

<<财经英语阅读教程>>

图书基本信息

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## <<财经英语阅读教程>>

### 内容概要

国家教委颁布的《大学英语教学大纲》中规定：“专业英语阅读课是基础英语课的继续，目的在于指导学生阅读有关专业的英语书刊和文选，进一步提高阅读专业英语资料的能力，获取专业所需要的信息。

”编写本教材，旨在为大学财经专业三年级学生提供一本实用的、向财经专业英语过渡的阅读教材，帮助学生复习、巩固在基础英语阶段所学的语言知识，为下一步的专业英语课铺垫财经知识，积累财经专业术语及词汇。

另外，《财经英语阅读教程》还可作为财经工作者提高专业英语水平的自修教材。

《财经英语阅读教程》编者从宏观经济学的角度，向学生介绍西方经济学理论、世界银行概况、国际保险概论以及新的财会制度等。

选材范围包括财政、金融、会计、企业管理、保险、审计、税收、投资和信息管理等财经专业的基础知识和实务。

课文及补充阅读材料全部选自80年或90年代出版的原文书刊，大部分课文的难度相当于大学英语五、六级水平。

全书共有10个单元。

每个单元包括一篇1000字左右的课文以及一篇内容与课文相近而难度较浅的阅读材料。

课后附有练习，包括阅读理解题、经济热点讨论题、词汇练习、填空练习和翻译练习等。

每单元的最后一部分是附加的与课文内容有关的专业术语和词汇。

《财经英语阅读教程》将配有教师用书，包括课文参考文和练习答案。

书籍目录

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## 章节摘录

Accounting n. an information system that measures , processes , and communicates financial information about an identifiable economic entity 会计 , 会计学 financial a. connected with money 财务方面的 program n. plan of what is to be done 计划 , 项目 , 工作 evolution n. gradual change and development 演变 , 发展 primitive a. simple , not greatly developed 简单的 , 初始的 clay tablet n. a thin sheet of clay used as a writing surface in ancient times 古代供刻字用的黏土板 city-state n. ( esp. in former ) times a city which , with the surrounding country area , formed an independent state ( 古时的 ) 城邦 ascertain v. discover ( the facts of something ) 发现 , 查明 ( 事实的真相 ) transaction n. piece of business dealing 交易 , 经济业务 double-entry n. 复式簿记 Franciscan a.n. of a Christian religions group founded in 1209 by St. Francis 圣芳济修会的

In 1913 Congress passed the Federal Reserve Act , dividing the country into 12 districts with a Federal Reserve Bank in each. A seven-member Board of Governors ( Federal Reserve Board ) in Washington , D.C. , coordinates these banks , which in fact constitute a central banking system. AS in other major countries , the central bank is set up by the government to handle its transactions , coordinate and control commercial banks , and help regulate the nations money supply. The Federal Reserve system is responsible directly to Congress , although by law the Governors are independent of political pressure from either Congress or the President. The Board is , of course , expected to coordinate its policies with those of the Administration and the Congress. When a conflict arises between making a profit or serying the public interest , the "Fed." as it is called , is supposed to choose the latter. The Federal Reserve is a system of banks of bankers , a government operated central bank. It has one main purpose : to control the supply of money and credit , including all coins and currency in circulation , plus checking accounts. This control is exercised through "monetary policy". When business worsens , the Federal Reserve Board expands the amount of money and credit. But if prices start rising too rapidly , the Fed will do all it can to put on the brakes and reduce the supply of money and credit. How? The first step is to require the nations banks to keep a larger amount of their deposits on reserve. With less money to lend , credit becomes "tight". Tight credit causes less money to be available for prospective borrowers , thus increasing the rate of interest. When interest rates go up , businesses do not expand so rapidly as before , families cannot afford to buy new houses or cars , and other forms of buying slow down. During a period of high interest , the customer is forced to make a larger down payment on his purchases. For example , when money is plentiful , the buyer of a \$ 40 , 000 house would have no trouble getting a 90 percent loan , or \$ 36 , 000. His cash outlay ( down payment ) would be only \$ 4 , 000 plus legal expenses. But when money is in short supply , the bank will want to get the safest loans possible with limited money , so it may require a 25 percent down payment. In that case , a prospective home buyer would need to pay \$10 , 000 down rather than \$ 4 , 000. Such a large cash investment would prevent many families from buying , thus slowing the rate of building houses and contributing to a slowdown of the economy. When the Fed diagnoses the country as being in an inflationary period , it requires banks to increase their reserves as a way of slowing inflation. Finally when the economy cools the Fed reverses the process and make more money available. Changing the amount of reserves required is a powerful tool that the Fed uses cautiously. In addition to requiring a larger or smaller reserve for member banks , the Fed possesses two other weapons in its war against inflation or depression. First , it can go into the market and "buy" money , in what are called "open market operation". Usually this money is in the form of short term bonds. Suppose the Fed thinks a depression is coming. The members meet and say , "Lets buy a thousand million dollars worth of government bonds from insurance companies , banks , and big business firms." These institutions are then free to invest the money they receive in exchange for the bonds. The bulk of this investment will be with banks. Thus , because of the chain process , the Fed will have created excess reserves for its member banks. More money becomes available for loans. So , the interest rates go down , and down payments decrease. With a 20 percent reserve requirement , one thousand million dollars spent in the marketplace would add up to five thousand million dollars of new money.

The way the Federal Reserve banks lend money to member banks constitutes the final weapon in the Feds

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arsenal. These loans , called "discounts" , carry an interest rate. By regulating the discount rate , or the interest banks pay to borrow from the Fed , they encourage or discourage borrowing. People who buy and sell stocks or bonds keep a close watch on the discount rate. Even interest rates and investment spending abroad are influenced by changing discount rates. These discount rates are usually tied to interest rates on the open market. In an effort to tighten or loosen credit , the Fed will raise or lower the discount rate. True / False Statements

1. The president of the U.S. directly controls the Federal Reserve system. 2. Supply of money is defined as the total quantity of bank deposits in the economy. 3. During recession , the Fed will expand the money supply and credit. 4. Higher interest rates can stimulate the spending activity. 5. By rising the required reserve ratio , the Fed can reduce the lending capacity of the banking system. 6. By raising or lowering the discount rate , the Fed changes the cost of money for banks and therewith the incentive to borrow reserves. 7. When the Fed buys bonds , it causes an increase in bank reserves. 8. When the Fed wants to slow the rate of consumer and investor spending , it lowers reserve requirement and discount rate , and sells bonds. Additional

Words & Expressions    checking account 支票账户    depression 萧条, 不景气    Open Market Operation 公开市场业务    bonds 债券    excess reserve 超额准备(金)    discount rate 贴现率  
 fiscal year (FY) 财政年度    factor market 生产要素市场    budget surplus 预算盈余    GNP per capita 人均国民生产总值  
 opportunity cost 机会成本, 择机代价    budget deficit 预算赤字  
 exchange rate 汇率    marginal propensity to consume (MPC) 边际消费倾向    marginal propensity to save (MPS) 边际储蓄倾向  
 natural rate of unemployment 自然失业率    optimal mix of output 最优产品结构  
 automatic stabilizer 自动稳定器    derived demand 派生的需求    consumption function 消费函数  
 market mechanism 市场机制    externality 外差因素

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### 编辑推荐

《财经英语阅读教程》以精彩的课文辅导，准确的专业词汇，详尽的英语知识，针对的试题练习，向您提供财经英语的入门辅导，让您掌握一些常见的财经专业术语和词汇，使您向财经英语专业过渡，并为学好专业的财经英语打下基础。

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