



全国高等院校商务英语规划教材

● 刘白玉 高新华 主编 ●

# Business English

# 商务英语

- 体验商务文化魅力
- 培养商务管理意识
- 锤炼商务交流技能



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### Business English

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# 前言

一年磨一剑。14 位一线教师经过一年的努力编写的《商务英语》教材就要跟读者见面了。回顾一年的拼搏历程,感慨万千。

商务英语是“英语百花园”里的一朵奇葩。她一开花,就迅速香遍祖国的大疆南北,短短十几年时间,全国就有一千多所高等院校开设了商务英语课程,并且有三十多所大学拥有了商务英语方向的硕士研究生。何也? 市场需要。

1978 年,中国刚刚对外开放时,对外贸易额位于世界第 37 位,至 2008 年,对外贸易额已经高达 2 万多亿美元,超过老牌的世界经济强国英国和日本,一跃成为仅次于美国和德国的世界第 3 大贸易国。据笔者预测,至 2012 年,中国的 GDP 将超过日本,成为世界第 2 大经济体;而对外贸易额也将超过德国,成为世界第 2 大贸易国。

世界的竞争归根结底是人才的竞争,随着对外贸易的高速发展,社会上急需既懂英语又懂国际商务知识的复合型、应用型高级人才。在这种大环境下,商务英语便应运而生。根据教学规律,教材建设是培养高级人才的基础和首要问题,正所谓“工欲善其事,必先利其器”。但综观近几年的商务英语教材,在内容的系统性、完整性、新颖性、精品性等方面俱佳的教材却很少,这在很大程度上阻碍了人才的培养。为此,笔者组织 14 位教师编写了这本教材。这些教师不仅具有丰富的的一线商务英语教学经验,而且大多数具有在企业工作的实践经验,甚至超过半数的教师还有海外学习、工作的经验,有力地保证了此教材的编写质量。

本教材分为 8 章,基本涵盖了商务英语的主要领域。这 8 章及其编写人员分别是:经济学入门(顿小慧),国际贸易壁垒(扈珺),国际支付与结算(曲艺、高新华),国际市场营销(唐文龙),国际商务谈判(刘夏青),人力资源管理(刘白玉、陈伟),商务伦理(苑学宁),跨文化交流(徐新宇、迟明赞)。每章的补充阅读部分由顿小慧、刘白玉、刘夏青编写,其中顿小慧负责经济学入门和国际市场营销,刘白玉负责国际贸易壁垒、国际支付与结算、人力资源管理,刘夏青负责国际商务谈判、商务伦理和跨文化交流。另外,为了培养学生积极、乐观、向上的心理品质,我们在每章后面还增加了“Stay Positive”部分,由窦钰婷老师编写。

本教材具有以下显著特点:(1) 语言规范:所有文章全部选自英美报刊。(2) 内容全面:涵盖了商务英语的主要领域,可谓一书在手,各领域皆有。(3) 既教

书又育人:所有章节都有“名人名言”、“欢乐时刻”和“乐观向上”部分。据调查,现在不少大学生具有心理障碍,除了社会原因外,我们的教学也负有不可推卸的责任。通过日常的教学,循序渐进地培养学生的幽默感和乐观向上的人生观是本书的另一大特点。(4) 案例式教学:每一章均有两个经典案例,引导学生参与。这打破了传统的、学生不喜欢的“填鸭式”教学方法,顺应了先进的教学理念,同时也符合世界流行的教学名言:Tell me, and I will forget; Show me, and I might remember; Involve me, and I will understand。(5) 教辅材料齐全:作为一线教师,我们深知,教材与普通书籍的显著区别就是教材要“便于教师教学”。为此,我们编写了完整的教辅材料——全部练习答案、全书的 PPT 课件、5 套试题。为了确保此教辅材料为教师所用,请使用此书的教师发电子邮件至 [professor-baiyuliu@yahoo.cn](mailto:professor-baiyuliu@yahoo.cn) 或 [tangdingjun@suda.edu.cn](mailto:tangdingjun@suda.edu.cn)。收到申请并确认教师身份后,将免费奉送。

本教材是动态的,计划使用几年后再版。另外,我们计划陆续编写《英美概况》、《商务英语写作》、《国际贸易实务》、《人力资源管理》、《国际商务谈判》、《国际市场营销》、《商务文秘》等英文教材,诚邀感兴趣的老师与我们联系,以编委身份加入我们的编写队伍。

本教材既可以供商务英语专业的学生使用,也可以供经济贸易、管理专业的学生阅读,同时也可作为在职 MBA 和企业管理人员的培训教材。

本教材由刘白玉教授和汤定军先生策划,刘白玉教授、高新华副教授审校并最终定稿。

本教材在编写过程中得到了苏州大学出版社汤定军先生的大力支持,在此表示衷心的感谢。

由于编者水平有限,错误在所难免。我们热诚欢迎每一位关心商务英语的专家、学者对我们的工作进行指导,热诚欢迎每一位读者给我们提出宝贵的意见和建议。凡是提供意见和建议的人,无论是学生还是老师,均在下次再版的前言中署上大名,以示感谢。

刘白玉

2009 年 5 月于烟台凤凰山下

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# Chapter

# 1

## Introduction to Economics

### Section A

If we command our wealth, we shall be rich and free; if our wealth commands us, we are poor indeed.

—Edmund Burke

## GDP and Green GDP

### Defining GDP

Gross domestic product (GDP) is one of the most familiar economic terms. Economists and government officials use it to evaluate the effectiveness of economic policy and progress. But just what does GDP mean? And how is it calculated?

GDP measures the market value of goods and services produced for “final use”. “Intermediate goods”, or materials used to produce a final product, are not counted. For example, the value of the cloth purchased by dress manufacturers is not added to GDP but is included in the price of the dress sold to consumers. To

count it directly would be to count it twice.

GDP includes all the products of a country's citizens and corporations, even those operating overseas. It also considers the profits on the country's capital invested abroad.

The “Gross” in GDP means that all “investment goods”—buildings and machinery produced in a given year—are included in GDP, even those that replace worn-out machines and buildings.

### Does GDP Measure Up?

In most countries, governments still consider GDP the most important measure of economic activity. That's the case in the United States. Each quarter, government officials and economists anxiously await the release of GDP figures. A steadily growing GDP, they read as a healthy economy; a decline in the growth rate hints at trouble to come; and a drop in the GDP means a recession.

According to traditional reasoning, GDP—more precisely, real (inflation-adjusted) GDP per capita—measures the level of “potential” well-being for citizens and residents of the nation. More output per person means more national income, and higher incomes allow for greater consumption. These factors can make people better off if a nation provides some equity in the distribution of goods, services, and income.

But GDP leaves out too many crucial factors to effectively measure the full economic well-being of a nation and its people. GDP ignores activities that don't involve market transactions, no matter how useful to society. In addition, it fails to examine income distribution, which is essential to evaluating the impact of economic growth on people's lives.

GDP also fails to provide clues to an economy's long-term potential, especially when applied to resource-exporting Third World countries. To do so, GDP would have to provide a practical guide to the impact of current resource use on future income. In short, it must measure a nation's sustainable income.

GDP, however, only considers sustainability when it accounts for “tangible assets”—like machinery and building—that make up business investment. When a business builds a new plant, its expenditures contribute to the investment component of GDP. The new plant is recognized as “productive capital”, and its

depreciation is written off against the value of production. By accounting for depreciation, GDP recognizes the necessity of maintaining physical assets. Not maintaining assets would lead to declining future output.

This foresight doesn't extend to "biological capital". GDP neither recognizes natural resources as capital nor accounts for their depreciation. As a result, a country could come close to exhausting its resources and irreparably damage its capacity for future growth before the problem is recognized in the accounts. For example, the depletion of Indonesia's forests might not reflect GDP until that country can no longer export timber at the current rate.

Repetto of the World Resources Institute shows how GDP can send false signals to policy-makers by treating natural resources as free and unnecessary to renew. He asks his readers to consider the following hypothetical example: Should a farmer cut and sell the timber in her woods to raise money for a new barn? Would she be better off? Most of us would answer yes, if the value of the barn was greater than that of the timber.

No such calculation is made in figuring GDP. Nowhere is the loss—even if it's a temporary loss—of a valuable natural resource, like timber, reflected in the accounts. In fact, if the farmer builds the barn, GDP would actually increase by the value of the timber and by the value of other products and services used to build the barn. According to the accounts, the timber was worthless as a forest, and it only gained value once cut.

### Defensive Expenditures

GDP falls short as a measure of sustainable income in another important way. GDP treats expenditures to counter the noxious environmental and social side effects of economic growth—such as cleaning up after an oil spill—as positive contributions to the economy.

Those so-called "defensive expenditures" artificially inflate GDP. Defensive expenditures are in essence costs of production that the debit side of the accounts ignores. Their main function is to neutralize environmental and social damage. They add nothing to the availability of goods and services.

The treatment of environmental damage produces some bizarre anomalies in GDP. For example, the state of Massachusetts spent \$202 million cleaning up

Boston Harbor in 1989. As government spending, this is added to GDP. On the other hand, Mobil plans to spend tens of millions of dollars over the next several years cleaning up an oil spill that has been seeping into the ground in Brooklyn's Green—a point section for more than forty years. Mobil's costs will be considered "intermediate production expenses" and will not be added to GDP. Thus government spending to counter environmental damage seems to add the wealth of the nation, while private spending on the same thing does not.

In both cases, GDP obscures the link between environmental conditions, quality of life, and economic growth by not accounting for the initial damage. GDP further complicates the Boston Harbor case by considering the cost of the cleanup a positive contribution to GDP and national income. A more accurate measure would not result in added national income, regardless of who took responsibility for the problem.

### Measure Up

Measures of economic performance that take into account both economic and ecological factors are prerequisites for making sound public policy. Misleading information—like that provided by the GDP—can only contribute to the making of bad policy. Better gauges—like Daly and Cobb's ISEW, Repetto's natural resource accounts and U. N. Development Program's Human Development Index—wouldn't automatically lead to progressive policy, but they would allow us to assess more accurately the state of our economy, ecology, and world. Better measures would give us the information needed to take stock of the complex relationship between economic growth, environmental health, and social welfare. Only then might the riddles of sustainable development be addressed in a knowledgeable fashion.

But investment decisions hold the key to halting the degradation of the environment in today's world. Investment remakes the technology of today and decides the technology of tomorrow. In the United States, lasting improvements in environmental conditions have only come in those few instances where alternative technologies have replaced those inimical to the environment. The classic example is lead-free gasoline, which has dramatically lowered levels of lead pollution.

These kinds of changes can only take place on a large scale when investment decisions are not private affairs guided solely by the pursuit of profits. Public pressure from citizens and consumers and economic incentives has forced limited improvement in corporate environmental practices and government policy. But to score more important victories, investment decisions must be subject to public control where they could be guided by accurate measures of sustainable growth, a sound environment, and a healthy economy that favors the economic welfare of the entire population.

*(Adapted from A Green GDP—Taking the Environment into Account)*

## **Joyful Moment**

### **Broker's Mathematical Logic**

A mathematician and a Wall Street broker went to races. The broker suggested betting \$10,000 on a horse. The mathematician was skeptical, saying that he wanted first to understand the rules, to look on horses, etc. The broker whispered that he knew a secret algorithm for the success, but he could not convince the mathematician.

"You are too theoretical," he said and bet on a horse. Surely, that horse came first bringing him a lot of money. Triumphant, he exclaimed, "I told you, I knew the secret!"

"What is your secret?" the mathematician asked.

"It is rather easy. I have two kids, three and five years old. I sum up their ages and I bet on number nine."

"But three and five is eight," the mathematician protested.

"I told you, you are too theoretical!" the broker replied, "Haven't I just shown experimentally, that my calculation is correct!  $3 + 5 = 9!$ "

## Section B

Economy the poor man's mints; extravagance the rich man's pitfall.

—Martin Tupper (an American economist)

# What Is Money?

We all use money everyday. Yet many people do not know what money actually is. There are many myths about money, including the idea that the government “prints” all of it and that it has some intrinsic value. But actually, money is less a matter of value, and more a matter of faith.

Money is sometimes called the universal commodity, because it can be traded for all other commodities. But for this to happen, everyone in society must believe that money will be accepted. If people stop believing that it will be accepted, the existing money ceases to be money. Recently in Poland, people stopped accepting the zloty, and used vodka as money instead.

In addition to facilitating exchanges, money allows us to “store” value from one point in time to another. If you sell your car today for \$4,000, you probably won't buy that amount of other products today. Rather, you store the value as money, probably in a bank, until you want to use it.

The “things” that get used as money have changed over time, and “modern” people often chuckle when they hear about some of them. The Romans used salt (from which we get the word “salary”), South Sea Islanders used shark's teeth, and several societies actually used cows. The “Three Wise Men” brought gold, frankincense and myrrh, each of which was money in different regions at the time.

If money does not exist, or is in short supply, it will be created. In POW camps, where guards specifically outlaw its existence, prisoners use cigarettes

instead. In the American colonies, the British attempted to limit the supply of British pounds, because they knew that by limiting the supply of money, they could hamper the development of independent markets in the colonies. Today, the United States uses a similar policy, through the International Monetary Fund, in dealing with Latin America.

To overcome this problem, the colonists began to use tobacco leaves as money. This helped the colonies to develop, but it also allowed the holders of large plots of land to grow their own money! When the colonies gained independence, the new government decreed gold to be money, rather than tobacco, much to the dismay of Southern plantation owners. Now, rather than growing money, farmers had to find or buy it.

To aid the use of gold as money, banks would test its purity, put it in storage, and give the depositor paper certificates of ownership. These certificates, “paper money”, could then be used in place of the gold itself. Since any bank could store gold and issue certificates, by the beginning of the Civil War, over 7,000 different types of “paper money” were in circulation in the United States, none of it printed by the government.

While paper money is easier to use than gold, it is still risky to carry around large amounts of cash. It is safer to store the paper in a bank and simply sign over its ownership to make a purchase. We sign-over the ownership of our money by writing a check. Checking account money became popular when the government outlawed the printing of paper money by private banks in 1864.

### How Banks Create Money

Banks are central to understanding money, because in addition to storing it, they help to create it. Bankers realize that not everyone will withdraw their money at the same time, so they loan out much of the money that has been deposited. It is from the interest on these loans that banks get their profits, and through these loans the banking system creates new money.

If you deposit \$100 cash in your checking account at Chase Manhattan Bank, you still have \$100 in money to use, because checks are also accepted as money. Chase must set aside some of this cash as “reserves”, in case you or other depositors decide to withdraw money as cash. Current regulations issued by the