

高职高专“十二五”规划教材
行业英语系列

实用财经 英语

(工学结合教材)

Practical English for Finance

● 主编 姚宗敬



北京师范大学出版集团
BEIJING NORMAL UNIVERSITY PUBLISHING GROUP
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前言

简介

在国家关于大力发展职业教育政策的推动下,近年来,我国高等职业教育蓬勃发展。高等职业教育的办学方针是“以服务为宗旨,以就业为导向”,采用“工学结合”的培养模式,实现培养技术、生产、管理和服务第一线高级技能人才的目标。因此,高职院校的课程必须反映职业岗位对人才的要求以及学生未来职业发展的要求,体现职业性与实践性的特点,能满足培养学生综合能力的需要。英语作为高职院校一门重要的必修课,长期以来一直被看作是孤立的公共基础课程,所教授的内容未能与学生未来的职业有效结合,很难满足不同工作岗位的实际需要。这一现状与培养目标之间的差距对新时期的高职高专英语教学提出了新的课题和新的要求,高职高专公共英语教学改革势在必行。

为深入贯彻国家大力发展职业教育、培养高素质技能人才的精神,顺应高等职业教育英语课程改革的方向,我们通过广泛调研与充分论证,并在深入了解社会单位用人要求和各学校教学需求的基础上,精心策划并开发了《实用财经英语》这套教材。该教材是针对高职高专院校公共英语课程开发的全新英语教材,以“工学结合、能力为本”的职业教育理念为指导,以培养学生在将来工作中所需要的英语应用能力为目标,在帮助学生打好语言基础的同时,重点提高听、说、写等应用能力,特别是工作过程中的英语交际能力,真正体现高职公共英语教学的职业性、实践性和实用性。

结构

《实用财经英语》共一册8个单元,每单元分为以下三个部分:

第一部分为“听力与会话”(Listening and Speaking),旨在培养学生从事国际业务口头交际能力,尤其突出了柜台业务英语操练,内容适时实用。

第二部分为“阅读”(Reading),旨在培养学生阅读财经专业英语的能力。本部分收入两类文章:第一类为专业知识性文章,用来培养学生阅读商务礼仪、商务谈判、股票交易、国际支付和理赔与申诉等专业文献的能力;第二类为技术实务性文章,用

来培养学生用英语进行涉外财经业务交际的能力。

第三部分为商务写作,旨在培养学生用英语写作财经专业必需的业务信函的能力。

特色

1. 具有很强的针对性

该教材是专门针对高职高专财经专业学生编写的。根据高职高专财经专业基础阶段的教学目标和教学要求确定教材结构与教学内容,而且充分考虑高职高专财经专业的教学状况和学生的实际水平与需求。

2. 突出以学生为中心的教学理念

教材编写贯彻以学生为中心的教学理念,一切教学活动的设计以学生为中心,调动学生的参与意识。重视基本功的训练,同时强调学生实际应用能力的培养。

3. 注重教材的适用性

教材的起点照顾大多数学生的水平,重在应用能力的进一步提升;同时给教师与学生提供了结合实际教学灵活调整内容的空间。

4. 尽量采用真实、地道的语言素材

本教材尽量采用英语国家报纸、杂志、书籍、广播电视、网络上的原始语言材料,并根据学生的水平作适当修改。设计练习时,尽可能从基于语料库的英语工具书中选择例句。

5. 多样的活动设计,并关注学生自我发展能力的培养

通过精心设计的热身导入、娱乐时分、课前讨论、阅读策略以及商务背景点滴等教学活动,推进自主学习、协作学习,使学生养成良好的学习习惯。这不仅对学生的专业学习和社会就业有益,而且为其今后的职业发展创造了条件。

6. 立体化教学支持,满足多样化教学需求

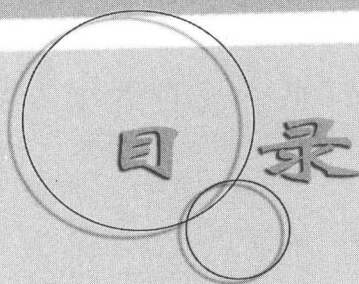
本教材根据各教学环节的需要,同步提供课本、MP3 光盘、教学课件等。充分利用现代信息技术,通过生动、形象、互动的形式激发学生的学习兴趣,提高学生英语的综合应用能力。

编写队伍

本教材由周口职业技术学院外语系主任姚宗敬副教授担任主编,由周口职业技术学院外语系的王晖、袁建伟、李萍、赵瑞虹四位老师共同编写。其中赵瑞虹老师编写了教材 1、2 单元,范艳红老师编写了 3、4 单元,袁建伟老师编写了 5、6 单元,王晖老师编写了第 7 单元,李萍编写了第 8 单元。由于编者水平有限,加之时间仓促,疏漏和不妥之处在所难免,真诚地欢迎广大读者批评、指正。

本书从国内外报纸、杂志、图书、网站选用了部分语言素材。由于条件所限,未能一一注明详细出处,敬请有关人士和机构谅解。

编者



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Unit One Business Etiquette

Section A Listening and Speaking



Part One Warming-up Exercise

I. Remember the words, phrases and sentences related to business reception.

1. greeting 问候; 招呼
2. reception 接待
3. receptionist 接待员
4. airport fee 机场费
5. departure 出站 (出港、离开)
6. arrival 进站 (进港、到达)
7. international airport 国际机场
8. domestic airport 国内机场
9. check-in 登机手续办理
10. boarding pass (card) 登机牌
11. boarding gate 登机门
12. airport terminal 机场候机楼
13. international terminal 国际候机楼
14. departure lounge 候机室
15. luggage claim; baggage claim 行李领取处
16. transfer passenger 中转旅客
17. security check 安全检查
18. duty free shop 免税店
19. 2-way radio communicator 双向无线联络机
20. at one's disposal 在……的控制下
21. courteous 有礼貌的

22. discreet 谨慎的, 慎重的
23. the suburbs 郊区
24. transfer 转运; 转移
25. dispatcher 调度员
26. mechanic 机修工
27. personnel 人员; 人事部门
28. dedicated 忠诚的; 竭尽全力的
29. limousine (limo) 豪华轿车
30. serve 服务, 招待
31. outstanding 杰出的, 优秀的
32. elegant 高雅的, 优美的
33. luxury 奢侈, 豪华; 奢侈品
34. turn to 求助于
35. unequalled 无与伦比的, 无敌的
36. luxurious 奢侈的, 豪华的
37. chauffeur 司机
38. extensive 广大的, 广阔的
39. guarantee 保证, 担保
40. be committed to 献身于……, 致力于……
41. business card 名片
42. business attire 商务着装
43. business circles 商界
44. chairperson (of the board) 董事长
45. president 总裁
46. CEO (Chief Executive Officer) 首席执行官
47. general manager 总经理
48. deputy general manager 副总经理
49. assistant of general manager 总经理助理
50. sales manager 销售经理
51. sales executive 销售代表
52. business executive 商务代表
53. P&S (Purchase and Supply Department) 采购供应部

54. director 主任
55. R&D (Research and Development Department) 研发办公室
56. Would you please give me your business card? 能给我你的名片吗?
57. I'll go and see if he's available. 我去看看他现在是否方便。
58. Have a seat please. Would you like coffee or tea? 请坐。您想喝点什么? 咖啡还是茶?
59. He is expecting you. Come this way, please. 他正等您呢。请这边走。

II. Imitate and memorize the following dialogues.

(I=Interviewer 主试人 A=Applicant 申请人)

I: Good morning. Can I help you?

A: Yes. I came about your advertisement for receptionists in the newspaper last week.

I: Oh, yes. Won't you sit down? What's your name?

A: My name is Anhua Zhao.

I: How old are you?

A: I'm twenty-four years old.

I: Have you worked anywhere else?

A: Yes, I've been working in the Beauty Restaurant as a full-time waiter after leaving the occupational school. Here is my resume.

I: Good. May I ask why you are interested in working at our hotel?

A: Because I think I'm fit for a receptionist's job. I'm still learning spoken English, you know. There'll be a lot of foreigners to come to your hotel, won't there?

I: Certainly. When did you study English?

A: When I was a student, English happened to be my favorite subject. After graduation, I went on studying spoken English in my spare time.

I: I see. Do you think if there is still any room for improvement in your spoken English?

A: Sure, I do think so. But as the old saying goes "Where there is a will, there is a way." I'll do my best to improve my spoken English.

I: Well, that's a good answer. Can you tell me why you want to leave your present post?

A: I'm desirous of leaving my present employer simply because I see no chance of advancement.

I: Do you want to work here because you can speak English?

A: No, not just because I can speak English. What I really want is the chance to learn some advanced methods of management from foreign staff members.

I: We believe you would be able to do the job very well. But as you know, we have dozens of applicants to be answered. We can't reach a final decision until we talked to all applicants being asked to come here.

A: When can I know whether I'm accepted or not?

I: I think we'll send you a letter by early next month if you are wanted.

A: I see. Thank you for your talking with me.

I: Thank you, Mr. Zhao, for your interest in our hotel. Good luck to you!

A: Thank you.

Notes

1. Yes, I came about your advertisement for ...

是的，我是来应聘……广告的职位的。

这里用 came 过去时多，用 have come 现在完成时少。虽然是刚刚来到，但 come 这一动作已结束，所以用过去式。

2. But as the old saying goes "Where there is a will, there is a way." I'll do my best to improve my spoken English.

但正如一句老话所说：“有志者事竟成”，我将尽力提高我的英语口语水平。

3. I'm desirous of leaving my present employer simply because I see no chance of advancement.

我离开现在的雇主，仅仅是因为我看不到有提升的机会。

4. But as you know, we have dozens of applicants to be answered.

但你也知道，我们还有很多应征者要面谈。

5. We can't reach a final decision until we talked to all applicants being asked to come here.

我们要在所有被请来面试的都面谈之后，才能做出最后的决定。

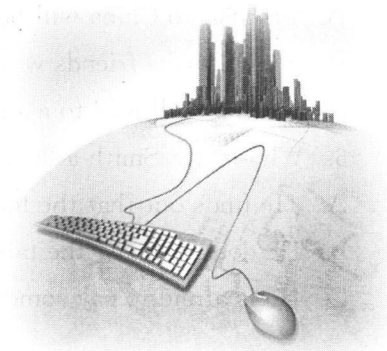
6. When can I know whether I'm accepted or not?

我什么时候才能得知我是否被录用了？

7. ... if you are wanted.
如果你被录用的话……
8. Good luck to you!
祝你好运!

Words and Expressions

receptionist *n.* 接待员
 occupational *adj.* 职业的
 occupational school 职业学校
 spare *adj.* 空闲的
 five-star-grade 为复合词, 五星级的, 其他如:
 a three-thousand-word article 一篇三千字的文章
 the eighth five-year plan 第八个五年计划
 reputation *n.* 声誉, 声望
 of good reputation 有名望的



III. Discuss the following questions with your partner.

1. Do you have any experience of receiving a stranger? Please talk about it.
2. What factors should you take into consideration when meeting a foreign businessman at the airport?



Part Two Dialogues

I. Miss Yao and several of her co-workers invite Mr. Smith to dinner. Listen to the conversation and choose the best answer to each question.

- () 1. How many times has Mr. Smith ever been to the restaurant before?
 A. Once. B. Twice. C. Never.
- () 2. What kind of dish have they ordered?
 A. Typical Guangdong dish.
 B. Typical Sichuan dish.
 C. Typical Hunan dish.

- () 3. What drink does Mr. Smith choose?
A. Brandy. B. Red wine. C. Wine.
- () 4. Miss Yao proposes a toast for _____.
A. their future cooperation
B. their successful conference
C. their health and happiness
- () 5. Mr. Smith is confident that _____.
A. his visit to China will be a pleasant sightseeing trip
B. he will make friends with everyone present
C. his visit will lead to a successful cooperation between the two companies
- () 6. Why is Mr. Smith a little bit nervous?
A. He finds out that the food tastes bad.
B. He doesn't know the table manners in China.
C. He is afraid to say something wrong.

II. Listen to a telephone conversation and answer the questions.

- () 1. The woman works at _____.
A. P&R International Clothing Company
B. P&A International Engineering Company
C. P&R International Engineering Company
- () 2. Who does the caller want to speak to?
A. The chief engineer.
B. The sales manager.
C. The personnel manager.
- () 3. What's the purpose of his phone call?
A. He wants to make advertisement.
B. He wants to apply for the job advertised.
C. He wants to talk about some grand news.
- () 4. Why can't the manager answer the phone?
A. He is busy now.
B. He is not in the office.
C. He has an appointment with someone else.

- () 5. What's the caller's name?
A. Jerry Smith. B. Gary Smith. C. Galey Smith.
- () 6. When is the appointment?
A. Friday at 9:00. B. Monday at 9:30. C. Friday at 9:30.



Part Three Passages

I. Spot dictation.

Listen to the passage about the cell phone etiquette and fill in the blanks with the missing information.

Cell phone etiquette

Should you answer a call in a 1. _____? What if your phone rings in a movie theater? Here is my 2. _____ on the cell phone etiquette.

When hanging out with a friend, try to keep 3. _____ calls as short as possible; say you'll call back. Talking too long may leave the person you are with feeling 4. _____ than the caller.

When with a group of people, 5. _____ or set aside to answer an incoming call, in order not to interrupt their 6. _____ conversation.

Put your phone in vibrate 7. _____ during meetings, meals and at theatres.

Always be prepared to have the right reflexes in case you forgot to 8. _____ your phone at the theatre. If it rings, try 9. _____ the "end" button 2-3 times to interrupt the call then 10. _____ your cell phone. Don't attempt to answer. Even whispering won't make it discreet enough.

If the 11. _____ is bad, tell the caller that you will call back when you find a spot with better coverage. 12. _____ generally makes a fragmentary conversation even worse.

II. Oral practice.

Do you know any other cell phone etiquette? Discuss with your partner and report your conclusions to the class.



Part Four Fun Time

At one time Einstein travelled all over the United States giving lectures. He travelled by car, and soon became quite friendly with the driver.

The driver listened carefully to Einstein's lecture, which the great scientist gave again and again. One day he told Einstein that he knew the lecture so well that he was sure he could give it himself. Einstein smiled and said: "Why don't you give the lecture for me the next time?" The driver agreed.

That evening both of them went along to the lecture hall. Nobody there had seen Einstein before. As the driver took his place on the stage, everybody clapped. Then he began the lecture. Sure enough, he did not make a single mistake. It was a great success, and when it was over, people clapped and clapped. Then he started to leave, shaking hand with everybody, while Einstein followed quietly a few steps behind.

Just before they got to the door, a man stopped them and asked the driver a very difficult question. The driver listened carefully. Of course he did not understand a thing, but he nodded his head as if he did. When the man stopped talking, the driver said that he thought the question was very interesting but really quite simple. In fact, in order to show how simple it was, he would ask his driver to answer it!

Section B Reading



Text

Pre-reading discussion.

1. What should you do if you cannot grant the request or fix the complaint?
2. What if you lack knowledge or responsibility to fill the caller's needs?
3. Why is the author always opposed to speakerphone conversations?
4. Why are good phone manners important?
5. Will callers accept your saying "Could you call back? We're really busy right now"?

Six things never to say on a business call

Good phone manners have always been important. Yet too few companies make

any effort to train employees in phone etiquette. You will be amazed at the number of corporations, small businesses and even call centers that ignore basic phone courtesies. The result is often lost business, irate customers and squandered opportunities. Now I bring to you the worst 6 things you cannot say on a business call. If you want to keep and add customers, keep from saying these things on the phone.

“That’s not our policy.” This excuse to avoid taking actions on complaints or requests is not only poor manners. It’s also damaging. If you cannot grant the request or fix the complaint, you ought to consult a superior for advice or be given authority to find alternatives that will transform the customer from dissatisfied to appreciative. Either way, keep the customer informed at every stage.

“That’s not my department,” or “That’s not my job.” Everyone and anyone working for the company must be prepared to fill any and every caller’s needs. At the very least, if you lack knowledge or responsibility, you should get a phone number, ask a manager for help and call back with information that does the trick.

“Could you call back? We’re really busy right now.” This one always surprises the business mind. But employees say it more often than you’d think. It always makes me wonder: Busy with what? Lunch dates? So make sure not to get away with saying anything even close to this.

“I was just waiting to get more information before calling you back.” Everyone knows this is a ploy. If you were really gathering information, you’d send an e-mail or leave an explanatory voice mail — which is what every pro does with important contacts. All this phrase does is to insult the caller by signaling that he or she has no priority in your schedule — or else that you’re incompetent. Either way, if you’re avoiding someone’s calls, be more creative.

“Wait a second. I’m putting you on my speakerphone.” Like the hold button, this shouldn’t be used without firstly gaining the caller’s permission. Many experts think it’s fine once the caller says OK, but, personally, I’m always opposed to speakerphone conversations. I always feel like I’m talking to a club that doesn’t vote me in.

“I’ll see that she calls you.” You should only promise to deliver the message, not that there will be a return call. It’s not up to you to promise someone else’s attention. If there is no return call, you’ve created unnecessarily a disappointment or irritation.

Every time an employee picks up a receiver, the possibility of gaining or losing business is on the line. Attitude matters. Courtesy counts. Tones tell all. Make sure your opportunities don't go unanswered. (words: 463)

Words and Expressions

courtesy /'kʊrtəsi/n. 礼貌
 irate /aɪ'reɪt, 'aɪ'reɪt/adj. 大怒的, 愤怒的
 squander /'skwɒndə/v. 浪费, 挥霍
 consult /kən'sʌlt/v. 商量, 请教
 alternative /ɒl'tɜːnətɪv/n. 可供选择的方法、事物
 appreciative /ə'priːʃətɪv/adj. 表示感激的, 欣赏的
 pro /prəʊ/n. 专业人士, 职业选手
 incompetent /ɪn'kɒmpɪtənt/adj. 不称职的, 不胜任的
 speakerphone /'spiːkəfəʊn/n. 喇叭, 扩音器
 permission /pə'mɪʃən, pə'mɪʃn/n. 批准, 许可
 vote /vəʊt/v. 投票, 投票决定
 irritation /ɪrɪ'teɪʃən/n. 愤怒, 烦恼
 receiver /rɪ'sɪvə/n. 接受者, 电话听筒
 keep from (doing) 克制自己不做……
 keep sb. informed 使……知道, 告知
 do the trick 有效, 奏效, 达到目的
 the hold button 免提键
 be opposed to 反对
 be on the line 悬于一线



Notes

1. McMaster University: 加拿大麦克马斯特大学
2. Statistics Canada report: 加拿大统计局的报告



Business Background Tips

接电话礼仪

接听电话不可太随便, 得讲究必要的礼仪和一定的技巧, 以免横生误会。无论是

打电话还是接电话，我们都应做到语调热情、大方自然、声量适中、表达清楚、简明扼要、文明礼貌。

1. 及时接电话

一般来说，在办公室里，电话铃响3遍之前就应接听，6遍后就应道歉：“对不起，让您久等了。”如果受话人正在做一件要紧的事情不能及时接听，代接的人应妥为解释。如果既不及时接电话，又不道歉，甚至极不耐烦，就是极不礼貌的行为。尽快接听电话会给对方留下好印象，让对方觉得自己被看重。

2. 确认对方

对方打来电话，一般会主动自我介绍。如果没有介绍或者你没有听清楚，就应该主动问：“请问您是哪位？我能为您做什么？您找哪位？”但是，人们习惯的做法是，拿起电话听筒先盘问一句：“喂！哪位？”这在对方听来，陌生而疏远，缺少人情味。接到对方打来的电话，你拿起听筒应首先自我介绍：“你好！我是某某某。”如果对方找的人在旁边，你说：“请稍等。”然后用手掩住话筒，轻声招呼你的同事接电话。如果对方找的人不在，你应该告诉对方，并且问：“需要留言吗？我一定转告！”

3. 讲究艺术

接听电话时，应注意使嘴和话筒保持4厘米左右的距离；要把耳朵贴近话筒，仔细倾听对方的讲话。

最后，应让对方自己结束电话，然后轻轻把话筒放好。不可“啪——”的一下扔回原处，这极不礼貌。最好是在对方之后挂电话。

4. 调整心态

当你拿起电话听筒的时候，一定要面带笑容。不要以为笑容只能表现在脸上，它也会藏在声音里。亲切、温情的声音会使对方马上对我们产生良好的印象。如果绷着脸，声音会变得冷冰冰。

打、接电话的时候不能叼着香烟、嚼着口香糖；说话时，声音不宜过大或过小，吐字清晰，保证对方能听明白。

5. 用左手接听电话，右手边准备纸笔，便于随时记录有用信息。

打电话礼仪

打电话时，须注意以下几点：

1. 要选好时间。打电话时，如非重要事情，尽量避开受话人休息、用餐的时间，而且最好别在节假日打扰对方。

2. 要掌握通话时间。打电话前，最好先想好要讲的内容，以便节约通话时间，不

