短文回答其后面的问题，从四个备选答案中选择一个最佳答案。

第一篇

Self-service Stores

During the last few years, there has been a great increase in the number of shops, stores and supermarkets which provide things for self-service. Their general purpose is to provide goods attractively and in perfect condition, so that the customers can be served, and then pay for the goods with the least delay.

The organizers of self-service stores have their difficulties. They must display a great number of goods in limited space without covering up anything. They must deal with foods requiring different ranges of temperature; they must arrange flows of customers quickly and without error. For the purpose of display, many devices are used such as long adjustable shelves, rotating (旋转) round shelves, islands of display stands and so on. Quick frozen fruit, vegetables and meat are kept in refrigerated self-service cabinets (橱).

The problem of quick payment has been solved by the use of modern cash machines. One such machine called the Automatic Itemizing and Change Inputting Cash Register, first records the loss of each item and totals the bill. It can also shoot out the right change into a cup near the customer.

Some of the advantages of self-service seem to be that there is no waiting to be served; there is a wide variety of choices. Shopping is said to be more streamlined and more economical. However, many people still prefer to be served by a small shopkeeper who knows them personally and will deliver goods to their homes.

21. More and more shops and supermarkets now provide
- A. more goods.
 - B. cheaper goods.
 - C. self-service.
 - D. better service.
22. Organizers in a supermarket have to face the problem of
- A. proper display of foods and easy flow of customers.
 - B. treating every customer personally.
 - C. delivering goods to customers' homes.
 - D. keeping foods refrigerated.
23. Which of the following statements is true according to the passage?
- A. Supermarkets provide cheaper food.
 - B. Foods in self-service stores are better.
 - C. Self-service stores save people time.

D. People can buy everything in self-service stores.

24. The word "streamlined" in the last paragraph probably means

A. expensive.

B. efficient.

C. difficult.

D. different.

25. From the passage it may be concluded that self-service is still

A. not popular.

B. very new.

C. in difficulty.

D. quite old.

第二篇

Stock Market

The best way to explain how the stock market works is to imagine that you get together with four of your friends and form a company to produce a soda with a new flavor (风味), which you are going to sell in a pressurized can. You find that you need \$ 600 for the expenses involved in starting the business. One of you contributes \$ 200; a second, only \$ 50; a third, \$ 150; a fourth \$ 100; and the fifth, also \$ 100. In order to be fair to everyone, you decide that each of you will be given sheets of paper on which it is stated that every sheet of paper represents \$ 10 of the present value of the company. This means that there will be 60 sheets of paper altogether. The person who contributed \$ 200 will receive 20 of these sheets, while the one who gave \$ 50 will get 5.

If you give \$ 100, then you will receive 10 of these sheets. Each sheet, which is called a stock certificate, actually indicates that you own 1 share of stock in the company. Therefore you now own 10 shares in the company. To own a share signifies that you are a part owner of the company.

Imagine now that when people taste the soda they want to drink more and more of it. In fact, business is so good that the original \$ 600 invested by the five of you jumps to \$ 1800 in value. Thus the 60 shares of stock that were originally worth \$ 10 each are now worth \$ 30 each. That means that your 10 shares have jumped in value to \$ 30. If you want to sell some or all of these shares to anyone else, the price will be \$ 30 per share.

26. This passage is mainly

A. a description of the establishment of a soda company.

B. an illustration of the operation of the stock market.

C. an explanation of how to share the profit of a company.