



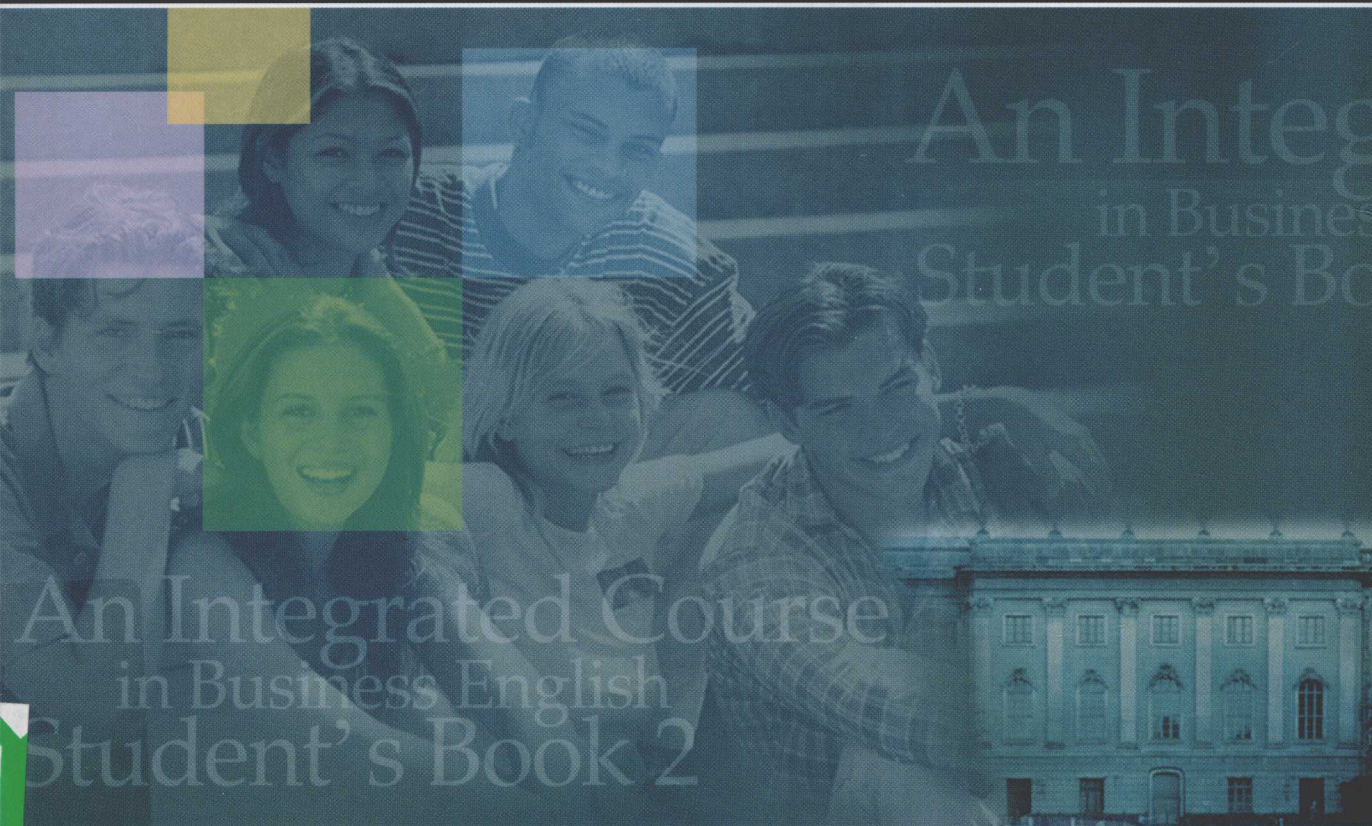
新基点 全国高等院校商务英语专业本科系列规划教材·语言技能子系列

NEW BENCHMARK

商务英语综合教程

学生用书

2



彭青龙 总主编

王瑞昀 主编

**An Integrated Course in Business English
Student's Book 2**



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总主编：彭青龙

商务英语综合教程

学生用书

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出版说明

新基点 (NEW BENCHMARK) 全国高等院校商务英语专业本科系列规划教材由对外经济贸易大学出版社联合对外经济贸易大学、广东外语外贸大学、上海对外贸易学院、西安外国语大学、东北财经大学、上海财经大学等院校的骨干教师编写而成。

2007 年国家教育部批准设立了商务英语本科专业。为促进商务英语学科建设, 适应教学改革和创新的需要, 对外经济贸易大学出版社特组织编写了“新基点”系列教材。本系列教材体现商务英语专业最新教学特点和要求, 是面向二十一世纪的一套全新的立体化商务英语教材, 主要适用于全国各高等院校商务英语专业本科学生。

本系列教材旨在培养具有扎实的英语基本功, 掌握国际商务基础理论和知识, 具备较高的人文素养, 善于跨文化交流与沟通, 能适应经济全球化, 具备国际竞争力的复合型英语人才。共由语言技能、商务知识、人文素养三个子系列组成。

语言技能子系列包括商务英语综合教程 1-4 册、商务英语听说 1-4 册、商务英语写作 1-4 册、商务英语翻译 1-2 册。

商务知识子系列介绍商务基础理论和商务实践的具体知识, 主要包括经济学原理、管理学原理、商法导论、跨文化交际导论、国际贸易实务、营销学等主干教材。

人文素养子系列主要包括语言学导论、英美国家概况、欧洲文化、英美文学选读、英美散文等核心教材。

上述的每套子系列教材都自成体系, 合在一起又形成了有机的整体。本套教材不是封闭的, 而是随着教学模式、课程设置的和课时的变化, 不断推出新的教材。对外经济贸易大学出版社旨在广泛调动社会智力资源, 与时俱进、推陈出新, 推出一套适合新兴商务英语专业本科学生的系列教材。

编撰者们不仅具有丰富的语言教学经验, 而且获得工商管理、经济学等商科专业的硕士、博士学位, 具备商务活动的实践经验。他们集教学经验和专业背景于一身, 这正是本套商务英语系列教材编撰质量的有力保证。

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2008 年 4 月

前言

进入大众化教育以来，中国高等学校英语专业的培养目标和培养模式日趋多样化。其标志性变化就是传统的英语语言文学专业裂变成商务英语专业和翻译专业，从而形成了英语、商务英语和翻译三足鼎立的局面。虽然国内学者仍就这三个专业的共同性和差异性争论不休，但是教育部批准设立上述专业，既是顺应社会经济发展对各种英语人才需要的体现，也反映出单纯的英语语言文学专业人才的需求在减少。截止目前，已有上海对外贸易学院、对外经贸大学、广东外语外贸大学等7所高校被正式批准招收商务英语专业的学生，众多高校还在积极申请开办这一新专业。此外，据不完全统计，全国有500多所高校开设了商务英语课程。这些事实说明商务英语专业发展趋势良好，前景广阔。

众所周知，不管英语专业如何裂变，必须要让学生打好语言基本功，掌握听说读写的技能，只有这样才能进行语言交际。交际法认为，人们对语言的掌握是在交际过程中“习得”的。语言交际的环境越真实，就越能够掌握有效的交际能力。有鉴于此，学习真实的语言交际材料，尤其是商务语境下的语言材料，就能够缩短课堂教学与实际生活、工作的差距，学以致用，进行有效的商务沟通。基于这种认识，我们试图打破传统教材先学“阳春白雪”的语言，然后再进行商务“嫁接”的模式，而是从一开始就让学生置身于商务语境，学习商务基础理论和知识，直接进行商务实践的训练，从而为将来的职场竞争打好基础。实践证明，直接学习商务英语教材而不是基础英语，也能打好语言的基本功。据调查，许多普通高校英语（商务英语方向）专业的学生直接学习商务英语教材，四六级通过率依然分别保持在98%和85%以上，商务英语专业学生的就业率一直在99%以上，比其他相关专业学生更具竞争力。

当然，此言只是想表明我们所编的教材在指导思想和理念上与传统教材有所区别，但并不是说商务英语专业建设，尤其是教材建设就没有问题。我们提倡的是一种多元化的外语教育，既有重点大学的研究型教育，也有普通高校的实用型教育，还有兼而有之的混合型。不同的培养目标和培养模式需要不同的教材来体现和推广。我们这套教材体

现的培养目标就是为外资、外贸等企事业单位培养具有扎实的语言基本功,较强的人文学科底蕴,熟练掌握英语读、写、听、说、译五种技能,通晓国际商务基本知识和实务,具有较强应用能力和较高综合素质的复合型人才,满足现代社会需求。

《商务英语综合教程》共分四册,每册12个单元,内容包括经济、管理、国际法和跨文化四大模块,涉及全球经贸、国际营销、企业管理、金融理财、品牌策略、公共关系、人力资源、危机管理、企业家、房地产、电子商务、企业社会责任、商业道德、跨文化交流、职业选择、领导艺术、商业团队建设、网上购物、客户服务、商业间谍和能源危机等多个方面。每单元均由Text A、Text B、Text C及相关练习组成。Text A侧重商务词汇、语法知识及篇章理解。Text B着力培养学生的商务英语口语和写作能力等交际能力。Text C主要是提高学生的听力技能和人文底蕴。本套教材主要适用于全日制商务英语专业或者英语(商务英语方向)专业的一二年级大学生,也可作为全日制非英语专业学生的选修课教材或行业培训教材。教材分学生用书和教师用书,一般每周4-6课时为宜,教师可根据学生的英语水平和课时安排取舍。

本套教材除了兼具前瞻性、系统性、实用性和趣味性等特点之外,尤其强调以下几个“突破”。

第一、突破语言基本功仅仅是听说读写译技能的传统,强调交际能力优先培养的教学理念。在注重语言“输入”的同时,我们尤其看重学生“说与写”的语言“输出”能力,旨在进一步提高学生在商务环境下的有效交际能力。因此我们设计了大量的说与写的练习和案例分析,满足课堂教学的需要。

第二、突破课堂教学与职场需求相分离的传统,强调学以致用实际运用能力。虽然课堂教学有其局限性,但我们在课文内容的选材、练习的设计都尽力做到与职场的“零”距离接触,使学生能够举一反三,有身临其境之感。学生在课堂上所学的商务知识都是他们将来走向工作岗位时所必须掌握的。

第三、突破以教师为中心的课堂教学传统,强调学生与教师的互动和交流。虽然我们不能忽视教师的作用,但以学生活动为主体是我们编写教材的指导性原则之一。因此我们在每一个单元的导入,讨论,案例分析、写作、角色转换和辩论等部分都有意识地增加了学生的“戏份”,让他们充分展示才华,增强交际的信心。

第四、突破教学手段、方法单一的传统,强调文字、图像、声像统一的立体化教学。单一的教学方法和手段使课堂教学枯燥难耐,因此我们在设计教材时,充分利用网络多媒体技术,给学生展现一个多样化的世界。即使是平面文字,我们也尽量做到图文并茂,激发学生的学习兴趣。

第五、突破学生依靠老师获取知识的单一传统,强调学生自主性学习和创新性学习。传统教材只注重教师传授知识的作用,学生的创新能力未得到有效开发。本套教材

通过配备自主学习的练习、启发性问题、案例分析和相关网站信息，将课堂学习延伸到课外的自主学习中，从而使学生在分析、综合、判断、推理的基础上，独立提出新观点、新见解，提高批判性思维能力。

第六、突破商务性与人文性相对立的传统，强调培养有人文素养的“儒商”。虽然本教材强调实用性较强的商务理论知识和实践能力，但也秉承人文性原则，学生通过人文知识的学习，可以不断提高人文意识，有效地开展跨文化交际活动。教材中 Text C 就是这样设计的。

每当编写教材的时候，我们总是树立一种目标，秉承一种理念，赋予百分百的热忱和努力，希望能够满足百千万读者渴求知识、立志成才的愿望。然而，由于时间仓促，水平有限，书中恐有疏漏之处，但我们同样以百分百的真诚，欢迎专家、学者提出宝贵意见，并努力将错误减少到最低。

本套教材凝聚了整个团队的心血，我们感谢各位同仁的大力支持。同时感谢对外经济贸易大学出版社的鼎力支持。本教材获得上海市第二期本科英语教育高地建设项目资助。同时，也是上海市教委英语特色专业重点教材建设成果。

《商务英语综合教程》编写组

2009年4月于上海



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Unit One

Money

Lead-in

1. Various types of money are illustrated in the following. Can you name them?

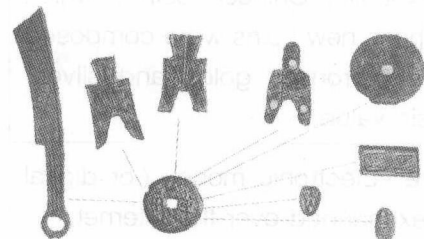
1)



2)



3)



4)



5)



6)



2. Getting to know the history of money by matching the left columns with the right ones:

1	Barter (以物易物)	A	China, in 1,000 B. C. , produced mock cowry shells at the end of the Stone Age. They can be thought of as the original development of metal currency. In addition, tools made of metal, like knives and spades, were also used in China as money. From these models, we developed today's round coins that we use daily. The Chinese coins were usually made out of base metals which had holes in them so that you could put the coins together to make a chain.
2	Cattle	B	At about 500 B. C. , pieces of silver were the earliest coins. Eventually in time they took the appearance of today and were imprinted with numerous gods and emperors to mark their value. These coins were first shown in Lydia, or Turkey, during this time, but the methods were used over and over again, and further improved upon by the Greek, Persian, Macedonian, and Roman empires. Not like Chinese coins, which relied on base metals, these new coins were composed of scarce metals such as bronze, gold, and silver, which had a lot of intrinsic value.
3	Shells	C	Tomorrow is already here. Electronic money (or digital cash) is already being exchanged over the Internet.
4	First Metal Money	D	From 9,000 – 6,000 B. C. , livestock was often used as a unit of exchange. Later, as agriculture developed, people used crops for barter. For example, I could ask another farmer to trade a pound of apples for a pound of bananas.

5	Silver	E	From the ninth century to the fifteenth century A. D. , in China, the first actual paper currency was used as money. Through this period the amount of currency skyrocketed causing severe inflation. Unfortunately, in 1455 the use of the currency vanished from China. European civilization still would not have paper currency for many years.
6	Leather Currency	F	The first people didn't buy goods from other people with money. They used barter. Barter is the exchange of personal possessions of value for other goods that you want. This kind of exchange started at the beginning of humankind and is still used today.
7	Paper Currency	G	In 1816, England made gold a benchmark of value. This meant that the value of currency was pegged to a certain number of ounces of gold. This would help to prevent inflation of currency. The U. S. went on the gold standard in 1900.
8	Wampum (贝壳串珠)	H	At present, nations continue to change their currencies. For example, the U. S. has already changed its \$100 and \$20 banknotes. More changes are in the works.
9	Gold Standard	I	At about 1200 B. C. in China, cowry shells became the first medium of exchange, or money. The cowry has served as money throughout history even to the middle of this century.
10	today	J	In 118 B. C. , banknotes in the form of leather money were used in China. One-foot square pieces of white deerskin edged in vivid colors were exchanged for goods. This is believed to be the beginning of a kind of paper money.

11	tomorrow	K	In 1535, though likely well before this earliest recorded date, strings of beads made from clam shells, called <i>wampum</i> , are used by North American Indians as money. <i>Wampum</i> means white, the color of the clam shells and the beads.
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Text A

Money and Banking

All values in the economic system are measured in terms of money. Our goods and services are sold for money, and that money is in turn exchanged for other goods and services. Coins are adequate for small transactions, while paper notes are used for general business. There is additionally a wider sense of the word "money", covering anything which is used as a means of exchange, whatever form it may take. Originally a valuable metal (gold, silver or copper) served as a constant store of value, and even today the American dollar is technically backed by the store of gold which the US government maintains. Because gold has been universally regarded as a very valuable metal, national currencies were for many years judged in terms of the so-called "gold standard"¹. Nowadays, however, national currencies are considered to be as strong as the national economies which support them.

Valuable metal has generally been replaced by paper notes. These notes are issued by governments and authorized banks, and are known as "legal tender"².

Notes:

1. gold standard: it is an economic system in which the value of money is based on that of gold. The world's monetary systems are no longer based on the value of gold nowadays.
金本位货币制度
2. legal tender: it is payment that, by law, cannot be refused in settlement of a debt. 法定货币

Other arrangements such as cheques and money orders³ are not legal tender. They perform the function of substitute money and are known as “instruments of credit”⁴. Credit is offered only when creditors believe that they have a good chance of obtaining legal tender when they present such instruments at a bank or other authorized institution. If a man's assets are known to be considerable, then his credit will be good. If his assets are in doubt, then it may be difficult for him to obtain large sums of credit or even to pay for goods with a cheque.

The value of money is basically its value as a medium of exchange, or, as economists put it, its “purchasing power”. This purchasing power is dependent on supply and demand⁵. The demand for money is reckonable as the quantity needed to effect business transactions. An increase in business requires an increase in the amount of money coming into general circulation. But the demand for money is related not only to the quantity of business but also to the rapidity with which the business is done. The supply of money, on the other hand, is the actual amount in notes and coins available for business purposes. If too much money is available, its value decreases, and it does not buy as much as it did, say, five years earlier. This condition is known as “inflation”.

Banks are closely concerned with the flow of money into and out of the economy. They often cooperate with governments in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit. Banks originated as places to which people took their valuables for safe-keeping, but today the great banks of the world have money functions in addition to acting as

3. money order: a payment order for a pre-specified amount of money. It is a more trusted method of payment than a personal check, because it is required that the funds be prepaid for the amount shown on it. 汇票
4. instrument of credit: thing that brings about credit 信贷工具
5. Supply and demand: the amount of goods, etc. available and the amount wanted by consumers, the relationship between which is regarded as controlling prices 供求关系

guardians of valuable private possessions.

Banks normally receive money from their customers in two distinct forms; on current account⁶, and on deposit account⁷. With a current account, a customer can issue personal cheques. No interest is paid by the bank on this type of account. With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank in turn lends the deposited money to customers who need capital. This activity earns interest for the bank, and this interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way the bank makes its main profits.

We can say that the primary function of the bank today is to act as intermediary between depositors who wish to make interest on their savings, and borrowers who wish to obtain capital. The bank is a reservoir of loanable money, with streams of money flowing in and out. For this reason, economists and financiers often talk of money being "liquid", or of the "liquidity" of money. Many small sums which might not otherwise be used as capital are rendered useful simply because the bank acts as a reservoir.

The system of banking rests upon a basis of trust. Innumerable acts of trust build up the system of which bankers, depositors and borrowers are part. They all agree to behave in certain predictable ways in relation to each other, and in relation to the rapid fluctuations of credit and debit. Consequently, business can be done and cheques can be written without any legal tender visibly changing hands.

(763 words, <http://www.google.com/notebook/public>)

6. current account: (US checking account) bank account from which money can be drawn without previous notice 活期存款账户
7. deposit account: type of account, usu. at a bank, in which money earns interests but cannot be taken out unless the bank is warned in advance 定期存款账户

Words and Expressions

1. transaction /træn'zækʃən/ *n.* piece of business transacted 交易
2. back /bæk/ *v.* give financial support to 支持
3. currency /'kʌrənsi/ *n.* money system in use in a country 货币, 通货
4. gold standard *np.* economic system in which the value of money is based on that of gold 金本位货币制度
5. legal tender *np.* form of money that must be accepted by law if offered in payment 法定货币
6. creditor /'kreditə/ *n.* person to whom money is owed 债权人, 债主
7. asset /'æset/ *n.* [usu. *pl.*] thing, esp. property, owned by a person, company, etc. that has value and can be used or sold to pay debts. 财产, 资产
8. medium /'mi:djəm/ *n.* means by which sth is expressed (表达的)媒介
9. reckonable /'rekənəbl/ *a.* that can be reckoned 可以计算的
10. inflation /in'fleɪʃən/ *n.* rise in prices resulting from an increase in the supply of money, credit, etc. 通货膨胀
11. stabilize /'steɪblaɪz/ *v.* (cause sth to) become stable (使某事物)稳定
12. allocate /'æləukeɪt/ *v.* to assign sth for a special purpose 分配
13. valuables /'væljuəbl/ *n.* [*pl.*] valuable things, esp. small personal possessions, jewelery, etc. 贵重物品
14. guardian /'gɑ:dʒən/ *n.* one who guards or protects sth 保护者
15. issue /'ɪʃju:/ *v.* put into circulation (shares, check, etc.) 签发, 发行
16. intermediary /,ɪntə'mɪ:diəri/ *n.* person who acts as a means of communication between two or more others 中间人
17. reservoir /'rezəvwa:/ *n.* [*fig.*] collection of sth 储藏; 汇集
18. loanable /'ləʊnəbl/ *a.* that can be loaned 可借出的
19. fluctuation /,flʌktju'eɪʃən/ *n.* (of price, rate, etc.) rising and falling (指价格、比率等)涨落, 波动
20. credit /'kredit/ *n.* sum of money in sb's bank account 存款
21. debit /'deɪt/ *n.* sum withdrawn from an account 借款