

· 面向“十二五”应用型经管规划教材 ·



# 财经英语

李春梅◎主 编

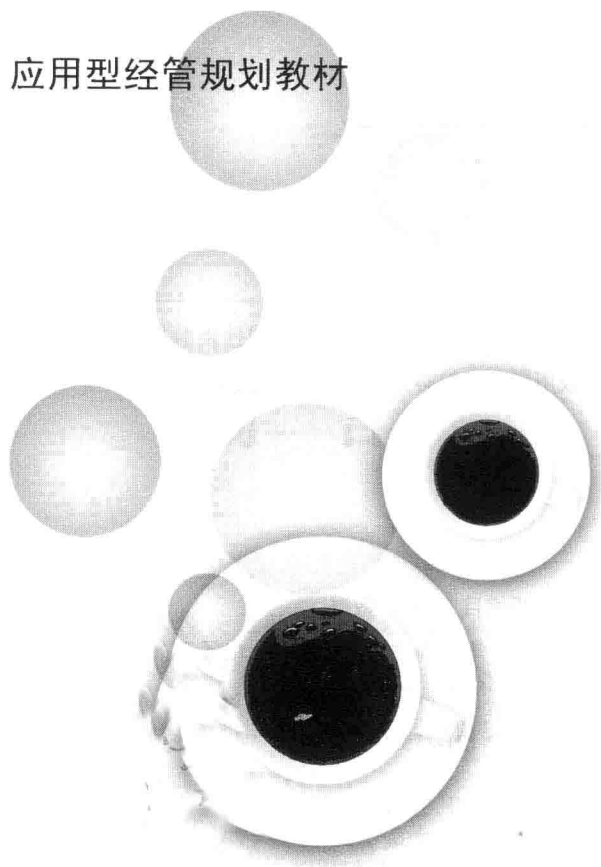
马 辉 于金刚 常 超◎副主编

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電子工業出版社

Publishing House of Electronics Industry

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# 前言

随着我国对外经济活动日益广泛,培养既懂业务又懂英语的经济管理人才成为各高校英语教学的重要任务。现在经济管理学科各专业普遍开设财经英语课程,既迎合了经济发展的需要,又提高了学生在人才市场上的竞争能力。编写本书旨在提高学生财经专业英语水平,使他们能够利用英语更加流畅地进行学术研究与涉外交往。

本书的编者均为多年从事专业英语教学和基础英语教学的高校教师,十分了解专业英语学习的特点,在材料的组织和安排上突出了学习的重点和难点,使学生有所侧重地学习。本书材料精选自原版英美专业教材和英文报纸、期刊中的时事新闻,语言地道、规范,内容逻辑严谨,体系规整,有助于财经专业学生的专业英语学习。

本书由 10 个单元组成,涉及经济学含义、新工业、经济趋势、市场营销、银行、外汇、货币政策等内容。同时,书中选取了大量有针对性的拓展阅读材料并设置了课后练习题。通过大量形式多样的练习,学生不但能提高英语水平,更重要的是掌握专业英语词汇,提高阅读、翻译能力,提升学生的专业英语素质。

本书由李春梅任主编,马辉、于金刚和常超任副主编。编写分工如下:李春梅(黑龙江工程学院)编写第 1、2、6、8、10 单元并负责统稿工作;于金刚(东北林业大学)编写第 3、4、7 单元;马辉(黑龙江工程学院)编写第 5、9 单元;常超(哈尔滨金融学院)、郭海霞编写附录。

本书可供高等学校财经专业教学使用,也可作为财经系统岗位培训和相关从业人员自学使用。

由于编写时间仓促,必有疏漏之处,恳请读者给予批评指正。

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# Unit One

## Introduce to Economics

### Text 1

#### What is Economics

There is no single adequate definition of what economics actually is, and the old joke that “economics is what economists do” is hardly helpful. A famous economist of the past, Alfred Marshall (1842—1924), said: economics is the study of mankind in the ordinary business of life; it examines that part of individual and social action which is most closely connected with the attainment and with the use of the material requisites of well-being.

Economics has also been defined as the study of decision-making; decisions which involve choosing between alternatives in the related activities of earning, spending, producing and consuming, all with the object of achieving material well-being.

In short, economics is, like sociology, law and politics, a study on aspect of human behavior. It is important and relevant to all of us because it is concerned with such everyday activities as buying things, getting a job, using a bank and paying tax. Economics is concerns with people’s wants, in particular their material wants, and how they can be satisfied.

Economics is often thought of as a science. However, it is a very inexact science because it is a social science, and is affected by the many influences that lead to incessant change. Human behavior cannot be examined with the same precision with which a natural scientist can examine laboratory specimens. The social sciences, which include economics, psychology, sociology, and political behavior, can never be exact sciences since human behavior is extremely difficult to test or measure. Much economic behavior is based on what is known as a value judgment, which means it is based on the personal values of individuals and so cannot be verified in a factual way. Economics is a

living subject, which is constantly developing and it affects us all.

To understand the society in which we live, we must be informed about what is going on in our society and what the issues are. As consumers we are interested in the goods and services which we buy and how much they cost us, and we are interested in the incomes we can earn. We spend a great deal of time thinking about the money we earn and the money we need. Workers are concerned with the availability of jobs, wages and working conditions. Business people are interested in the sale of their goods and the costs involved in the production of them. Everyone is affected by depression, inflation, unemployment and government policies.

A knowledge of economics will allow us to analyze and assess the values of policies and decisions made by politicians, and it will help us to become more aware of the current and future problems of our society and therefore better able to cope with them. We are all consumers and most of us read the newspapers, so it is up to us to understand what is going on. Even our own personal decisions are often affected by the state of the economy, so we could make better choices if we understood the way the economy operates. An economy is often affected by factors such as the use of technology, the actions of the government, industrial relations, and overseas trade. All of these influences result in constant change. Prices seem to rise constantly. Some jobs are no longer available, while new types of jobs appear. Changes in employment and prices affect almost everyone.

Employment and the types of jobs available are all part of the economic pattern. Some jobs may involve extreme specialization, such as making just a small part of something; others demand professional skills. All of these activities enable us to have a variety of goods and services, but while economic activities satisfy our wants, there are also economic problems to be faced. The economic system is made up of human beings and so human behavior is crucial to the system. The principles and motives from which people act are not necessarily economic in origin, and are often based on non-economic values. Differing values and social forces have led to countries developing different economic systems, but all countries face the same economic problems—such as whether they are producing the right things by the best methods, how wants are to be satisfied, and whose wants are to be satisfied.

Economics is a study of living and working in society; but not all societies behave in the same way.

In order to produce the things people want there must be some kind of organization. An economic system is made up of the collection of relationships, customs, institutions, laws and arrangements that are combined to satisfy the economic wants of the community—to determine what and how production takes place, and who receives the output. Naturally it depends on the participation of the members of the community. An economic system is not just an abstraction; it is the real world.

In one sense the economic system of a society does grow or, rather, develop, because the type of system a country has depended on its historical background and its political forces. A nation's history and political tradition are important in shaping its economic goals and methods, and its basic



economic institutions. The value and beliefs held by the members of the society are also influential.

The job of an economic system is to form a framework of organization which enables choices and decisions to be made on how to satisfy the wants of the community. The way it does this depends largely on the type of society. In the USA there is still a belief in the value of free enterprise and the ability of individuals to succeed if they work hard enough. In some countries, such as England and possibly Sweden, there is a belief in the welfare state, that it is up to the government to look after the citizens from the cradle to the grave, although there have been criticisms of this approach because of cost. Countries like Australia seem to represent mixture of both these attitudes.

National characteristics and belief systems have led to many differences between economic systems. It cannot say that just because two countries have the same political governments, they will run their economics in the same way. It is not easy to compare one economy with another and say that one is better or worse, there is too much diversity, and adequate measurement is impossible. One can, however, say that the standard of living is better in one economy than in another. Or one can compare such things as the level of unemployment or the stability of prices. But these single measures cannot show a true or complete picture of an economy.

## Text 2

### Economic Development around the World

Our world is richer than ever before, but it is also marked by enormous inequalities, both within and between countries. The average annual income of someone living in the world's richest country, Luxembourg, is more than 100 times larger than that of the average citizen of Sierra Leone, one of the world's poorest country. Trends in inequality between countries have varied. In the 1950s and 1960s, developing countries experienced strong and sustained economic growth. Since the 1980s, however, a trend towards increasing divergence has set in, with a limited group of countries, most of them in Asia, achieving rapid economic growth and gaining more from open global markets, while much of the rest of the developing world has faced economic instability and made few gains in human well being.

The process of globalization has not yet closed the income gap between poor and rich countries. Richer countries, for instance, tend to have preferential access to capital markets, to attract more foreign direct investment, and to be more resilient than poorer countries in responding to shifts in global commodity markets. The average citizen in Ethiopia today is 35 times poorer than a citizen who happens to have been born in Europe or the United States. In 1950, the income level of an Ethiopian was one sixteenth that of an average citizen of the industrialized world. Similarly, the average citizen of the United States now has an income that is 27 times larger than that of the average Nepalese, up from 19 times around 1950. Most of the world's poorest nations are falling behind in more or less similar degrees. Periods of growth for developing countries have alternated with prolonged periods of stagnation and volatility, especially since the mid 1970s. Only a few

developing countries have been growing at sustained rates in recent decades, but these include, most notably, the world's two most populous countries, China and India.

China can be taken as an example of successful ongoing institutional change. The Chinese economy has been growing at a rapid pace since the initiation of its reform policies in the late 1970s. Despite some social and economic volatility, its economic achievement has lifted tens of millions of people out of abject poverty in the last two decades. No stereotypic reform package has ever been adopted in advance and Chinese economic reform has been described as a process of "crossing the river by groping for the stepping stones". As a matter of fact, economic development has been laid down as the ultimate goal.

The institutional reform process has been guided in the general direction of improving overall economic efficiency by providing individuals with incentives, by fostering competition among different categories of market players. In general, China's transition to a market economy has been a gradual process of economic reform which can be divided into three stages. In the first stage, which spanned the period from 1978 to 1993, reform had been carried out incrementally to improve incentives and to expand the scope of the market for resource allocation. It had been characterized by successful agricultural reform and the dual track price setting scheme. The second stage began in 1994 when the Chinese Government decided to set the eventual establishment of a modern market system as the goal of reform. The most recent stage has put a stronger emphasis on the need to deal with the growing regional and income disparities generated by the accelerated growth process. Currently, challenges still remain for China: reform process, particularly in the agricultural sector and large state owned enterprises. China's experience underlines the importance of viewing institutional reform as a process, rather than as a one off event.

China's sustained economical growth is a success of China's economic reform. But not all the economic reforms lead to success. At present, most of the successful growth stories have occurred in East Asia, while most growth collapses have been seen in Africa. Also, growth performance in Latin America has been rather uniform among the countries of the region, but different when the region is compared with other regions in the world. The US economy remains the main engine of global economic growth, but the growth of China, India and a few other large developing economies is becoming increasingly important. They set good examples that sustained growth can be generated through small governance changes and with initially imperfect institutions. In the case of most post conflict countries or failed states, the most important consideration is to foster the resumption of economic activity. Governance issues are assuming an increasing weight in bilateral and multilateral economic programs. International support should be directed towards improving specific areas of governance weaknesses rather than achieving comprehensive reforms.

## New Words and Expressions

abstraction *n.* 抽象; 出神; 抽象概念; 抽象化

assess *vt.* 评定; 估价; 对(财产、收入等)进行估价(作为征税根据)

- crucial *adj.* 关键性的, 极其显要的; 决定性的; 十字形的
- diversity *n.* 多样化
- factual *adj.* 事实的, 真实的; 根据事实的; 确凿的
- framework *n.* 构架; 框架; (体系的) 结构; 机构, 组织
- incessant *adj.* 不停的, 持续不断的; 无尽无休的
- inexact *adj.* 不准确的, 不精确的; 不确切的
- inflation *n.* 膨胀; 通货膨胀; 夸张; 自命不凡
- precision *n.* 精确度, 准确(性); *adj.* 精确的, 准确的, 细致的
- requisite *n.* 必需品; 要素, 要件; *adj.* 需要的, 必要的
- specimen *n.* 样品; 范例; (化验的) 抽样; 某种类型的人
- stability *n.* 稳定(性), 稳固; 坚定, 恒心
- Sweden *n.* 瑞典
- verify *vt.* 核实; 证明; 判定
- evidence *n.* 证词; 证据; 迹象; 明显; *vt.* 使明显; 显示; 表明; 证实
- option *n.* 选择(的自由); 选项; 选择权; 选择能力; *vt.* 得到或获准进行选择
- perspective *n.* 透镜, 望远镜; 观点, 看法; 远景, 景色; 洞察力
- foremost *adj.* 第一流的, 最重要的; 最初的, 最前面的; *adv.* 首先, 第一
- motivate *vt.* 使有动机, 促动, 激发, 诱导; 刺激; 激发……的积极性
- hypothetical *adj.* 假设的, 假定的; 有前提的; 爱猜想的; 假想的
- outset *n.* 开始, 开端;
- evident *adj.* 明显的, 明白的
- addresses *n.* 称呼(address 的名词复数); (在信封、包裹等上) 书写(收件人姓名、地址); (收件人的) 姓名和地址; (书面或口头的) 发言
- encounter *vt.* 不期而遇; 遭遇; 对抗; *n.* 相遇, 碰见; 遭遇战; 对决, 冲突
- flunk *vt. & vi.* (使)(考试、某学科的成绩等)不及格; *vt.* 评定(某人)不及格; (因不及格而)退学
- tutor *n.* 家庭教师; 导师; (大专院校的) 助教; 课本
- opera *n.* 歌剧; 歌剧艺术, 歌剧业; 作品(opus 的名词复数)
- lousy *adj.* 讨厌的; 污秽的; 多虱的; 不清洁的
- component *n.* 成分; 零件; [数] 要素; 组分; *adj.* 组成的; 合成的; 构成的; 成分的
- ultimately *adv.* 最后, 最终; 基本上; 根本
- inequality *n.* 不平等, 不均等; [数] 不等式; 变动, 变化; 不相同
- divergence *n.* 分叉; 分歧; 背离; 离题
- preferential *adj.* 优先的; 优先选择的; 特惠的
- stagnation *n.* 淤塞, 停滞; 不景气
- volatility *n.* 挥发性; 挥发度
- initiation *n.* 开始; 启蒙; 入会仪式
- abject *adj.* 卑鄙的, 下贱的; (境况) 凄惨的; 轻蔑的, 被鄙视的; 厚颜无耻的
- incentive *n.* 动机; 刺激; 诱因; 鼓励; *adj.* 刺激性的; 鼓励性质的

- foster *vt.* 培养, 促进; *vt. & vi.* 收养, 养育
- incrementally *adv.* 逐渐地
- allocation *n.* 配给, 分配; 分配额; 划拨的款项; 拨给的场地
- disparity *n.* 不同; 不等; 不一致; 悬殊
- accelerate *vt.* (使) 加快, (使) 增速; 加速, 催促; 促进; 速度增加
- resumption *n.* <正>重新开始, 继续
- bilateral *adj.* 双边的, 双方的; 两侧的; 双向的; 双系的
- multilateral *adj.* 多方面的, 多边的; 多国的; 多国参加的
- equipment *n.* 设备, 装备; 器材, 配件; (工作必需的) 知识, 素养
- aggregate *n.* 合计; 聚集体; 骨料; 集料 (可成混凝土或修路等用的); *adj.* 总数的, 总计的; 聚合的; [地] 聚成岩的; *vt.* 使聚集, 使积聚; 总计达
- participant *n.* 参加者, 参与者; 与会代表; 参与国; 关系者; *adj.* 参加的; 有关系的
- anonymous *adj.* 无名的; 假名的; 匿名的; 没有特色的
- transact *vt.* 办理 (业务等); *v.* 交易, 谈判
- consolidate *vt.* 把……合成一体, 合并; 巩固, 加强; 统一; 合计金额; *vi.* 统一; 合并; 联合
- integrate *vt.* 使一体化; 使整合; 使完整; 使结合成为整体; *vi.* 成为一体; 结合在一起; 合并; [数] 作积分运算; *adj.* 整体的; 完整的; 完全的; 综合的
- sustained economic growth 可持续的经济增长
- economic volatility 经济波动
- institutional reform 体制改革
- dual-track price-setting scheme 双重价格体系

## Practice



### Basic Exercises

#### (1) Translate the following into English.

##### 1) Translate the phrases into English.

经济体系	经济布局	经济增长	经济危机	经济效益
经济政策	经济模式	经济基础	经济杠杆	经济复苏

##### 2) Translate the following sentences into English.

- ① 政府应该制定合理的经济决策。
- ② 各个国家的公民具有不同的消费价值观。
- ③ 自然科学所取得的成就能够促进经济的发展。
- ④ 经济的发展模式直接关系公民的生活水平。
- ⑤ 经济大萧条在许多国家造成了社会不稳定。
- ⑥ 我们可以将两个国家的失业率和物价的稳定程度进行比较。

- ⑦ 所有企业都追求最大的利润和最小的成本。
- ⑧ 缴纳个人所得税是每个公民的义务。
- ⑨ 一个世纪以来最严重的这场经济危机使欧盟仅仅货币统一、财政经济不统一的缺点暴露无遗。

**(2) Discuss the questions according to the text 1.**

- 1) What is the definition of economics?
- 2) What are the main concerns of economists?
- 3) What should we learn the basic economic theory?
- 4) What are economic goods and services?
- 5) What influences the type of economic system in a country?
- 6) What type of economic system operates in China?

**(3) Discuss the questions according to the text 2.**

- 1) Answer the following questions according to the text 2.
  - ① Why isn't the world economy developing equally?
  - ② Why can China be taken as an example of successful ongoing institutional change?
  - ③ What are the three stages of China's transition to a market economy?
  - ④ Which benefits more from globalization, Africa or Asia?
- 2) Decide whether the following statements are true (T) or false (F) according to the text 2.
  - ① Since the 1980s, most developing countries experienced strong and sustained economic growth and gained much from more open global markets.
  - ② The process of globalization has closed the income gap between developing and developed countries.
  - ③ Three-stage strategy is the gradual process of China's economic reform for the transition to a market economy.
  - ④ Currently, economic development has been laid down as the ultimate goal in Chinese economic reform.
  - ⑤ Compared with Africa, Asia benefits more from globalization.
  - ⑥ Compared with other regions in the world, growth performance in Latin America has been rather different, but it's uniform among the countries in the region.
  - ⑦ The economies of China, India and a few other large developing economies are good examples of sustained growth generated through small governance changes and with initially imperfect institutions.
  - ⑧ Comprehensive reforms should be first achieved to improve specific areas of governance weaknesses instead of international support.



## Extended Exercises

**(1) Translate the Chinese into English.**

《中华人民共和国国民经济和社会发展第十二个五年（2011—2015 年）规划纲要》提出，

以加快转变经济发展方式为主线, 深化改革开放, 保障和改善民生, 巩固和扩大应对国际金融危机冲击成果, 促进经济长期平稳较快发展和社会和谐稳定, 实现结构调整取得重大进展, 资源节约、环境保护成效显著, 经济平稳较快发展, 人民生活持续改善。

中国财经事业的发展离不开人才的支撑。财经人才是财经事业发展的关键。财政部 2010 年 10 月发布了《会计行业中长期人才发展规划》(以下简称《会计人才规划》), 《会计人才规划》提出, 到 2020 年, 会计人才资源总量稳步增长, 队伍规模不断壮大, 会计人才资源总量增长 40%; 会计人才素质大幅提高, 结构进一步优化, 力争使高、中、初级会计人才比例达到 10:40:50; 会计人才竞争优势明显增强, 人才规模效益显著提高, 着力培养造就大型企事业单位具有国际业务能力的高级会计人才、具有国际认可度的注册会计师、具有国际水准的会计学术带头人等高端会计人才 62 700 名; 而同时中国的经济中心上海也提出了《上海金融领域“十二五”人才发展规划》。因此财经人才的发展已成为我国“十二五”发展规划布局中的重中之重。

### (2) Translate the English into Chinese.

In reality, 1995 marked the beginning of a long-lived shift in US economic performance.

Productivity growth accelerated due to what economists call secular, rather than cyclical, factors.

That is, the pace of productivity growth didn't start rising in 1995 because the business cycle had turned upward. It started rising because crucial aspects of the economy had changed. As a result, today's economy can expand much faster than previously thought possible. Between 1972 and 1995, productivity rose a paltry 1.4 percent a year. Between 1995 and 2000, it rose 2.5 percent a year—an increase of 79 percent. “There has absolutely been a sizable change in the secular growth rate of both labor productivity and total factor productivity,” says Harvard economist Dale Jorgenson. Many of the truisms of the boom, it turns out, were true.

No doubt, some advocates of the new economy went overboard touting its revolutionary impact. The business cycle is still with us. And consider the claim that the 1990s were the first time in history that products got cheaper as they got better. In fact, delivering higher quality for lower prices is the story of most technological revolutions. The price of industrial dyes fell more than 90 percent in just a few years at the end of the last century, transforming the chemical and clothing industries.

### (3) Writing task.

Write a letter to your friend and tell him/her that you like learning economics. You should give reasons for your decision in your letter.

## Reading Materials

### Supplementary Reading A: Reading Training

In a breath-taking turn of events, Asia's economies have gone from miracle to meltdown in a matter of weeks. Many forecasters who recently predicted GDP growth of 6% in South Korea and

southeast Asia for 1998 are suddenly projecting zero or even negative growth. In the often short-sighted world of international finance, a new conventional wisdom is quickly forming: that inept policy-making is dragging down Asian economies, and that only the tough austerity medicine of the International Monetary Fund, plus a good stiff recession, will bring the region's economies back to track.

In recent years, foreign and domestic investors in East Asia got a touch of what U.S. Federal Reserve Chairman Alan Greenspan has famously termed irrational exuberance. Spurred by years of high economic growth in Asia, these investors poured billions of dollars of loans into the region, financing many worthwhile investments but also an unsustainable real estate boom.

This over-investment need not have caused a crisis. A healthy reaction would have involved a gradual cutback in foreign lending, a gradual weakening of Asia's overvalued currencies and gradual shift of investments from over-inflated property sectors back to long-term export-oriented projects. Most short-term booms are brought down to earth without extreme crisis, and such an adjustment was the most likely scenario until the summer in 1997.

In the event, Asia experienced a financial meltdown. A gradual withdrawal of funds from Thailand suddenly became a stampede. Thailand's government dallied in responding to the overheating long after it had become apparent, and as a result squandered Thailand's foreign exchange reserves in a misguided attempt to defend the overvalued baht. The stampede came when foreign creditors realized that Thailand had more short-term foreign debts than the remaining short-term foreign reserves. A rational panic began. Each investor started to dump assets simply to get out of Thailand ahead of other investors. Panic in Thailand soon took a toll on the economies of its neighbors. The chain reaction of nervous withdrawal led to a meltdown that now includes most of East Asia.

Confidence has been so drained that Asia's positive fundamentals—historically high rates of growth, savings and exports—are being overlooked. Economies rely on confidence, and what they most need to fear is, indeed, to fear itself.

### **Supplementary Reading B: The Current News about Finance**

The Bank for International Settlements (BIS) says banks have done their bit to help economic recovery and now governments must do more.

The Basel-based organization—usually dubbed the “central banks’ central bank”—believes it is time to end the “whatever it takes” approach.

It says it wants to see a return to “strong and sustainable growth”.

Last week the US central bank said it planned to stop its asset purchase programme, sparking market volatility.

In its annual report, the BIS said the world's central banks had done what they could to offset the worst effects of the six-year long global credit crisis.

As the credit crunch hit, central banks tried a number of tactics to try to keep the money



flowing, initially cutting interest rates and later adding in quantitative easing, buying in assets and releasing vast sums into the banking system.

But now that the world was “past the height of the crisis”, it was time for such interventionist policies to change.

‘Forceful’

Governments should oil the economic wheels by reforming labour markets and undertaking a “forceful programme” of “repair and reform” as the only way to bring about a lasting economic revival, the BIS said.

“Although six years have passed since the eruption of the global financial crisis, robust, self-sustaining growth still eludes the global economy”, the report said.

“During this time, central banks in advanced economies have been forced to look for ways to increase their degree of accommodation. But central banks cannot solve the structural problems that are preventing a return to strong and sustainable growth.”

(New York Times 2013-06-24)

### **Supplementary Reading C: Bilingual Reading**

The top Republican in the U.S. House of Representatives says it is now up to President Barack Obama to work with the Senate’s leader on a plan to avert a year-end crisis that analysts say could plunge the economy into recession.

House Speaker John Boehner issued the statement late Thursday, shortly after House Republican leaders abruptly put off a vote on his proposal that would have let tax rates rise for those earning \$1 million or more. Boehner said he did not have enough support to pass the measure, although earlier in the day he had predicted victory.

A vote would have been largely symbolic. Leaders in the Democratic-controlled Senate said Boehner’s plan had no chance of passing in that chamber.

Also, President Barack Obama, who wants a tax break extended only up to the \$400,000 income level, had vowed to veto the measure even if both houses of Congress passed it.

Senate Democrats have already passed a bill that raises taxes on income higher than \$250,000. They have said this is the plan they want from Boehner in the House.

It is unlikely that there will be any more House action until lawmakers return from their break for the December 25 Christmas holiday.

Earlier in the week, the president said he and Boehner were relatively close to an agreement on a compromise to avert what Washington is calling a “fiscal cliff”—\$500 billion in mandated spending cuts and tax increases that would affect almost all American workers starting January 1.

美国国会众议院共和党领袖贝纳议长说，现在取决于奥巴马总统是否与参议院领袖展开合作，研究避免年底出现“财政悬崖”危机的计划。分析人士说，“财政悬崖”有可能让美国经济陷入衰退。



星期四晚间，在众议院共和党领导人突然推迟就议长贝纳提出的税收案进行的表决后不久，贝纳议长发表声明。按照贝纳的方案，收入 100 万美元以上的家庭税率将提高。贝纳说，他没有得到足够的支持以通过这一方案，而早些时候他曾预计方案能够得到通过。

投票表决主要具有的是象征意义。民主党主控的参议院领导人说，贝纳的方案没有任何可能性能够在参议院过关。

而奥巴马总统则誓言，即使参众两院均通过贝纳的方案，他也将否决此方案。奥巴马希望，减税只适用于家庭收入在 40 万美元以下的人。

参议院的民主党人已经通过一项议案，将收入高于 25 万美元的家庭税率提高。他们表示，这是他们希望众议院议长贝纳拿出的方案。

国会议员们将于 12 月 25 日开始圣诞节休假。直到他们归来之前，众议院不大可能采取任何其他行动。

本星期早些时候，奥巴马总统曾说，他和贝纳已经相对接近达成协议。如果双方无法达成妥协，美国在 1 月 1 日就要跌入所谓的“财政悬崖”，也就是自动削减 5 000 亿美元的政府开支，并使几乎所有工作的美国人都要多缴税。