



应用型大学特色英语系列读本

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经济 与贸易 英语读本

English for Economics and Trade

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总 序

教育部颁发的《大学英语课程教学要求》是指导我国大学英语教学的一个纲领性文件。该文件对大学英语教学性质的明确定位是“大学英语是以外语教学理论为指导，以英语语言知识与应用技能、跨文化交际和学习策略为主要内容，并集多种教学模式和教学手段为一体的教学体系”，大学英语的教学目标是“培养学生的英语综合应用能力，特别是听说能力，使他们在今后学习、工作和社会交往中能用英语有效地进行交际，同时增强其自主学习能力，提高综合文化素养，以适应我国社会发展和国际交流的需要”。

鉴于我国幅员辽阔，各地区、各高校之间差异较大，教育部根据实际情况明示了大学英语教学要求：“大学英语教学应贯彻分类指导、因材施教的原则，以适应个体化教学的实际需要。大学阶段的英语教学要求分为三个层次，即一般要求、较高要求和更高要求。这是我国高等学校非英语专业本科生经过大学阶段的英语学习与实践应当选择达到的标准。一般要求是高等学校非英语专业本科毕业生应达到的基本要求。较高要求或更高要求是为有条件的学校根据自己的办学定位、类型和人才培养目标所选择的标准而推荐的。”

根据以上精神，只有建设应用型大学，开展应用性教育，编写应用型教材，培养应用型人才，方能使独立学院在高等教育迅猛发展的形势下，保持可持续发展的态势。应用型大学是优势凸显，个性鲜明，具有特色的技术应用型高等院校，能充分适应市场经济和社会发展的需要。

因此，我们与时俱进，积极开展大学外语教学改革，突出应用特色，编写了这套《应用型大学特色英语系列读本》，突出外语加专业的应用型人才培养目标，把英语学习与专业学习紧密结合起来，使学生的英语知识和语言运用能力为专业学习服务。与社会接轨，学以致用，培养个性多元化发展的应用型创新人才，以便拓宽他们的就业渠道，更好地为社会服务，更好地拓展国际交流，是我们编写这套教材的基本理念和宗旨。本套教改教材共6册，根据云南大学旅游文化学院的专业设置，分为《财务管理与会计英语读本》《经济与贸易英语读本》《旅游英语读本》《酒店英语读本》《文学与新闻英语读本》及《信息技术英语读本》。

《应用型大学特色英语系列读本》系云南省教育厅云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”结题成果之一，曹京华教授担任总主编。曹教授花了大量的时间和精力负责全套书的框架设计，协商沟通，对比推敲，落实教改成果，审定书稿，撰写总序及申请科研出版经费等，并多方推荐书稿，联系出版，最终与云南大学出版社达成出版协议。

本教材由云南大学旅游文化学院外语学院的48位教师负责具体编写，具体的主编、副主编和参编教师见各分册前言。同时，竹玛老师还负责组织协调等具体工作。

本教材是在全体老师长期教学经验积累的基础上编写而成的。编者具备较深厚的语言学、第二语言习得及外语教学理论功底，同时长期在大学英语教学一线工作，有着较丰富的教学经历。历经几度寒暑，集全体编者智慧和心血的《应用型大学特色英语系列读本》的问世，是大家同心协作、共同努力的劳动成果。希望本教材能以其时代性、趣味性和实用性，为进一步推动大学英语改革贡献一份力量。

本教材紧扣云南省教育厅云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”立项要求，顺应语言学习的

规律，结合时代的发展和英语教育的需要，充分突出了在汉语的语境下学习英语的实用性、可行性和必然性。在编写过程中，我们积极借鉴近年国内外英语教材的研究成果，遵循循序渐进的教学原则和理论，并在总结多年英语教学经验的基础上，针对学生学习的特征，进行了新的尝试，取得了很好的教学效果。于是，我们决定正式出版这套教材。

本教材在编写过程中突出了以下几个特色：

1. 以提升学生的综合能力为主导，通过单项和综合的专门技能训练，培养学生快速反应、准确辨别、分析推理和归纳总结的能力。

2. 目标明确，任务细化，以期提升学生的语言技能和语言运用能力。以任务型教学为原则，环环紧扣，设计科学，能激活学生的语言知识与技能，帮助学生运用语言获取信息，表达思想，增进理解。

3. 注重实用性、新颖性、典型性和科学性，全方位提高学生的英语语言和社会文化知识水平。

4. 选材精当，主题新颖，话题广泛，以图强化培养学生的人文综合素质。选材注重英语语言、语音质量、文化内涵、思考意识，以及思想道德修养；注意当代大学生的关注点，以期提升其学习语言的兴趣。

5. 提供充分的语言输入和输出准备，启发学生通过储备知识导入新知识。

全书设计活泼美观，时代感强，能巩固知识，强化技能，拓展视野，满足新时期学生学习的需求。

《应用型大学特色英语系列读本》的正式出版，对于下一步全面实施应用型大学英语教学改革有着重要的参考和应用价值。该套教材既遵循外语教学规律与学习者的认知特点，又充分体现了独立院校应用型人才培养目标的新型教材特点，能够满足大学

英语教学需求，是教师教学参考和院校交流不可多得的辅助教材。

在本教材的编写过程中，我们得到了云南省教育厅、云南大学旅游文化学院领导的大力支持，得到了上海教育出版社的科研项目资助，得到了云南大学出版社总编辑和相关工作人员的鼎力支持。在此，一并向他们表示衷心的感谢。

编委们在编写过程中还参阅了大量国内外文献、书籍和杂志，并从国外相关广播、电视、电影和互联网上选取了部分文字资料，由于篇幅有限，未能一一列出名单，在此谨向国内外有关出版社和作者表示衷心感谢。由于时间仓促，编者水平有限，书中难免有疏漏和不妥之处，敬请赐教。

曹京华

2018年8月于昆明

前 言

2016年1月,云南大学旅游文化学院申请立项的云南省高等学校大学外语教改项目——“‘大学英语’突出应用特色”教学改革,目前已完成建设并结题,项目成果为《应用型大学特色英语系列读本》(共6册,以下简称《系列读本》)。参编人员全部为云南大学旅游文化学院的一线英语教师,曹京华教授应邀担任总主编。

把英语学习与专业学习结合起来,使学生的英语知识和语言运用能力为专业学习服务,是我们编写这套教辅读本的基本理念。《系列读本》根据学院的专业设置分为《财务管理与会计英语读本》《经济与贸易英语读本》《旅游英语读本》《酒店英语读本》《文学与新闻英语读本》及《信息技术英语读本》。本教辅用书经过总主编与编者团队两年多时间的反复修改,出版后对于下一步全面进行应用型大学英语教学有重要的参考和应用价值。

《经济与贸易英语读本》是《系列读本》之一。本书精选了与外贸商务相关的16篇英语文章,内容涉及WTO、经济危机、经济人物、基本经济概念、经济全球化、电子记账、电子商务、管理等,共收入约400个相关英语词汇及80余条财会核心词汇。本书在内容上选材新颖,通俗易懂,难易程度适合于专业为外贸与商务的学生。本书不仅把语言学习与专业知识相结合,还配置了内容上相关、形式上简易的问题和练习题,以便于学生有效地学以致用。

本书设计为每周一课,每课的结构如下:

1. Reading Guidance (导读): 是对本课课文的简要介绍,起到导入的作用。

2. Text (课文): 为选材新颖、通俗易懂的文章。

3. Notes (注释): 是针对文中重要信息点的解释与说明。

4. **Words and Expressions** (生词与词组): 文章的语言要点, 包括单词、词组及其用法, 尤其是对某些单词和词组在本单元以及在商务外贸里的特殊意义, 均给出中英文释义以及例句。

5. 课后练习: 练习设计为紧贴篇章语言要点的三个部分。第一部分是针对课文内容的理解性问题, 可加深学生对课文的理解、锻炼学生的思辨能力; 第二部分是词汇训练, 加强学生在具体的语言环境里应用相关语言要点的能力; 第三部分是翻译训练, 从篇章中选取重点句子, 训练学生的翻译能力。

本书的课文设计适于每周两学时上一课, 小班教学。教学方法可以多种多样, 如以任务为中心 (task-centered), 以文本为基础 (context-based), 以内容为依托 (content-based), 注意语境 (context-based), 将传统教学与现代技术相结合 (technology-aided), 突出技能 (skill-based), 强调自主 (autonomous learning) 等。

本书的编者来自教学第一线的英语教师, 主编杨松, 副主编张朦, 参加编写的还有王文杰、王生辉、刘祝君、赵丽媛、杨崧 5 位老师。作为“云南省高等学校大学外语教学改革青年项目”——“‘大学英语’突出应用特色”教学改革的成果之一, 本书的编写与出版得到云南省教育厅、云南大学旅游文化学院的指导与资助, 在此表示衷心感谢。

由于本书涉猎的专业性较强, 编者水平有限, 书中的疏漏之处在所难免, 敬请专家和读者给予批评指正。

编者

2018年6月于云南大学旅游文化学院

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Reading Guidance

Have you ever had or heard of an ATM card? If you have, then you already know about the e-payment method. Now, with the fast advance of the new payment technology, you can have more than one card to choose from to pay for an online purchase, such as a credit card, a debit card and a “stored value “ card. Do you know how to use these cards and how to make your transactions as safe and secure as possible? You will get the answers as you read the article.

Consumer's Guide to E-Payments¹

The Internet has taken its place beside the telephone and the television as an important part of people's lives. Consumers use the Internet to shop, bank and invest online. Most consumers use credit or debit cards to pay for online purchases, but other payment methods, like “e-wallets”, are becoming more common.

The Federal Trade Commission (FTC) wants you to know about these new payment technologies and how to make your transactions as safe and secure as possible. Keep these tips in mind as other forms of electronic commerce, like mobile and wireless transactions, become more available.

And how would you like to pay? Most online shoppers use credit cards to pay for their online purchases. But debit cards—which authorize

merchants to debit your bank account electronically —are increasing in use.² Your debit card may be an automated teller machine (ATM)³ card that can be used for retail purchases. To complete a debit card transaction, you have to use a personal identification number (PIN), some form of a signature or other identification, or a combination of these identifiers. Some cards have both credit and debit features; You select the payment option at the point-of-sale. But remember, although a debit card may look like a credit card, the money for debit purchases is transferred almost immediately from your bank account to the merchant's account. In addition, your liability limits for a lost or stolen debit card and unauthorized use are different from your liability if your credit card is lost, stolen or used without authorization.

New electronic payment systems—sometimes referred to as “electronic money” or “e-money” —are also occurring. Their goal is to make purchasing simpler. For example, “stored-value” cards let you transfer cash value to a card.⁴ They're commonly used on public transportation, at colleges and universities and at gas stations. Many retailers also sell stored-value cards in place of gift certificates.⁵ Some stored-value cards work off line, say, to buy a candy bar at a vending machine; others work online, for example, to buy an item from a website; some have both offline and online features. Some cards can be “reloaded with additional value, at a cash machine; other cards” are “disposable” —you can throw them away after you use them. Some stored-value cards contain computer chips that make them “smart” cards. These cards can act like a credit card as well as a debit card, and also can contain stored value.

Some new Internet-based payment system allow value to be transmitted through computers, sometimes called “e-wallets”. You can

use “e-wallets” to make micropayments—very small online or offline payments for things like a magazine or fast food. When you buy something using your e-wallet, the balance on your online account decreases by that amount. “E-wallets” may work by using some form of stored value or by automatically accessing an account you’ve set up through a computer system connected to your credit or debit card account.⁶

“Paying” It Safe

The FTC encourages you to make sure your transactions are secure and your personal information is protected. Although you can’t control fraud or deception on the Internet, you can take steps to recognize it, avoid it and report it. Here’s how.

Use a secure browser—software that encrypts the purchase information you send over the Internet—to guard the security of your online transactions.⁷ Be sure your browser has the most up-to-date encryption capabilities by using the latest version available from the manufacturer. You also can download some browsers for free over the Internet. When submitting your purchase information, look for the “lock” icon on the browser’s status bar to be sure your information is secure during transmission.⁸

Before you provide any personal financial information to a website, check the site’s privacy policy. In particular, determine how the information will be used or shared with others and what security features are in place so the information cannot be obtained fraudulently. If you’re not comfortable with the policy, consider doing business elsewhere.

Read and understand the privacy, refund and shipping policies of the websites you visit, before you make your purchases. Look closely at

the disclosures about a website's security, its refund and shipping policies and its privacy policy on collecting and using your personal information. Some websites' disclosures are easier to find than others—look at the bottom of the home page, on order form or in the “About” or “FAQs”⁹ section of a site.

Keep your personal information private. Don't disclose your personal information—your address, telephone number, Social Security Number, bank account number or email address—unless you know who's collecting the information, why they're collecting it and how they'll use it.

Give payment information only to businesses you know and trust, and only when and where it is appropriate—like an order form. Never give your password to anyone online, even your Internet service provider. Do not download files sent to you by strangers or click on hyperlinks from people you don't know. Opening a file could expose your system to a computer virus or a program that could hijack your modem.

Keep records of your online transaction and read your e-mail. Merchants may send you important information about your purchases.

Review your monthly credit and bank statements for any errors or unauthorized purchases promptly and thoroughly. Notify your credit or debit card issuer immediately if your credit or debit card or checkbook is lost or stolen, or if you suspect someone is using your accounts without permission.

Notes

1. The text is adapted from *International Business English Readings*, Luo Hong, Lu Zhixing, Wuhan University Press, 2007.

2. But debit cards—which authorize merchants to debit your bank account electronically—are increasing in use. 但是借记卡授权商人通过电子方式在你的银行账户的借方记账，这类卡的使用量与日俱增。

3. automated teller machine (ATM): 自动取款机

4. “stored-value” cards let you transfer cash value to a card. 你可以把现金额转到储值卡上。

5. Many retailers also sell stored-value cards in place of gift certificates. 许多零售商也出售储值卡代替礼券。

6. “E-wallets” may work by using some form of stored value or by automatically accessing an account you’ve set up through a computer system connected to your credit or debit card account. “电子钱包”是这样使用的：利用某种形式的储值或使用你通过计算机系统而设立账号的信用卡或借记卡账户。

7. Use a secure browser—software that encrypts or scrambles the purchase information you send over the Internet—to guard the security of your online transactions. 使用安全的浏览器，它可以将你在因特网上的购买信息加密或为之保密，以此确保你安全的在线交易。

8. When submitting your purchase information, look for the “lock” icon on the browser’s status bar to be sure your information is secure during transmission. 你在呈交购买信息之后，为确保信息在传输过程中的安全性，应当在浏览器的状态栏内找到“锁定”这一图标。

9. FAQs (= frequently asked questions): 常见问题解答

Words and Expressions

1. mobile ['məʊbl] adj. able to move, or be moved, quickly and easily; not fixed in one position 移动的; 易变的; 活动的: He has a broken leg and isn't very mobile. 他的腿摔伤了, 活动不便。

2. wireless ['waɪərləs] adj. wireless technology uses radio waves rather than electricity and therefore does not require any wires 无线的; 用无线电波传送的: the fast-growing wireless communication market. 快速增长的无线通信市场。

3. transaction [træn'zækʃn] n. a piece of business, for example, an act of buying or selling something. 交易: The transaction is completed by payment of the fee 交易在支付费用之后就完成了。

4. debit ['deɪt] n. a written note in a bank account or other financial record of a sum of money owed or spent 借方: The total of debits must balance the total of credits. 借记总额必须与贷记总额相平衡。

5. unauthorized [ʌn'ɔθəraɪzd] adj. if something is unauthorized, it has been produced or is happening without official permission. 未经授权: It has also been made quite clear that the trip was unauthorized. 这次旅行是未经过批准的, 这一点也已经非常清楚了。

6. reload ['ri:'ləʊd] v. to fill a container, vehicle, machine, etc. again 再装满 (容器、车辆、机器等): You should then be able to save and reload these overlays as required. 然后, 您应该能够根据需要保存和重新加载这些覆盖值。

7. micro-payment [maɪkrəu'peɪmənt] n. a system whereby a user pays a small fee to access a specific area of a website 小额付费

8. disposable [dɪ'spəʊzəb (ə) l] adj. a disposable product is designed to be thrown away after it has been used 用完即可丢弃的: He shaved himself with a disposable razor. 他用一次性刀片刮脸。

9. balance [ˈbæl (ə) ns] n. the balance in your bank account is the amount of money you have in it 余额: I'd like to check the balance in my account please. 请查一下我的账户余额。

10. fraud [frɔ:d] n. the crime of gaining money or financial benefits by a trick or by lying 欺诈行为: He was jailed for two years for fraud and deception. 他因为诈骗和欺诈入狱服刑两年。

11. deception [di'sepʃ (ə) n] n. the act of deceiving someone or the state of being deceived by someone 欺骗; 受骗: He admitted conspiring to obtain property by deception. 他承认曾密谋通过欺骗获取财产。

12. encrypt [ɪn'kript] v. if a document or piece of information is encrypted, it is written in a special code, so that only certain people can read it 把……译成密码; 加密: Account details are encrypted to protect privacy. 账户信息均加以密码, 以保护隐私。

13. browser ['braʊzə] n. a piece of computer software that you use to search for information on the Internet, especially on the World Wide Web 浏览器: You need an up-to-date Web browser. 你需要一个最新的网络浏览器。

14. fraudulently [ˈfrɔ:dʒuləntli] adv. in a dishonest and fraudulent manner 欺骗性地: Someone may have stolen your identity and used it to fraudulently obtain credit in your name. 别人可能偷取了你的身份证, 以你的名义使用它骗取贷款。

15. refund [ˈri:fʌnd] n. a sum of money that is returned to you, for example because you have paid too much or because you have returned goods to a shop 退款: Face it—you'll just have to take those cowboy boots back and ask for a refund. 面对现实吧——你不过是要把那些牛仔靴拿回去, 要求退款。

16. disclosure [dɪs'klɔ:ʒə] n. the act of giving people new or