

财 经 英 语

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【内容简介】 本书根据中等专业学校英语教学大纲，并结合高中毕业生的水平而编写，全书共 20 个单元，前 10 单元以普通经济英语为主，后 10 单元侧重介绍了西方财会方面的基本知识，每单元由课文、会话、练习、阅读材料等部分组成。本书可供财经类中专学校学生使用，也可供经济及财务工作者自学之用。

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李 勇 军 主 编

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编写说明

近年来，随着我国社会主义市场经济的建立与发展，中国与世界的交往日益频繁。为了与国际接轨，我国的财税、会计体制也进行了重大变革，这一新形势对英语教学提出了更高的要求。目前，培养跨世纪的合格会计人员已成为当务之急。为此，我们总结了自己多年来从事财经英语的教学经验，编写了这本《财经英语》。

本书根据中等专业学校英语教学大纲，并结合高中毕业生的水平而编写，可供财经类中专学校学生使用，也可供经济及财务工作者自学之用。本书旨在使学生在原有普通英语的基础上，逐步学习专业英语知识，使之毕业后能借助词典阅读及翻译与专业有关的外文资料。

本书共 20 个单元，供两学期使用。前 10 单元以普通经济英语为主，每单元由课文、会话、经济术语、练习、阅读材料等五部分组成；后 10 单元侧重介绍了西方财务会计方面的基本知识，每单元由课文、练习、阅读材料等三部分组成。各单元的阅读材料为泛读材料，教师可以不作讲解，但可利用后面的练习，检查学生对阅读材料的理解程度。

本书第一至第三单元和第十一至第十四单元由李勇军编写，第四至第六单元和第十八至第二十单元由郭晓宁编写，第七至第十单元和第十五至第十七单元由杨丽娟编写。全书由李勇军主编，由陕西财经学院财经外语系邓萃芬教授审定。

本书在编写过程中，得到陕西省财经学校舒煜校长、王文汉副校长的大力支持，在此谨致谢意。由于水平所限，不当之处在所难免，恳请批评指正。

编 者

1996 年 3 月

CONTENTS

Unit One	1
Text: The History of Money	
Conversation: Asking for Change	
Reading Material: The Need for a Medium of Exchange	
Unit Two	9
Text: The Services of a Bank	
Conversation: At the Bank	
Reading Material: Banking	
Unit Three	20
Text: How People Use Their Wages or Salaries	
Conversation: Shopping	
Reading Material: The Stock Market	
Unit Four	31
Text: International Trade	
Conversation: Supermarket	
Reading Material: International Finance	
Unit Five	44
Text: The Credit Card Economy	
——Money Transaction of the Future	
Conversation: Making an Appointment	
Reading Material: Credit Cards	
Unit Six	70

Text: The Status of Accounting

Conversation: At the Office

Reading Material: Bookkeeping and Bookkeepers

Unit Seven 90

Text: Buying on the Installment Plan

Conversation: Finding a Job

Reading Material: Installment Buying
in the U .S .

Unit Eight 107

Text: The Standard of Living

Conversation: Services

Reading Material: Raising the Standard
of Living

Unit Nine 122

Text: A Business Letter

Conversation: At the Post Office

Reading Material: A . A Price Query
B . A Reply Apologizing
for an Error

Unit Ten 138

Text: Inflation Tears the Society Apart

Conversation: Complaints

Reading Material: How Do People Battle
Inflation ?

Unit Eleven 157

Text: The Field of Accounting

Reading Material: Main Paths in Accounting

Career

Unit Twelve	172
Text: Current Assets and Current Liabilities	
Reading Material: Foreign Exchange	
Unit Thirteen	186
Text: An Overview of Financial Reporting	
Reading Material: The Balance Sheet and Statement of Cash Flows	
Unit Fourteen	204
Text: Short – term and Long – term Investment	
Reading Material: Savings as an Investment	

Unit Fifteen	221
Text: Income Measurement and Reporting	
Reading Material: Roles of Money	
Unit Sixteen	239
Text: Accounting for Long - term Operational Assets	
Reading Material: Economic Goods and Free Goods	
Unit Seventeen	255
Text: Accounting for Long - term Liabilities	
Reading Material: The Role of Price	
Unit Eighteen	270
Text: Internal Control System and Auditing	
Reading Material: Auditing	
Unit Nineteen	285
Text: Owners ' Equity——The Corporation	
Reading Material: Production	
Unit Twenty	301
Text: Owners ' Equity——Proprietorships and partnerships	
Reading Material: What is Economics ?	
Vocabulary	318

UNIT ONE

TEXT

The History of Money

Today anyone will accept money in exchange for goods and services . People use money to buy food, furniture, books, bicycles and hundreds of other things they need or want . When they work, they usually get paid in money .

Most of the money today is made of metal of paper . But people used to use all kinds of things as money . One of the first kinds of money was shells . Shells were not the only things used as money . In China, skin, sheep, corn, cloth and knives were used . In the Philippine Islands, rice was used as money for a long time . Elephant tusks, monkey tails and salt were used as money in parts of Africa .

Cattle were one of the earliest kinds of money . Other animals were used as money, too .

The first metal coins were made in China . They were round and had a square hole in the center . People strung them together and carried them from place to place .

Different countries have used different metals and designs for their money . The first coins in England were made of tin . Sweden and Russia used copper to make their money . Later, countries began

to make coins of gold and silver .

But even gold and silver were inconvenient if you had to buy something expensive . Again the Chinese thought of a way to improve money . They began to use paper money . The first paper money looked more like a note from one person to another than the paper money used today .

Money has had an interesting history from the days of shell money until today .

NEW WORDS

exchange [iks 't eind] <i>n.</i> & <i>v.</i> 交换, 交流	string [stri] <i>v.</i> (用线、绳) 串起, 穿
service ['s :vis] <i>n.</i> 服务, 劳务	design [di 'zain] <i>n.</i> & <i>v.</i> 图案, 设计, 绘制
furniture ['f :nit] <i>n.</i> 家具	tin [tin] <i>n.</i> 锡
skin [skin] <i>n.</i> 兽皮	copper ['k p] <i>n.</i> 铜
Philippine ['filipi: n] <i>a.</i> 菲律宾的, 菲律宾人的	silver ['silv] <i>n.</i> 银
cattle ['k tl] <i>n.</i> (总称) 牛	inconvenient
coin [k in] <i>n.</i> 硬币	[ink n 'vi: nj nt] <i>a.</i> 不方便的
square [skw] <i>a.</i> 正方形的	

PHRASES & EXPRESSIONS

in exchange for	交换
hundreds of	数以百计的
be made of	用.....制造的
used to	过去常常....., 过去习惯于.....
use... as	把.....用作....., 用.....作为.....
think of	想出....., 想起.....
from... until	从.....一直到.....

NOTES

1. When they work, they usually get paid in money .

在工作中人们得到的报酬通常是钱。

...they get paid... = ...they are paid... 这儿 get 相当于被动语态中的助动词 be, 如:

Look out ! You nearly got hit by the car . (...nearly got hit... = ...were nearly hit...) 还有些动词也可以这样用, 如:

I felt worried then . (...was worried...)

我当时感到很担心。

At last the truth became known . (...began to be known...)

最后真相大白。

2. But even gold and silver were inconvenient if you had to buy something expensive .

若要购买昂贵的物品, 那么即使使用金币和银币也不方便。

...something expensive 中的 expensive 是形容词作后置定语, 修饰 something。形容词修饰由 some, any, every 等词构成的合成词时, 通常都放在被修饰词的后面, 如:

He wanted to get someone reliable to help in the work .

他想找一个可靠的人帮忙做这工作。

There is something unusual in her voice .

她声音有些反常。

I was looking for something cheaper .

我在寻找便宜些的东西。

3. The first paper money looked more like a note from one person to another than paper money used today .

与其说最初的纸币类似我们现在使用的纸币, 不如说它像一张一个人写给另一个人的一张便条。

look more like ... than ... 与其, 不如; 看起来比 更像, 又如:

The room looks more like a library than an office .
与其说这是一间办公室,还不如说是一间书房。
He looks more like his father than his mother .
与其说他长得像母亲,倒不如说他长得像父亲。

CONVERSATION

Asking for Change

A

A: Excuse me, but could I trouble you for some change ?

B: Let me see . Do you want coppers or silver ?

A: I want to make a long - distance call .

B: You 'd better have silver, then .

B

A: Sorry to trouble you, but have you change for a 50 ?

B: I 'll have a look . What do you want it for ?

A: I have to get a book of stamps .

C: In that case you need silver .

a book of stamps

邮票簿

Economic Terms and Expressions

money capital

货币资本

money in circulation

通货

money market	金融市场, 金融界
money order	汇票, 汇兑, 邮汇
money squeeze	银根紧缩
money transaction	现金交易

EXERCISES

- . Answer the following questions according to the text:
 - 1 . What do people use money to buy ?
 - 2 . What is most of the money today made of ?
 - 3 . What were the things used as the earliest kinds of money ?
 - 4 . What animals did people use as money ?
 - 5 . What was the shape of the first Chinese metal coins ?
 - 6 . What were the different metals used by different countries to make their money ?
 - 7 . What metals did people use to make coins later ?
 - 8 . Why is paper money more convenient than metal money ?
 - 9 . Who first began to use paper money ?
 - 10 . What did the first paper money look like ?
- . Tell whether the following statements are true or false:
 - 1 . Money is used to buy things and pay for work . ()
 - 2 . Early money was made of metal or paper . ()
 - 3 . Many things were used as money in the past . ()
 - 4 . Early money was light in weight . ()
 - 5 . The Chinese people invented metal and paper money . ()
 - 6 . Gold and silver were convenient if you had to buy expensive goods . ()
 - 7 . Paper money is not used much today . ()
 - 8 . The history of money is very interesting . ()
- . Ask questions about the underlined parts:
 - 1 . Anyone will accept money in exchangs for goods and services .

- 2 . In the Philippine Islands, rice was used as money for a long time .
 - 3 . Elephant tusks, monkey tails, and salt were used as money in parts of Africa .
 - 4 . The first metal coins were made in China .
 - 5 . The first coins in England were made of tin .
 - 6 . The Chinese thought of a way to improve money .
- . Translate the following sentences into Chinese, paying attention to the underlined parts:
- 1 . He gave me an apple in exchange for a piece of cake .
 - 2 . They gave English lessons in exchange for Russian lessons .
 - 3 . We may exchange a horse for a cow .
 - 4 . Where can I exchange my dollar for pounds ?
 - 5 . They used to save a lot of money to buy the things they need or want .
 - 6 . My father used to be an accountant (['kaunt nt] 会计师) .
 - 7 . You 'll get used to the English food very soon .
 - 8 . That girl isn 't used to country life .
 - 9 . This set of furniture is made of fine wood .
 - 10 . Steel is made from iron .
- . Translate the following into English:
1. 硬币是用金属做成的。
 2. 服务员们想了许多办法改进他们的服务。
 3. 我国过去实行的是计划经济。
 4. 货币在商品和劳务的交换中起重要作用。
 5. 这块硬币看起来更像银子的, 不像金子的。

READING MATERIAL

The Need for a Medium of Exchange

I am a fisherman . I just caught a boat-load of fish, and I want to exchange all these fish for a new suit . Without an “ exchange medium ”, this is very difficult to do . But with an exchange medium, it 's easy .

What will I accept as a medium to help me exchange my fish for a new suit ? I 'll accept anything for my fish—I don 't care what it is——so long as I am sure the suit-seller will accept it in exchange for a suit . If there is any doubt about whether or not the suit-seller will accept it for a suit, then I will not accept it for my fish . If I think he might not accept it, then I will not accept it . Now, let 's be more realistic . A fisherman really doesn 't want to exchange his boat-load of fish just for a suit . He wants groceries, electricity, water, housing and a few glasses of beer . So whatever he accepts in exchange for his fish can not be something that is acceptable only to the suit-seller . It must be something that is acceptable to all those other people, too . Why do those other people accept it ? Only because they are confident that everyone they do business with will accept it . See how it all ties together ? When everyone is confident that everyone else will accept something as money, then that something becomes generally acceptable . Then, and only then, it is money .

NEW WORDS

medium ['mi: dj m] *n* .媒介,

手段, 工具

load [l ud] *n* .(一)船, (一)车,

(一)担

suit - seller *n* .成衣商

realistic [ri ' listik] *a* .现实的,

实际的	beer [bi] <i>n</i> .啤酒
grocery [' r us ri] <i>n</i> .食品, 杂货	acceptable [k 'sept bl] <i>a</i> .可接受的, 合意的
electricity [ilek 'trisiti] <i>n</i> .电, 电流	confident ['k nfid nt] <i>a</i> .确信的, 有信心的
housing [hauzi] <i>n</i> .住房	tie [tai] <i>v</i> 系, 拴, 连接

PHRASES & EXPRESSIONS

a boat-load of fish	一船鱼
exchange...for...	用.....交换.....
so long as	只要

COMPREHENSION EXERCISES

Answer the following questions according to the reading material:

1. What does the fisherman need if he wants to exchange his fish for a new suit ?
2. How does business become with an exchange medium ?
3. If the suit-seller accepts something in exchange for a suit, what will the fisherman do ?
4. If the suit-seller doesn 't accept the thing, what will the fisherman do ?
5. What else does the fisherman need besides a suit ?
6. What does the fisherman accept in exchange for his fish ?
7. Why do all those other people accept what the fisherman has accepted ?
8. What is used as a medium of exchange ?

UNIT TWO

TEXT

The Services of a Bank

Banks were developed to keep people's money safe and to make it available when they needed it. Since money was invented, people have been borrowing and lending it.

A modern bank accepts people's money for safe-keeping. It also lends money and offers many other services. The experience of a businessman will show some of these. James Jones has a furniture store and buys his goods from different parts of the country. It isn't convenient for him to send money through the mail, so he goes to the bank and opens a checking account. He puts his money in the bank regularly, and the bank keeps it until he writes checks for that amount. When Mr. Jones orders furniture from the Modern Furniture Company in another city, he simply writes a check. This check is as good as money to the owner of the company. The owner can take it to his bank and cash it, that is, he can get money for it.

Now and then Mr. Jones deposits money in a savings account at the bank. The bank then uses this money and pays him a certain percentage on each dollar every year. For example, if he deposits 1,000 and the bank pays him 4 percent, he will have earned 40 by the

end of the year . This payment is called interest .

Mr . Jones can usually borrow from the bank if he needs money . He can arrange for a bank loan at the loan department . If the bank lends him money, he must pay interest for its use . Sometimes, instead of putting his money in a savings account, Mr . Jones wants to invest it in some business firm, and he may ask the investment department of his bank for advice .

Mr . Jones gets still other services from the bank . When he travels, he buys traveler 's checks from the bank instead of carrying money with him . And he can rent a safe-deposit box in the bank for his valuable papers and articles .

It 's hard to imagine that people could do business without the services of a bank .

NEW WORDS

available ['veil bl] *a* .可得到的,有效的
safe-keeping

['seif 'ki: pi] *n* .妥善保管
offer ['f] *v* .提供
businessman

['biznism n] *n* .商人
James Jones

['d eimz 'd unz] *n* .詹姆斯·琼斯

convenient
[k n 'vi: nj nt] *a* .方便的,便利的

mail [meil] *n* . & *v* .邮件, 邮递, 邮寄

checking ['t eki] *a* .开支票的
account ['kaunt] *n* . 帐目, 帐户

regularly ['re jul li] *ad* .定期地, 固定地

check [t ek] *n* . 支票

amount ['maunt] *n* . 量, 总数

company ['k mp ni] *n* . 公司

cash [k] *n* . 现金, *v* . 把.....兑现

deposit [di 'p zit] *v* . 储蓄, 存款 *n* . 储蓄, 存款, 押金

savings ['seivi z] *n* . 储蓄金, 存款

percentage [p 'sentid] *n* . 百