

English for Econnmics
Teacher's Book

《财经职业英语》
教师用书



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Key to Unit 1

Communication Counts!

1. Quiz on the topic: *The quick body language quiz*

1. A. Business partners B. Colleagues C. Close friends
2. Woman 2

2. Listening & Speaking

Warm-up

The beginning: 2, 3, 5, 6; The middle: 1, 8, 11, 12; The ending: 4, 7, 9, 10

Listening Task 1

1. People are greeting each other in different situations. Listen and match each *conversation* to one of the three pictures below.

A: Conversation 1 B: Conversation 3 C: Conversation 2

2. Listen to each dialogue again. Write down the responses to the following greetings and questions.

Conversation 1: How are you?

— I'm all right, and you?

Did you have a nice weekend?

— Not bad. I went to the movies on Saturday night.

Oh really? What did you see?

— I saw the new Twilight.

Conversation 2: It is good to see you, Eric.

— Same here, Joan.

How are you doing?

— I am doing OK.

You are looking for a new job? Why?

— I already finished my studies and graduated last week.

Conversation 3: What can I do for you?

— I want to open an account in your bank.

Which type of account do you want to open?

— I want to open a savings bank account.

How much money is needed to open the account?

— You can open a savings account with a minimum amount of 100 RMB.

3. (1) A (2) B (3) C

Discussion

- How would you talk to someone you've never met?

1. Before you speak to the person in question, think about the first thing you want to say to be prepared.
2. Make eye contact with the person in question and make a small gesture, such as a mild wave, before approaching them.
3. Being straight forward is always a good idea, so open with a true statement such as: "Hi, I'm I wanted to meet you." or "I noticed you over here and wanted to introduce myself."
4. If you are at an event ask the person how they came to be there. Perhaps you have a shared friend or hobby. This can lead to a deeper conversation.
5. Questions are always a great way to keep a conversation going. The classic "what do you do?" will always be a good ice breaker.
6. As the conversation continues remember to listen as best as you can and repeat information in your head so as to not forget it. The most important being the stranger's name, relationship to the event you are attending, and interests.
7. From here you will be a normal conversation. If the person interests you, stick around. If not, politely excuse yourself and give the whole thing another shot with a different stranger.

Read more at <http://www.ehow.com>.

- What are some good topics to talk about with strangers?

Well, you can talk about hobbies. What kind of books have they read lately? What movies have they seen? What do they like to do when they aren't studying or writing

papers, etc.?

Do they follow sports? How about reality TV shows? It's better to stay away from politics unless they are willing to discuss events without getting angry.

What plans to they have for the summer? What kind of vacations have they taken? Did they have any fun vacations while traveling with their families?

You may even get them to talk about their own families without getting too personal. Do you have any siblings? How close in age are you? Did you like having sisters/brothers?

Listening Task 2

1. Which of these topics do you think they talk about? Listen and check your answers.

- | | |
|--|---|
| <input checked="" type="checkbox"/> Jon's flight | <input checked="" type="checkbox"/> the weather |
| <input type="checkbox"/> Betty's job | <input checked="" type="checkbox"/> Food and drink |
| <input type="checkbox"/> politics | <input type="checkbox"/> the time it takes to get to the office |

2. Listen again and fill in the spaces with what you hear.

- | | |
|--|---|
| (1) <u>Nice to meet you</u> | (2) <u>How was your flight</u> |
| (3) <u>Can I help you with your bags</u> | (4) <u>It looks like it's going to rain</u> |
| (5) <u>Have you been here before</u> | (6) <u>Oh, really</u> |
| (7) <u>Are you staying long</u> | (8) <u>I'd love to</u> |
| (9) <u>Do you like Chinese food</u> | |

3. How does Betty keep the conversation going? Listen and tick your answer.

- | | |
|---|---|
| <input checked="" type="checkbox"/> making comments | <input checked="" type="checkbox"/> asking questions |
| <input type="checkbox"/> talking a lot himself | <input checked="" type="checkbox"/> talking about safe topics |
| <input type="checkbox"/> asking for repetition | <input type="checkbox"/> gossiping about someone they know |

Language focus: Making comments

Open. (Suggested answers:)

- I like travelling abroad.
(So do I. Which country impressed you most?)
- Finding jobs with good salary is really difficult.
(I can imagine!)
- My sister had a bike accident this morning.
(Oh, I'm sorry to hear that! How could that happen?)
- Ted is really an annoying guy. He called me 5 times last night.
(Oh, my God! I can't believe it!)

— I believe that money talks.
(I am afraid I don't agree with you ...)

Oral Practice

17 **Tony:** Well, Ann, it was nice meeting you. I'll leave you at your desk. The papers you need to fill out for Human Resources are on your desk.

13 **Tony:** We have our weekly sales meetings there.

8 **Ann:** Who should I ask for in HR?

15 **Tony:** It is big, but we're almost done. Last, but not least, here is the sales division. There are fourteen of us that share this space, but we each have our own cubicle.

10 **Ann:** Thank you. I'd like that. Is the food good there?

4 **Ann:** It's a nice area. Customers probably like it.

5 **Tony:** They do. Mr. Mike's office is by the window. You can ask him questions anytime.

1 **Tony:** Ann, My name is Tony Benson. Mr. Mike asked me to show you around.

12 **Ann:** What meetings are held there?

7 **Tony:** To the left is the Human Resources Department. You can drop off your contract and other employment papers there later.

9 **Tony:** Ask for Judie. She handles all of the new employees. Just past HR is the cafeteria. If you have time this week, I'll treat you to lunch and introduce you to the other representatives.

3 **Tony:** Follow me. I'll start the tour at the front desk. This is where we meet customers when they come to the office.

6 **Ann:** It's nice to have a boss with an open door policy.

11 **Tony:** It is pretty good and reasonable too. Next, this hallway is where you can find the bathrooms and the meeting rooms.

14 **Ann:** This is a big office.

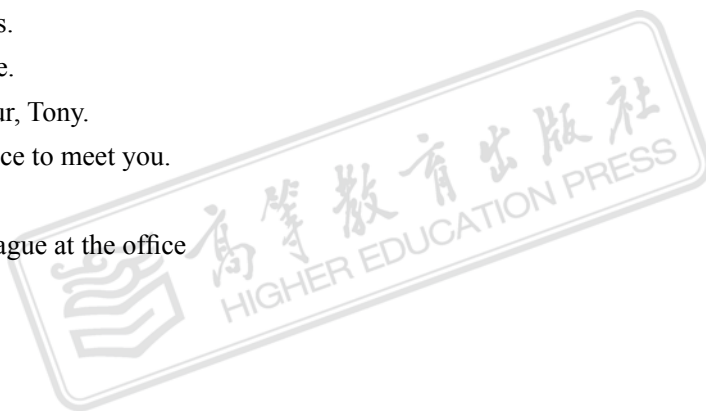
18 **Ann:** Thanks for the tour, Tony.

2 **Ann:** Thank you. It's nice to meet you.

16 **Ann:** Sounds great.

Role-play: Meeting a new colleague at the office

Open



3. Reading

Reading Task 1

Choose the correct heading for sections A-D from the list of headings below.

1. B; 2. D; 3. A; 4. C

Exercises

1. Read the passage. Then judge true (T) or false(F) for each statement:

1) T 2) T 3) F 4) F 5) F

2. Fill in the blanks with the words given below. Change the form where necessary.

1) Overcoming 2) involves 3) identify 4) prevent
5) avoiding 6) trigger 7) require 8) concentration

3. Application: Open

参考译文:

做一个积极的倾听者

倾听,而不是听到。

一般人每天63%的时间用于倾听。这表明倾听是日常生活中一项重要的活动。倾听不仅仅是听到。听到是理解信息。倾听则包含了听到信息并且解读说话的人讲这些话的含义。倾听是一项需要耳朵和大脑同时工作的过程。

倾听的原因

我们倾听,是为了得到信息、做出决定和享受愉悦。良好的倾听习惯能够帮助避免误会、尴尬、工作失误。这些情形浪费了本该花在其他更有成效的活动上的时间和精力。

倾听的障碍

阻碍我们倾听的因素被称为障碍。诸如噪声、休息不够、缺乏兴趣、糟糕的室内布置等。你可以识别出这些阻碍倾听的障碍,并找到方法来消除它们。

提高倾听能力的方法

1. 显示你在听。友好的面部表情、直接的眼神交流和简短的语言评论,如“是的”、“嗯”等可显示你正在仔细地倾听,这样做可以鼓励说话者继续讲下去。

2. 让别人说完。积极的倾听是一个尊重 and 理解的典型。中途打断会让说话者有受挫感,有碍于对信息的充分理解。

3. 听要选择要点和重要细节来记忆,你不可能记住听过的所有内容,所以将注意力集中在重要的信息上。要回顾总结听过的内容。“我听到的是……”,“这是你的意思吗?”和“听

起来你的意思是……”等都是用来总结回顾的好方法。

4. 做笔记。记下观点、事实、名字和日期,它们可以帮助你记起谈话的内容。

阅读下面的例子:你能指出旺达的倾听技巧吗?

卡尔走进万达的办公室,皱着眉头低头看着地板,问万达能不能给他几分钟时间谈一个重要问题。万达认为卡尔能给她重要信息,同时她也需要跟卡尔谈一下他的问题,使他感觉好一些,恢复信心。所以万达决定专心地听他说。为了让公司的人知道她正在忙,万达请卡尔把门关上。接着她调低电脑的音量,关掉刚才在听的音乐,关掉新邮件进来的提示音,按下电话上的“请勿打扰”键。然后万达将椅子转过去,面朝卡尔,开始跟卡尔做眼神交流。

卡尔开始向万达描述为何最近骤增的客户投诉是关于一款很久以前发布的产品,该产品程序中存在当时未被发现的漏洞。更糟糕的是,当时负责该款程序的程序员都已离职。因此,团队必须尽快解决问题。万达没有打断卡尔,她继续听着,偶尔做出“嗯”,“好的”这样的回应声,尽量没有因为此事的严重性而做出愤怒、惊慌的表情。她时不时地重复一些他说的话,要求他再仔细解释一下。当卡尔差不多讲完时,万达总结说:“卡尔,套用一句话,在连着30天的好天气之后,谁还会记得带伞?所以现在 we 被雨淋了,对吗?”

Reading Task 2

Exercises:

1. Read the passage. Then judge true (T) or false(F) for each statement:

- 1) F 2) F 3) T 4) T 5) F

2. Find the words/phrases in italics in the text. Then match the meaning for each one.

- | | | | |
|----------------|-------------|--------------|----------------|
| 1) communicate | 2) respect | 3) reflect | 4) respond |
| 5) summarize | 6) position | 7) mannerism | 8) prospective |
| 9) monitor | 10) triumph | | |

4. Application.

- 1) T; 2) R; 3) I; 4) M; 5) P

参考译文:

财务顾问的沟通技巧

萨莉从事顾问这一行很多年了,一直做得很好。但是她的同事尼克比她成功得多,这让萨莉很惊讶。虽然萨莉对工作投入的时间和精力似乎比尼克多得多,然而她的客户数量和业务增长速度却远远比不上尼克。她到底忽略了什么重要因素?尼克和萨莉的工作方法的不同

之处在于：尼克将自己训练成了一名“积极的倾听者”。他所运用的 TRIUMPHS (中文义：成功) 模型，不仅使他在工作上提升客户服务，而且使他在生活中能与妻子和孩子有效地沟通。

以下是“triumphs”(成功)的构成要素：

T——尊重。尊重你的客户。保持微笑；将身体保持与客户同一水平，并向其微微倾斜，保持眼神交流。确保你的手机处于静音状态；对客户保持全神贯注的注意力。先要认真听客户说了什么，而不要开始思考你该如何回答。

R——回想。做出回答前，仔细回想客户对你说了什么。了解一个潜在客户的最好方法就是确保你在对方说话时认真倾听。

I——第一人称。一句以“我”开头的话往往是有力的。一句以“你”开头的话，有时会让客户觉得害怕。想象一下听到“你不喜欢这件产品？”时的感受。

U——理解。理解客户的需求和目的。这意味着，一个价格昂贵的产品，如果你认为它不适合客户，那就不要推销给他/她。没有什么比诚实更能赢得信任。

M——观察。观察潜在客户的语气和习惯动作。身体语言非常重要，如说话口吻，面部表情，语调变化，犹豫，等等。

P——调查。温和地、尊重地调查。你的工作是理解潜在客户的需求以及如何满足这些需求。唯一的方法是用温和的方式了解客户的目的和愿望。

H——帮助。帮助你的客户在对话中产生安全感。对于一些重大的购买行为，如保险单，客户在谈论具体的钱款问题时需要安全感。

S——总结。你可以通过对客户说的话时不时地做一个总结来展示你的倾听技巧。如果你在总结中能够指出他话语中的重点，那就可以拉近你们的距离；如果你未能总结出他想表达的意思，他可以再次告诉你。

4. Writing

Warm-up:

A. Classify the expressions listed below.

Effective Openings	The Middle/Main Part	Conclusion
1	3	2
4	5	7
9	6	8

B. Complete the opening with the words below.

- | | | | |
|---------------|-----------|-------------|-----------|
| ① attention | ② Good | ③ behalf | ④ Welcome |
| ⑤ responsible | ⑥ present | ⑦ questions | ⑧ answer |

Writing Task

2. Practice

Write a presentation titled “How to Be a Great Communicator”.

Open.

6. Test Yourself

1. Terms: Match each word with its meaning.

- 1) D 2) C 3) E 4) H 5) B 6) A 7) G 8) F

2. Fill in the blanks with the words given and change forms where necessary.

- 1) appropriately 2) effectively 3) overstayed 4) incredibly
5) improving 6) convey 7) frustrated 8) extremely
9) involved 10) hesitate

3. Turn following sentences into English according to the given patterns.

- 1) (1) What are the key elements of a comfortable small talking with others?
(2) What are the key elements of a successful communication between a financial advisor and a client.
- 2) (1) Communication is more than just talking
(2) Sometimes body language can say more than the spoken word.
- 3) (1) Put aside this question for a moment.
(2) Listening requires you to put aside your own interests and respect other's opinion.
- 4) (1) While listening, you can nod your head from time to time.
(2) You should take a brief pause from time to time while giving presentation.



Key to Unit 2

Intercultural Issues Drive Me Mad!

1. Quiz on the topic

1. D 2. C 3. B 4. A

2. Listening & speaking

Warm-up

A. shocked; B. embarrassed; C. glad; D. depressed; E. confused

Listening Task 1

1. *Some* people are talking about their culture shocks abroad. What are *they* shocked at? Tick (✓) your answers.

1) ☒ Greeting customs 2) ☒ Banking service 3) ☒ Dinning customs

2. Listen again and fill in the missing information:

	Conversation 1	Conversation 2	Conversation 3
Countries they went	France	Italy	Japan
Impressions of the life abroad	interesting	amazing	impressive
Jobs they had there	businessman	bank teller	student

3. Third listening. Answer following questions.

1) Why do people greet Henry by touching cheeks and kissing the air?

That's their custom.

2) Why do people pay for the bank service?

I think that's because of the high labor costs in Italy.

3) Why do they keep the custom of taking off shoes at the front door?

Because it is a small country. Their houses, rooms, offices are all very small. I think it's wise to keep clean in such limited space.

Discussion

A dialogue for reference:

A: Tips on a business trip can be reimbursed (报销) in an American company.

B: Are you kidding me?

A: No, I'm serious. It is a common practice in an American company.

B: I just can't imagine!

Listening Task 2

1. *Some people are talking about cultural differences between Westerners and Asians in banking and investment ways. Listen& choose the best answer for each question.*

1) B, 2) D, 3) A, 4) C, 5) C

2. *What are the differences between Westerners and Asians in choosing a bank and investment ways? Listen again and fill in the form.*

	Western nations	Asian nations
Investment way	In an individual way	In a group way
Bank chosen	A bank with large assets	A small and private bank

3. Listen for a third time and fill in the blanks with what you hear.

(1) look to a group

(2) not change bank easily

(3) are our VIP clients

(4) protection of their investments.

Language Focus: Making Contrasts

Practice:

1) Chinese make noise when they have noodles while Americans prefer to have noodles quietly.

2) Both Japanese and Chinese take off their shoes before they enter their house.

3) Japanese differ from American in wedding gifting customs.

Oral Practice

A dialogue for reference:

A: There are many differences considering banking between China and America.

B: Can you give me an example?

A: Sure. A personal check is never accepted in China, while it is widely acceptable in America.

B: Really? How could this happen?

A: I think that's because honesty and privacy are highly valued in America.

B: That's interesting.

3. Reading

Reading Task 1

Read his words and match the main idea for each paragraph.

(3)—(2)—(1)—(4)

Exercises

1. Read the passage. Then judge true(T) or false(F) for each statement:

1) F 2) F 3) T 4) F 5) T

2. Read the passage again. Find a synonym (同义词) from the passage for each item below.

1) fully aware of: recognize

2) not clear: blur

3) inferior: subordinate

4) important: vital

5) stress: emphasize

6) indirectly expressed: implied

7) obey: comply

8) interrupt: disturb

9) surrounding: environment

10) explain in detail: spell out

3. Application.

Aspect	German	Chinese	Causes
Lifestyle	independent	netting with others	G belongs to monochronic societies. People value privacy and individualism, whereas C is a polychronic culture. Interpersonal relationship is vital for people there.
Expression	direct	indirect	G is an explicit culture. People express directly, while C is a implicit country, people express with underlying meanings.
Boss	almost equal with subordinates	superior to subordinates	G is of a low power distance index culture. The lines between superiors and subordinates are often blurred. However, C belongs to a high power distance index culture. Boss is superior to subordinates there.

Reading Task 1 参考译文:

在阿拉伯和许多拉丁美洲国家,人们认可并尊重头衔和权力差异引起的不平等。在这些国家的文化中,越级被认为是不服从领导的行为。在美国,上下级之间的界限没那么清晰,这意味着在社交场合上下级平等相处是完全可以被接受的。

在源自西欧的国家如美国、加拿大、澳大利亚、新西兰和德国,在交流时人们清楚地表达自己的想法。别人根据他所听到或所看到的东西来(直接)理解意思。而在亚洲国家中,人们往往以含蓄、委婉的方式表达。在这种情况下,人们往往要从收到的信息中推断言外之意。

在一元时间(共时性)模式社会,人们重视时间和隐私。他们往往一次只做一件事情,认真看待时间表,重视截止日期。他们避免打扰别人也不愿意被打扰。德国人因(工作时)所有办公室的门都关着,而被认为是最典型的一元时间(共时性)模式国家。德国人遵循隐私规则,他们尊重私有财产,不借用别人的东西,也不借东西给别人。

与一元时间(共时性)模式社会相反,多元时间(历时性)模式社会的人不介意同时做几件事。他们认为时间表有用但如果不能如期完成也没关系。他们会经常改变计划。人际关系在多元时间(历时性)模式社会非常重要。人们不重视隐私,也不会像一元时间(共时性)模式的人一样不担心打扰别人和被别人打扰。来自葡萄牙、希腊、秘鲁、日本和新加坡的人们喜欢规章制度和有序的环境,这些地方的人觉得生活中的不确定因素是一种持续的风险所以应该予以避免。这就是为什么他们需要书面的规则、计划和仪式。

但是像瑞典、丹麦、爱尔兰、挪威、美国、芬兰和荷兰这样的国家比较推崇创造力,不喜欢等级带来的约束,更乐于冒险。因此这些国家的人生活得更轻松。

Reading Task 2:

1. Read the passage. Then judge true(T) or false(F) for each statement.

1) T 2) F 3) F 4) T 5) F

2. Find the words/phrases in italics in the text. Then match the meaning for each one.

1) f 2) c 3) j 4) h 5) g 6) a 7) d 8) b 9) e 10) i

3. Application.

1) You'd like to shake hands with your client while he bowed to you.

Reaction: I bowed him back.

Reason: "When in Rome do as Romans do".

2) A French boy told you: "You are so sexy!"

Reaction: I answered: "Thank you!"

Reason: "Sexy" is not a negative word to describe a female in western cultures.

Reading Task 2 参考译文:

亲爱的娜塔莉:

你现在经历的事是很正常的,你很快就会适应新的生活,所以不要灰心。通过这封信,我想与你分享一些处理文化冲击问题的小窍门。

首先,如果保持幽默,你会发现事情会比较容易处理。一笑置之和自嘲的能力会帮你快速适应新环境。研究表明能放松心情并参与不同活动的学生做事效率更高,在国外生活得更愉快。

其次,当你感到困惑时,可以去观察别人在同样情况是怎么做的。试着去理解别人的想法和做法。避免以对与错来评判对方,他们只是做法与你不同而已,并不是不如你。这样,下次遇到类似情况你就可以应用学到的东西了。

第三,为了排解因文化冲击带来的孤独寂寞感,你必须走出去与别人交流。像参加俱乐部和旅游活动等都是可行的方法。通过这些交际活动,你了解了别人的文化背景,同时丰富了自己的生活。此外,你会结交到新朋友。这样,你开始了自己的新生活,也因此开始了融入当地文化的进程。

记住,即使你在马来西亚生活了好多年,经历文化冲击也是常有的事。牢记要保持幽默感、保持好奇心并且放松心情。尽管暂时会有一些不适,但要提醒自己你将会有一个受益终身的经历。

如有问题请尽管与我联系,我会非常乐意提供帮助!

祝

顺利!

乔治·法威尔

4. Writing

Warm-up Transitions (1)

A. Classify the transitions listed below, depending on their use in connecting & sequencing ideas.

Equal weight	comparison / contrast	Cause/Effect	Conclusion
<i>in addition</i>	<i>on the other hand</i>	<i>therefore</i>	<i>in short</i>
<i>besides</i>	<i>however</i>	<i>as a result of</i>	<i>in brief</i>
<i>also</i>	<i>unlike</i>	<i>due to</i>	<i>in one word</i>
	<i>in spite of</i>		<i>to sum up</i>
	<i>moreover</i>		

B. Circle your answer for each statement.

- 1) but; In addition; Therefore
- 2) also
- 3) However

Writing Task A Suggestion Letter

C. Practice:

1. **Because** all your investments are performing poorly.
2. to turn over your investments to a professional financial manager, **as** I have suggested a year ago.
3. **However**, you are busy with your work **and** don't get extra time to deal with your other investments.

6. Test Yourself

1. **Terms:** Put the words in the box under the correct headings, and add two more words under each heading.

People	Ways of payment	Property
bank teller	credit card	investment product
CFO	debit card	asset
subordinate	personal check	...
supervisor	...	
financial advisor	cash	apartment
investor	check	stock

2. Fill in the blanks with the proper form of the given words.

- 1) privacy
- 2) embarrassing
- 3) inferred
- 4) disturbing
- 5) isolated
- 6) emphasize
- 7) confused
- 8) valued
- 9) dependence
- 10) implying

3. Turn the following Chinese into English according to the given patterns.

- 1) (1) All the facts **have proven that** we are right.
- (2) The survey report **has proven that** it is necessary to know something about cultural differences.
- 2) (1) **It is** very important for financial career employees **to** be honest **even if** there is no audition.
- (2) **It is essential for** us **to** learn something about accounting even if we are not majoring in Accounting.
- 3) (1) **Please feel free to** contact me **if** you need any information about this investment product.
- (2) **Please feel free to** contact our 24-hour Customer Service Hotline at 852 2400-3388, if you need further help.
- 4) (1) **As a whole**, the climate of Hangzhou is mild.
- (2) We must consider the investment environments **as a whole**.

Key to Unit 3

I Can Handle All of These!

1. Quiz on the Topic: *How do you make phone calls?*

Answer: 6 2 3 1 5 4

2. Listening and Speaking

Warm-up

- (1) Answering the phone (2) Asking for someone (3) Putting some on hold
(4) Ringing off (5) Making an appointment (6) Asking for repetition

Listening Task 1

1. Listen and judge what the conversations are about and the relationships between the two speakers.

Answer:

	Phone 1	Phone 2	Phone 3
Purposes	confirming an itinerary	making an appointment	inquiring about a promotion event
Relationship	boss and secretary	secretary and client	agent & client

2. Listen again and fill in the blanks according to the phone calls you hear.

Answer:

Phone 1	Phone 2	Phone 3
1) Mr. Anderson will leave at <u>9:00 a.m.</u> by <u>air</u> and arrive at <u>2:00 p.m.</u> in London.	1) Mr. Williams' client, Kurt Stewart called to make a(n) <u>appointment</u> at <u>4:15 p.m.</u> next <u>Wednesday</u> in <u>Mr. Williams'</u> office.	1) So far <u>95</u> people have booked up to attend the <u>promotion</u> event for the company's new <u>fund</u> .
2) Sally should prepare some <u>foreign</u> currencies, like <u>British pounds</u> , euros and so on.	2) The caller's phone number is <u>765-8573</u> .	2) Neil's Email box is <u>neil@ money.com</u> .

3. Third listening. Decide whether the following statements are true or false.

Answer:

- 1) FT 2) FF 3) FF

Discussion

Answer: Open.

Listening Task 2

1. Predict what Mr. Stone wants Julie to do for him. Listen and check your answers.

Answer:

- ☒ Make a reservation at a restaurant for his client this evening.
- ☒ Make an appointment with Tom Gates to discuss the marketing of the new monetary fund.
- ☒ Inform the marketing manager to prepare another marketing plan for the new stock fund.
- ☒ Buy a cup of coffee for him.

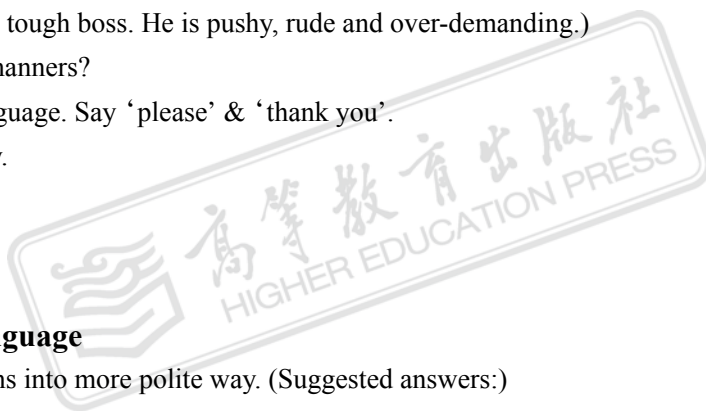
2. Listen again and fill in the blanks of Julie's to-do list.

Answer:

- (1) Call Natalie at Starbucks that Mr. Stone wants Iced Coffee with Milk instead of Black Coffee.
 - (2) Make a reservation for Mr. Stone and his client at Casablanca Restaurant for a table in non-smoking section.
 - (3) Call Simon to prepare another marketing plan for the new stock fund.
 - (4) Make an appointment with Tom Gates next Wednesday.
3. Listen for a third time and discuss the following topics.
- 1) What do you think of Mr. Stone's phone manners?
(Suggested answer: He is a tough boss. He is pushy, rude and over-demanding.)
 - 2) What are business phone manners?
 - Be polite. Use polite language. Say 'please' & 'thank you'.
 - Speak slowly and clearly.
 - Do not interrupt.
 - Do not multi-task.

Language Focus: Polite Language

1. Turn the following expressions into more polite way. (Suggested answers:)



Less polite way	More polite way	Respond positively
1) Call later.	Would you mind calling later, please?	Okay, thanks.
2) Spell your name!	Would you please spelling your name?	Of course.
3) Wait a moment!	Please wait a moment!	Sure.
4) Tell me your number.	I was wondering if you could tell me your number.	No problem.
5) What's your name?	May I have your name, Please?	Sure .

2. Make up dialogues according to the pictures and try to use polite expressions:

Answer: Open.

Oral Practice

Answer: Open.

3. Reading

Reading Task 1

Exercises:

1. Fill in the form with the information you get from *Reading Task 1*.

Answer:

Who is the writer?	Which Dept. / company is he/she from?	Why does he/she write to Mary?
1. Peter Hanks	Finance Department of ABC Company	Asking for a sick leave from the boss
2. Maggie Gaga	Rainbow company	Demanding overdue payment
3. Mickey	Finance Department of ABC Company	Taking a message from Kelly for Mary
4. Sarah Pullman	Dollar Company	Making an appointment with Mr. Williams for Mr. John Robert
5. Robin Williams	Finance Department of ABC Company	Asking Mary to forward a policy to all staff
6. Nancy Swift	Marketing Department of ABC Company	Letting Mary know about the itinerary for the coming visit

2. What's the meaning of following abbreviations?

Answer:

ASAP as soon as possible

pls please

CC carbon copy or courtesy copy

Dept. department

tk. /thx thanks

Brgds Best regard

3. Application.

(Suggested answers:)

- 1) Read the following schedule of Mr. William and make some changes according to Reading Task 1.

Time		Mon-5	Tue-6	Wed-7	Thu-8	Fri-9	
9	am	Dept. Meeting	Budget Review		Employees Training Class	Go to the bank	
	:30			Receiving International Agents			
10	am						
	:30						
11	am						
	:30						
12	am	Lunch with Alicia					
	:30						
1	pm		Compose Financial Report	Go to the Local Government			
	:30						
2	pm	F2F Talk with Employees					Call Mr. Hilton
	:30						
3	pm					Executive Meeting	
	:30						Appointment with Mr. Robert
4	pm						
	:30						
5	pm						
	:30						

- 2) Write a reply E-mail to Sarah about the appointment.

From: Mary@money.com

To: sarah@dollar.com

Subject: RE: Asking for an appointment with Mr. Williams

Date: Tuesday May 5th, 2015

Dear Sarah,

I have checked the schedule of Mr. Williams and I am glad to tell you that Mr. Williams is available at 9:00a.m.thisThursdayof May 7th. And we are looking forward Mr. Robert's coming.

Best wishes,

Mary Smith

Senior secretary

Money Company

(777) 245-8098

Reading Task1 参考译文:

1) 彼得·汉克斯的请假单

请假申请

尊敬的威廉姆斯先生:

因本人5月5日需接受一项手术, 医生建议我术后休息一段时间, 特申请5月6日到5月8日休假3天。附上病历复印件一份和手术单一份。

望尽早批准为盼。谢谢!

祝您万事如意!

彼得·汉克斯

2015年5月3日

2) 一封来自麦琪·嘎嘎的电子邮件

发件人: maggiegaga@rainbow.com

收件人: Mary@money.com

主题: 索取逾期账款

日期: 2015年5月1日, 星期五

亲爱的玛丽·史密斯女士:

第8756号账单

你们逾期一个月仍未支付上述账目的欠款,鉴于你们以往总是及时结清账目,所以我们想知道是否有特殊原因所致。

我们猜想有可能你们未及时收到我们3月30日发出的80,000美元欠款的账单。现寄出一份,并希望贵方及早处理。

麦琪·嘎嘎

彩虹公司

3) 来自凯莉的留言条

日期: 5月4日 时间: 上午10:20

来电者: 凯莉(香港汇丰银行)

受话人: 玛丽

留言内容:

凯莉不得不取消原定5月6日跟你的会面。她希望你5月5日下午三点到机场去接她。她的航班号是MU5499。届时请不要忘记带上年度的财务报告。

记录人: 米奇

4) 一封来自莎拉·普尔曼的邮件

发件人: Sara@dollar.com

收件人: Mary@money.com

主题: 与威廉姆斯先生的预约事宜

日期: 2015年5月1日, 星期一

亲爱的玛丽:

我是莎拉,金元公司约翰·罗伯特先生的秘书。你能否为罗伯特先生和威廉姆斯先生安排一次会面? 罗伯特先生想与威廉姆斯先生探讨一下纳斯达克股市的最新动向。不知会面能否安排在5月7日下周四上午九点。

请尽快答复我。非常感谢! 祝你开心每一天!

谨致问候

莎拉·普尔曼

金元公司

2882-5252

5) 一封来自老板罗宾·威廉姆斯的电子邮件

发件人: Robin@money.com

收件人: Mary@money.com

抄送:

主题: 转发所有员工一项关于报销的新政策

日期: 2015年5月4日

1 att.(106 KB)

玛丽:

一项关于报销的新政策将于6月1日起实施, 请提醒大家报销的截止日期并转发附件给所有员工。谢谢你了!

祝顺利!

罗宾

6) 来自市场营销部经理南希·斯威夫的公司国际代理商的来访日程安排

国际代理商来访日程单

到达

- 1 客户预期于5月7日上午9点到达。
- 2 上午9:10分在会议室举行一个简短的欢迎仪式。

其他安排

- 3 客户第一个参观的地方是财务部。
- 4 第二个参观的地方是研发部。
- 5 在自助餐厅用午餐。饭后播放关于公司最新产品的视频。
- 6 最后一个参观的地方是市场营销部。

切记事宜

- 7 所有员工必须在上午8点前到岗, 佩戴姓工号牌, 着公司制服。
- 8 必须随时准备两只麦克风。
- 9 在演讲开始前给每位客户分发一份演讲稿的概要。
- 10 来自玻利维亚的客服需配备一名翻译。

晚上娱乐

- 11 欢送晚宴将于下午6:30在凯悦自助餐厅进行。
- 12 晚上9点客户将前往下榻酒店。

Reading Task 2

Exercises:

1. Check your understanding: Write T for True & F for False according to the passage.

- 1) T 2) F 3) T 4) T 5) F

2. Match the words in italics in the sentences with their meanings.

- 1) eventually: finally
- 2) focus: pay attention to
- 3) insanely: madly
- 4) irrelevant: not having any real connection
- 5) multitasking: the performance of many tasks at one time
- 6) perform: to carry out a piece of work
- 7) productivity: the rate of producing goods, crops, etc.
- 8) compile: work out
- 9) substantial: large enough to be noticeable or important

3. Application.

- 1) Design a to-do list for Mary in Reading Task 1 according to the main idea of Reading Task 2.

Suggested Answer:

Mary's To-do List

- (1) Prepare the annual financial report and pick up Kelly in the afternoon.
- (2) Forward Peter Hanks' sick leave to Mr. Williams.
- (3) Forward Maggie Gaga's E-mail to Mr. Williams.
- (4) Confirm Mr. Robert's appointment with Mr. Robert.
- (5) Forward Mr. Williams' E-mail to all staff.
- (6) Prepare for the visit of the international agents.

Hint: Priorities for making a to-do list

1. something important & urgent
2. something important but not urgent
3. something urgent but not very important
4. Something neither important nor urgent



Reading Task 2 参考译文:

你没有想象中那么高效

说到工作效率,你可能会认为自己已经掌握了这项技能。为了完成每一件工作任务,你按自己制定的待办事项表,疯狂地从早忙到晚。你认为这就是聪明地利用时间?看看这里所列出的三大误区,把自己从错误的现实中解救出来吧。

误区 1: 我每天的工作都排满了,因此,我肯定工作效率超高。

最近一段时间,你在发电子邮件、刷微博、搜索信息、进行即时通讯、发短信等方式中很快地度过每天。但是当你的手指忙着打字、眼睛忙着阅读的时候,你真正所做的只是点击信息,而不是为完成一个目标而工作。

解决方法: 制定已完成事项表

为了确定自己每天实际上完成的重要任务,制定一个“已完成事项表”。这是一个记录你已经完成的任务单,而不是待办事项单。

误区 2: 拜托,我是一个多任务处理高手。

多任务处理会忽悠你,让你觉得自己是一个高效率的超级英雄。毕竟,如果你有能力一边做预算,一边听随身听,还一边收发电子邮件,你一定比一次只做一件事的“单任务式”同事强得多,对不对?事实上,多任务处理让我们工作得更糟。研究证明当你试图同时将注意力放在很多事情上时,你就不太能剔除无关信息的干扰,不能有效地在不同任务间切换,或者记住一些重要的信息。

解决方法: 锻炼聚精会神地做一件事情。

尝试一次只将注意力放在一项任务上。这样可能会让你觉得自己没有以前那么高效,或者没有以前那么愉悦,但是将精力集中做一件事会让你发挥最佳状态。

误区 3: 别担心,我明天会完成它的。

拖延的力量很强大。不用多想,你待办事项单上的第一件事情就被推到了明天、后天、大后天。然后,在你的心中,你真地认为你将终究把这件事情完成了,但“终究”会被推到越来越晚。

解决方法: 找到一位有责任心的搭档。

一般来说,拖延的根源在于缺乏责任心。为了使自己走上正轨,找一个同事或者一群同伴跟自己搭档,一起制定计划,互相检查。

4. Writing

Warm-up

B. Revise the following unified sentences.

- (1) Du Fu was one of the great poets in China.
- (2) He was born in a small town in South China in the early 50s. In his childhood he liked to sing songs. Later he entered a conservatory (音乐学院). In the 70s he became a famous musician.
- (3) Finding the kitchen window open, he put a ladder against it and climbed in.
- (4) Bob tries to call home once a week to stay in touch with his family.

Writing Task: E-mail Writing

A. Subject line

1) Read following E-mail subject lines. Which of these are more effective?

(1) B (2) B (3) B (4) A (5) B (6) B

2) What are the features for effective subject lines? Choose your answers.

☒ informative ☒ specific ☒ concise

C. Practice

Write E-mails according to the following directions

1.

From: maggie@money.com

To: mary@money.com

CC:

Subject: Please have the air-conditioning in Room 608 repaired immediately

Mary,

Please do me a favor to have the air-conditioning in the Conference Room 608 repaired immediately. A meeting will be held there at 2 o'clock tomorrow afternoon.

Thanks very much and wish you a happy day!

Best wishes,

Maggie

2.

From: Tom Jones@greataccounting.com

To: Peter Thompson@tri-state accounting.com

CC:

Subject: RE: Wanting your help

Hi Peter,

I do have something you will be interested in. How about a lunch together next Monday to discuss it? Let's meet at 12:30 at the Pizza Hut near my company.

Tom

6. Test Yourself

1. Terms: Match each word with its meaning.

1. C 2. G 3. A 4. B 5. H 6. E 7. F 8. D

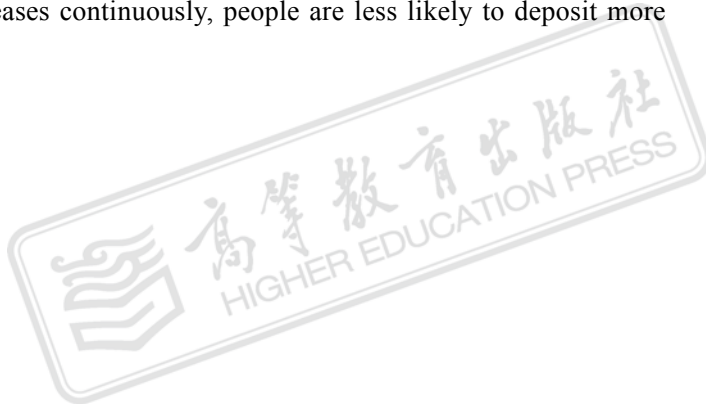
2. Fill in the blanks with the words given, change forms where necessary.

Answer:

- | | | | |
|-----------------|------------------------|------------|---------------|
| 1) identify | 2) appointment | 3) confirm | 4) currency |
| 5) convenience | 6) securities | 7) account | 8) efficiency |
| 9) productivity | 10) ran circles around | | |

3. Turn the following Chinese into English according to the given patterns.

- 1) (1) When it comes to financial product investments, people have many choices.
(2) When it came to specific policies, the spokesman answered carefully.
- 2) (1) Is it necessary for me to attend the meeting?
(2) It is necessary for a company to have a budget.
- 3) (1) To make sure you have read all the clauses of the contract, please answer some questions.
(2) To make sure you have known the risk of purchasing the fund, please take the following quiz.
- 4) (1) When the stock market fluctuated greatly, the central bank was less likely to save it.
(2) When deposit rate decreases continuously, people are less likely to deposit more money in the bank.



Key to Unit 4

No Problems!

1. Quiz

Step 1 Take the chicken across the river and leave it there.

Step 2 Go and get the fox.

Step 3 Once the fox gets to the bank, take the chicken back and leave it to the corn side.

Step 4 Pick up the corn to take over to the fox side.

Step 5 Go back to get the chicken.

2. Listening & speaking

Warm-up

What is the problem? Match each item below with its probable problem. Then listen & check your answer.

1. C 2. A 3. B 4. E 5. D

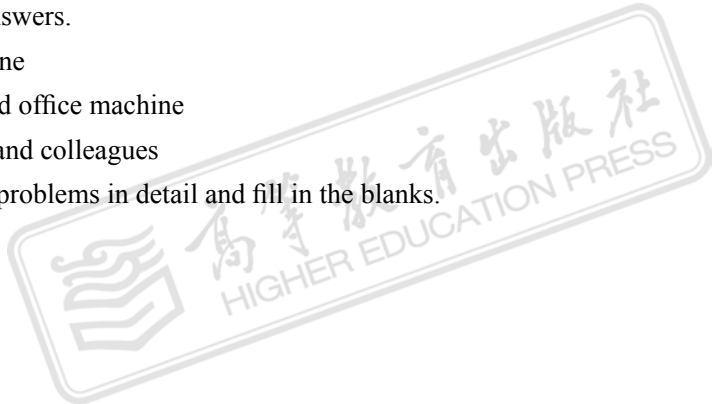
Listening Task 1

1. *Some people are talking about their problems at work. Predict what problems they have got.* Listen and check your answers.

- ☒ misuse of the office machine
- ☒ Troubles caused by crashed office machine
- ☒ don't get along with boss and colleagues

2. Listen again and find out the problems in detail and fill in the blanks.

- 1) (1) was crashed
- (2) all my data were gone
- (3) refused to work
- (4) were stained



2) (1) getting along with my colleagues

(2) left out

3) (1) how to use office machines correctly

(2) paper jammed at least three times a day

(3) never picks up any calls

3. Listen for a third time and answer the following questions.

Contents	How does the second speaker ask for advice?	What is/are the first speaker's suggestion(s)?
Dialogue 1	How can I get rid of bad luck?	How about going swimming with me now?
Dialogue 2	What should I do?	Have you tried joining them? It's a good idea to be a member of a group. Why don't you try talking to your boss directly?
Dialogue 3	What's the best way to manage office machines?	I think it would help to get a training course for your employees?

Discussion (Open)

Suggested answer:

A: My computer is stuck. What should I do?

B: How about resetting it?

A: Good idea.

B: The printer is paper jammed. What should I do?

A: Why don't you have it repaired.

B: Ok. I will take your advice.

A: Something is wrong with the bookkeeping system. I cannot do the data-entry.

B: Have you tried restoring it?

A: You are right.

B: I lost the check!

A: Really? You'd better report it to the bank.

B: You are right. I will do it at once.

Listening Task 2

1. A customer is complaining. Listen and choose the best answer for each question.

1) B 2) C 3) D 4) A 5) B

2. Listen again and find out the complaint and request in detail.

- (1) potential and with less risk
- (2) worth only \$3,750
- (3) long-term
- (4) withdraw from the AAA Fund
- (5) to be paid for the loss in my investment

3. Listen for a third time and tick (✓) Yes or No for the follow questions.

Question	Yes	No
1. Is the customer young?		✓
2. Does the customer need a safe investment?	✓	
3. Will the customer get any compensation (补偿金)?		✓
4. Is the customer satisfied with the settlement?		✓

Language focus: Dealing with Complaints

(Open)

Oral Practice: Game: Toss the coin to move

Dialogue samples for reference:

1.

A: I made a mistake in bookkeeping and my boss was annoyed. What should I do?

B: It's good idea to be concentrated on your work. For example, keep a quiet office environment. Don't listen to music; don't chat with others. Just focus on your data entry.

A: Ok, thank you for your advice.

2.

A: Can I help you?

B: This is Finance Department of OSACA. I have a complaint to make. The air-conditioning refused to work again. This is the 3rd time this month. Is there anyone responsible for it?

A: I'm sorry about this. A repairman will be at your office at once. Can you tell me your room number & contact number, please?

B: Yes. My room number is 309 and Extension 8333.

A: Thank you. I'm sorry for the inconvenience caused to you.

...

3. Reading

Reading task 1

What does Michael advise Amy to do?

Michael advised Amy to face the conflict directly and use the four-step process to talk this over with Betty.

Exercises:

1. What is the four-step procedure? Underline the sentences which indicate the 4 steps occurring in the dialogue.

Your turn: Why do you listen to loud country music all day?

My Turn: I am used to a quiet office environment. You know the music drown out my callers' voices. I was frustrated when I can't understand what they are saying.

Mutual planning: We need a comfortable office environment. How about brainstorming some solutions first?

Follow Through: Ok, let's live with the plan for a week to see if some changes might be needed.

2. Match each adjective with its meaning. Can you give more adjectives with the same formation?

1) C 2) E 3) F 4) D 5) B 6) A

-able: comfortable, workable

-ic: economic, scientific

-al: formal, natural, traditional

-ed: interested, relaxed

Hyphen: kind-hearted (lady), face-to-face (communication),

life -to-death (struggle)

3. Application.

Your turn: Why do you think 4:30 is the best time for staff meeting?

My turn: We are all tired at the end of the day. And people could not give full attention to the meeting.

Mutual planning: We need a fast-pace, efficient meeting with most people could attend. How about brainstorming some solutions first?

Follow Through: Let's live with this for a week to see if some changes might be needed.

Reading Task 1 参考译文:

Amy: 你好!

你有没有跟 Betty 好好谈过这件事？我认为你应该直面这个（争执）问题。你跟她谈这件事时可遵循以下“四步流程”法。

第一步：对方讲

请 Betty 先讲。这有助于你真正从对方的角度看问题。在倾听过程中要做一个积极的倾听者。

第二步：你讲

你要客观地描述问题而不要用责备的口吻。你只需解释你的观点和感受。

第三步：共同计划

双方一起寻找解决方案。运用头脑风暴集思广益共同协商找出解决办法。（其实）在做头脑风暴时，你们已经开始合作了。列出尽可能多的办法，（然后）协商出切实的解决办法。

第四步：坚持实施

本步骤的目的是要确保你们双方都负责地执行解决方案。你们可以规定明确的协议：谁将在何时做什么事（越具体越好），或约定一个一起评估解决方案的时间。这样的话，你们可以坐下来讨论这个协议是继续执行还是需要修改。

职场上的争执是普通又常见的事。最好的解决方式是通过开诚布公的沟通。“四步流程”法使冲突双方的意见都表达出来然后一起寻找解决方法。希望我的建议帮助你。

祝

顺利！

Michael

对话：

A: Betty, 我可以和你谈谈吗？这对我很重要。

B: 当然可以。怎么啦？

A: 你为什么整天都要听响亮的乡村音乐呢？

B: 我喜欢乡村音乐。这种音乐好像可以把我脑子里的噪音都关到外面了，使我安静下来集中注意力。

A: 难以置信！我从来没有想到会这样因为我比较习惯于安静的办公环境。在这些音乐声中我听不清打电话给我的人的声音。每当我明白对方在讲什么时就会感到很沮丧。

B: 哦，对不起。我从来没有意识到这些……那我们该怎么解决这个问题呢？

A: 显然我们都需要一个舒适的办公环境。我们先做个头脑风暴来集思广益以下如何？

B: 好啊……听音乐时我可以戴耳机，或者你可以带隔音耳机。

A: 我们也可以协调一下双方的时间，使得每次办公室里只有一个人。

- B: 也许可以让老板在我俩之间建道隔音墙。
- A: 嗯……除了乡村音乐,你还喜欢听什么音乐?
- B: 我还喜欢听欢快的音乐。
- A: 这个我也喜欢……这是我们列出的解决办法。看看我们有什么共同点。
- B: 我们都喜欢听欢快的音乐。
- A: 我的电话大多在早上,那时我们都在办公室。
- B: 所以早上9:00至中午我就不在办公室听音乐。下午我要听欢快的音乐。
- A: 好的。我们一起实施这个计划一星期,然后看看有什么需要修改。
- B: 好的。
- A: 谢谢你的承诺!

Reading Task 2

Read the E-mail and tell what the complaint is.

The customer complained about the discrepancy in the insurance settlement for the hail damage to the awning.

Exercises:

1. Fill in the blank with the information from the complaint letter.

(1) B; (2) E; (3) D; (4) C; (5) A

2. Match each word with its meaning.

(1) E; (2) D; (3) G; (4) A; (5) B; (6) H; (7) C; (8) F

3. Application.

OSACA Insurance Division Consumer Complaint Form

Thank you for contacting OSACA Department of Commerce Consumer Protection Division. Please provide the information requested below and allow sufficient time for us to complete our investigation.

1. Complainant

Name: Joe Jefferson Street Address: 5th Bidwell Park Way

City: New York State: NY ZIP Code: 47000

Home Phone: 888-5555 Work Phone: 765-4353 Email Address: jj@gmail.com

2. Insured

Name (if same, write "same"): same

Relationship to the insured: N/A

3. Type of Insurance Involved (pick one)

☐ Private Auto ☐ Commercial Auto ☐ Long Term Care
☒ Homeowners ☐ Renters ☐ Mobile H/O ☐ Farm/Township Mutual

____ Workers Compensation ____ Other (please specify) _____

4. Policy / Claim Information

Your Policy Number: #567 Claim Number: #4352 Date of Loss: July 18, 2013

5. Reason for Complaint (check one or more)

____ Claim Denial ☒ Claim Dispute / Delay ____ Sales / Service

____ Premium / Rating Problem ____ Cancellation / Non-Renewal

____ Refusal to Insure ____ Refund Not Received

____ Medical Necessity / Usual & Customary Reduction

____ Other (please specify) _____

Details of my complaint: (Please attach copies of all relevant documents)

The settlement for the hail damage to the awning on July 18, 2015 is incorrect. I should be paid replacement value of \$1,500 instead of depreciated value of \$860. Please see my last premium statement and insurance policy in the attachment.

Reading Task 2 参考译文:

发信人: jj@gmail.com

收信人: complaint@osaca.com

主题: 雨蓬因冰雹受损的保险理赔出错问题

日期: 07-28-2015

尊敬的先生,

我写这封信是因为贵公司对我家屋后的雨蓬因2015年7月18日的冰雹受损的保险理赔处置出错了。

我收到了贵公司寄来的金额为860美元的赔偿支票。你们在信中指出这是使用了五年的受损雨蓬的折旧价。本人在此附上最近一次的保费账单和编号为567的保险单。你会注意到我付了“重置价附加费”。过去十年来我一直付这笔附加费。因此我的理解是关于此雨蓬的任何索赔,贵方应支付重置价而非折旧价。

我认为这次的错误是由你们的疏忽造成的,在此要求贵方尽快寄出弥补差价的支票。如果贵方认为我有误解或需要其他信息,请致电888-5555或765-4353(办公室)找我。

致以诚挚的问候

Joe Jefferson

经过几番核对,你发现客户是对的,你们的公司的确在理赔金额方面计算有误。所以你的上司写了一下回复:

尊敬的 Jefferson 先生:

我们已收到您 7 月 28 日的信件。在信中,您对您 4352 号的理赔金额抱有异议。

我们十分抱歉,由于归档错误的缘故,这个理赔金额的计算的确有误。您为雨蓬支付了重置的额外保费,我方应该对本次冰雹造成的雨蓬损坏支付重置费用 ¥1,500。

我们对给您造成的不便向您道歉,并保证三天之内支付(差额)支票会寄给您。如有任何问题尽请请联系我们。

致以诚挚的问候

Rock Jackson

经理

OSACA 保险公司

4. Writing

Warm-up Transitions (2)

A. Classify the transitions listed below, depending on their use in connecting & sequencing ideas.

Sequence of action or events	Giving examples	Restatement
<i>meanwhile</i>	<i>such as</i>	<i>in other words</i>
<i>after that</i>	<i>namely</i>	<i>that is</i>
<i>to begin with</i>	<i>for example</i>	<i>to put it differently</i>
<i>next</i>		

B. Choose the set of three transitions for the paragraph below:

Answer: C

Writing Task A Complaint Letter

A. Paragraph 1: *The purpose for writing this letter*

Paragraph 2: *Background information*

Paragraph 3: *The problem in details*

Paragraph 4: *Actions required*

B. Practice:

1. Listen to the Listening Task 2 again and fill in the letter with the information from the dialogue. Then summarize the function of each paragraph in the small box.

- (1) the bad financial advice I received from one of your advisers, Mr. Jacky Brown.
- (2) put my money into safe investments
- (3) invest \$5,000 in the AAA Fund
- (4) my original investment is now worth only \$3,750.
- (5) withdraw from the AAA Fund immediately and to be compensated for the loss in our original investment

Then sum up the function of each paragraph in the small boxes.

- | | |
|-----------------------|---------------------------|
| A. Purpose of writing | B. Background information |
| C. Complaints | D. Actions required |

2. What is your biggest complaint? Write a complaint letter about it.

(Open)

6. Test Yourself

1. Terms: Match each word with its meaning.

- 1) D; 2) H; 3) A; 4) B; 5) F; 6) G; 7) C; 8) E

2. Fill in the blanks with the proper form of the given words.

- 1) frustrating 2) negotiation 3) apology 4) inconvenient 5) revised
6) Enclosed 7) solution 8) depreciating 9) blaming 10) complain

3. Turn the following Chinese into English according to the given patterns.

- 1) (1) **Let's** have a double check **to see** if there might be any mistakes.
(2) **Let's** check the insurance policy again **to see** whether the settlement should be on replace value or depreciated value.
- 2) (1) **I do apologize for** what I have said.
(2) **I do apologize for** the inconvenience caused by my oversight.
- 3) (1) This error is largely **due to** my oversight.
(2) Sales are down a bit **due to** the currency revaluation.
- 4) (1) The present market is worse **rather than** better.
(2) When settling complaints we are supposed to explain to customers **rather than** argue with them.

Key to Unit 5

We are in a World of Forms!

1. Quiz on the Topic

1. A bill of exchange/draft
2. A tax invoice
3. A check
4. A receipt
5. An expense claim form
6. A check

2. Listening & Speaking

Warm-up

Which of the following are the ways of payment? Listen and check your answers.

credit card; check; bill of exchange; letter of credit; travel's check; cash; cashier's check

Listening Task 1

1. Listen and decide what form is mentioned in the conversation.

- 1) B 2) B 3) B

2. Listen again. How much money is mentioned in the dialogues?

- 1) 100 dollars 2) 500 US dollars/3100yuan 3) about 4500yuan

3. Listen for a third time and fill in the missing words according to what you hear.

- 1) passport; driver's license; pay slip
2) Full name; passport number; nationality; room number; the amount; signature.
3) Where did Ken go? New York.

What was the purpose of the trip? Meeting the new clients.

When did the dialogue probably take place? In the morning

In order to get reimbursed, what should Ken do? He has to get the expense claim form completed, receipts checked and approved.

Discussion

Role-play (open)

Listening Task 2

1. Jack Smith is making out a check at a bank. Predict what kind of check he is making.

Listen and check your answer.

☒ A personal check

2. Listen again and answer following questions.

1) Why does the man make out the check? To draw out some money.

2) What is the first thing to do? To write today's date in the top right-hand corner.

3) What word should be written after the end of the amount? Only.

4) What should be written in the box? The amount in number.

5) What is the last thing to do? To write your signature in the bottom right corner.

3. Listen for a third time and fill out the check.

Midland Bank Limited
143 Radford Road
Radford Coventry Warwickshire CV6 3BS

data 40-18-40

Pay cash or order

Twenty pounds only £ 20
A N O T H E R

signature signature

Specimen

Language focus Giving Instructions

Suggested answer:

First of all, keep food out of the office and put all cups in the coffee room. Then, file the documents in folders and arrange the folders in order. Next, place the notebooks in the drawer. After that, place the stapler, the marker and the pen in the pen-holder and. Finally, put all the

litters into the basket and clean the desk.

Oral Practice

1. Open

2. Role-play: (Answer for reference)

A: You look worried. Can I help you?

B: Yes, please! I'd like to withdraw some money from the ATM but I don't know any Chinese. Would you please tell me how to use it?

A: Sure. To use an ATM you must first get your credit card ready and then find the right ATM booth.

B: This is the right ATM.

A: Good. Insert your ATM Card into the machine. Then enter your pin and press "enter" to confirm.

B: Ok. What's the next step?

A: Once you have done that select a transaction. If you want to withdraw (take out) money, select or enter the amount to withdraw. Take the cash when the door opens. Next, choose whether to do an additional transaction. Select Yes or No. After that, choose whether you want a receipt, select Yes or No.

B: Select a withdrawal, then the amount and wait for the money.

A: Right! Wait while the system processes your transaction(s). When the machine beeps at you, take your cash, receipt & card. The last thing you do is to make sure that you have both your cash and your card.

B: I see. Thank you so much for your help!

A: You are welcome. Bye-bye!

B: Bye!

3. Reading

Reading Task 1:

1.

Drawer	AB Smith
Drawee	Liverpool Import Company
Payee	State National Bank, York
Issuing time	April 12, 2012
Total amount	£ 1000

2. 1) F; 2) F; 3) F; 4) T; 5) F; 6) F; 7) T; 8) T

3. 1) (1) C; (2) A; (3) B; (4) B; (5) D

2) (1) airfare 机票价格

(5) a leased car 一辆租来的车

(2) cab 出租汽车

(6) general ledger account 总账

(3) tips 小费

(7) vehicle 车辆

(4) ETC (高速公路) 电子收费系统

(8) payroll 工资单

4.

1)

Applicant	K. WAH INTL.. HOLDINGS LTD.
Beneficiary	The Walton Supply CO.
Issuing time	May 6th, 2015
Issuing bank	HSBC Hong Kong
total amount	25,000.00 Us Dollars
Expiry date	June 23th, 2015

2) (1) B; (2) C; (3) F; (4) H; (5) G; (6) D; (7) E; (8) A

ISSUE OF A DOCUMENTARY CREDIT

FROM: HSBC HONG KONG

SEQUENCE OF TOTAL: 1/1 总页次 1 页

FORM OF DOC. CREDIT: IRREVOCABLE 单据形式: 不可撤销信用证

CREDIT NUMBER: H486-2001689 信用证号

DATE OF ISSUE: 120506 开证日期

EXPIRY DATE: 120815 有效期

AMOUNT: CURRENCY HKD AMOUNT 150,000.00 金额 150,000.00 港元

BENEFICIARY: 受益人

APPLICANT: 开证申请人

ZHEJIANG YONGYI TIMBER CO. LTD. K. WAH INTL.. HOLDINGS LTD.

NO.18 DONG SHAN ROAD, NINGBO, CHINA 29F, K. WAH CENTRE 191,

JAVA ROAD, NORTH POINT, HONG KONG

WE HAVE BEEN REQUESTED TO ADVISE TO YOU THE FOLLOWING

LETTER OF CREDIT AS ISSUED BY: 应要求我们通知贵方由香港汇丰银行所开具的下列信用证:

HSBC HONG KONG

HONG KONG & SHANGHAI BANK BUILDING

673 NATHAN ROAD, MONGKOK, KOWLOON, HONG KONG

PLEASE BE GUIDED BY ITS TERMS AND CONDITIONS AND BY THE FOLLOWING: 请遵守信用证条款及以下内容

CREDIT IS AVAILABLE BY NEGOTIATION OF YOUR DRAFT(S) IN DUPLICATE AT

SIGHT FOR 100 PERCENT OF INVOICE VALUE DRAWN ON US ACCOMPANIED BY THE

FOLLOWING DOCUMENTS: 本信用证可由银行议付, 议付时提供即期汇票一式两份, 价值为美方所开发票面额的 100% 并提供以下单据:

1. SIGNED COMMERCIAL INVOICE IN 1 ORIGINAL AND 3 COPIES. 已签名商业发票一正三副

2. FULL SET 3/3 OCEAN BILLS OF LADING CONSIGNED TO THE ORDER OF HSBC HONG KONG, NOTIFY APPLICANT AND MARKED FREIGHT COLLECT. 全套海运提单一式三份, 抬头为香港汇丰银行, 通知申请人, 标明运费已付。

3. PACKING LIST IN 2 COPIES. 装箱单两份

EVIDENCING SHIPMENT OF: 5000 PINE LOGS—WHOLE—8 TO 12 FEET

列明装运有: 5 000 根松木—全部为 8-12 英尺

FOB NINGBO, CHINA FOB 价

装运港 SHIPMENT FROM: NINGBO, CHINA 目的港 TO: HONG KONG

LATEST SHIPPING DATE: 120715 最后装运日期

PARTIAL SHIPMENTS NOT ALLOWED 禁止分批装船 TRANSHIPMENT NOT ALLOWED 禁止转运

ALL BANKING CHARGES OUTSIDE HONG KONG ARE FOR BENEFICIARY'S ACCOUNT.

DOCUMENTS MUST BE PRESENTED WITHIN 21 DAYS FROM B/L DATE.

所有在香港以外产生的银行费用皆由受益人支付。所有单据必须自提单注明的日期起 21 天内提交。

AT THE REQUEST OF OUR CORRESPONDENT, WE CONFIRM THIS CREDIT

AND ALSO ENGAGE WITH YOU THAT ALL DRAFTS DRAWN UNDER AND IN COMPLIANCE WITH THE TERMS OF THIS CREDIT WILL BE DULY HONORED BY US.

经我方往来行的要求,我们保兑本信用证并对符合根据上述规定开出的每一张汇票承担付款责任。

PLEASE EXAMINE THIS INSTRUMENT CAREFULLY. IF YOU ARE UNABLE TO COMPLY WITH THE TERMS OR CONDITIONS, PLEASE COMMUNICATE WITH YOUR BUYER TO ARRANGE FOR AN AMENDMENT.

请仔细核对本文件,如你方不能遵守上述条款,请与卖方沟通,安排修订。

Reading Task 1-4 参考译文:

Reading Task 2

Exercises:

1. Answer the following questions.

- 1) It means the account gives.
- 2) It means the account receives.
- 3) It means the difference between credit and debit.
- 4) There are such columns as Date, Particular, Folio, Amount.

2. Fill in the blanks with the proper words. The first letter of each word has been given:

Account Title

Debit Credit

<u>Date</u>	<u>Particulars</u>	<u>Folio</u>	<u>Amount</u>		<u>Date</u>	<u>Particulars</u>	<u>Folio</u>	<u>Amount</u>	
			\$					\$	
						Balance c/d			
	To Balance b/d								



3. Application.

Henry Smith

Dr.

Cr.

Date	Particular	Fol.	Amount		Date	Particular	Fol.	Amount	
2015— Apr 1 14	To Cash "Cash		\$		2015 Apr 25 29	By Purchase "Tax "Bal. c/d		\$	
			800	00				100	00
			500	00				500	00
			\$1,300	00				700	00
May 1	To Bal.b/d		\$700	00				\$1,300	00

Reading Task 2 参考译文:

人名账户简介

会计事项和业务都记录在账户中。一个账号分别记录某个资产、债务或者权益项目的增减。

一个账户通常包含三个部分:

——账户名称

——左边栏(通常称为借方)

——右边栏(通常称为贷方)

借方和贷方下面各有以下几栏:

1. 日期——指交易日期

2. 摘要——简要描述入账的经济业务往来主要内容的性质

3. 页码——另一帐簿或账户,或者是互补帐户的相互参照

4. 金额——交易价值

入账原理:借进贷出。所有借方记录前由“to”引导,意为收入帐目是支出帐目的借方。所有贷方记录前由“by”引导,意为支出帐目是收入帐目的贷方。然而“To”和“by”在同个账户随后的记录中不必重复,可以用重复符号“”来代替。

借方和贷方的差额记录在总额较小的一方,插入To/By 余额转下期。当新一轮开始时,余额转到另一方,记录为To/By 余额承前期。

4. Writing

Warm-up:

A. Match the words/expressions on the left with the Chinese equivalent on the right.

1) E; 2) G; 3) I; 4) B; 5) D; 6) C; 7) A; 8) F; 9) H

B. Fill in the blanks with the words and expressions given below (change the form where necessary).

- (1) petty cash book; (2) debit; (3) the receipts; (4) credit;
 (5) payments; (6) Particulars; (7) imprest; (8) reimbursed;
 (9) balance; (10) brought down

Writing Task: A Petty Cash Book

1. Discussion:

1) \$90 2) \$ 40

2. Practice

Reference for petty cash book

Mark & Wong Co. Petty Cash Book

Debit

Credit

Receipts	Date	Particulars	Payments	Trav. Exp.	Stationery	Telegrams & Postages	Office Expenses
\$	2015		\$	\$	\$	\$	\$
400	Apr 1	To Cash					
	3	By Stationery	25		25		
	4	"Air Fare	60	60			
	7	"Taxi Fare	5	5			
	12	"Postages	3			3	
	15	"Office Consumables	10				10
	18	"Train Fare	20	20			
	22	"Office Cleaning	50				50
	23	"Office Consumables	20				20
	25	"Taxi Fare	5	5			
	30	"Stationery	2		2		
			200				
	30	By Bal. c/d	200				
400			400				
200	May 1	To Bal. b/d					

6. Test Yourself

1. Terms: Match each word with its meaning. Then fill in the blanks with the words.

1. B; 2. F; 3. A; 4. E; 5. C; 6. H; 7. D; 8. G
 1) invoice; 2) petty cash book; 3) check; 4) letter of credit;
 5) receipt; 6) ledger; 7) imprest 8) expense claim form

2. Fill in each blank with the proper form of the word given in the brackets.

- 1) signature; 2) beneficial; 3) finance; 4) commerce;
 5) payment; 6) issuing; 7) reimbursement; 8) entries;
 9) balanced; 10) creditable

3. Turn the following Chinese bookkeeping into English.

John Smith

Dr.

Cr.

Date	Particulars	Folio	Amount		Date	Particular	Folio	Amount	
2015 July 1 31	To Cash "Sales	6 8	\$ 5 000 20 000	 00 00	2015 July 1 3 19 24	By Purchase "Purchase "Rent "Salary "Bal. c/d	 15 15 2 7	\$ 8 000 2 500 1 000 5 000 8 500 \$ 25 000	 00 00 00 00 00 00
2015 August 1	To Bal.b/d		\$25 000 8 500	00 00					



Key to Unit 6

I Have a Head for Figures!

1. Quiz on the Topic

1. a; 2. d; 3. d; 4. c; 5. b

2. Listening & Speaking

Warm-up

1. When shopping, are you confused by mathematical calculations? Read the words below and match them to the pictures. Listen & check your answers.

- | | | | |
|--------------|---------------|---------------|------------|
| (1) plus; | (2) multiply; | (3) divide; | (4) minus; |
| (5) percent; | (6) decimal | (7) fraction; | (8) Euro; |
| (9) RMB; | (10) Dollar; | (11) Pound | |

2. Choose the right word the speaker reads.

- | | | | | |
|------------|-------------|---------|---------|----------------|
| 1) 96,315; | 2) 3.141 5; | 3) 30%; | 4) 2/5; | 5) \$ 456,000; |
| 6) €1,000; | 7) £ 16.13; | 8) 1/4; | 9) 2010 | |

Listening Task 1

1. The people are dealing with some issues at the bank. What problems are the speakers talking about? Listen and check your answers.

- 1) B. Setting up an account
- 2) C. Reporting wrong charges
- 3) A. Exchanging currencies

2. Listen again and complete the sentences according to what you hear.

- 1) a checking account / a savings account
- 2) freeze payment

- 3) USD\$ 1.15 to the euro
3. Listen for a third time and give a short answer to each of the following questions.
- 1) a minimum of \$100
- 2) \$ 385.13
- 3) USD\$690/ 690 US dollars

Discussion: Open .

Listening Task 2

1. The passage you are going to hear is about the changes of X-company's net income in the past ten years. Listen and complete the gaps below with the numbers you hear.

X-company's Net Income

Year Change	2009	2010	2011	2012	2013	2014
Increase	\$ 600 million	\$ 886		\$895	\$950 million	
Fall			\$800 million			\$749 million

2. Listen again and fill in the blanks according to what you hear.
- 1) slow growth;
- 2) a large increase;
- 3) rose sharply;
- 4) dropped;
- 5) declined dramatically
3. Listen for a third time and decide which graph best represents the information you hear..
- Graph (c)

Language focus: Using Connectives

Connect these sentences by filling in the blanks with “and”, “then”, “then continued its upward/ downward trend” and “but later” .

1. It dropped sharply to 1,000 in 1998, then more slowly to 900 in 1999.
2. In 2005 it fell to \$ 830 million, but later went up again by \$95 million in 2006.
3. It fluctuated around 100 in 2008 and remained unchanged in the year 2009.
4. There was a fall to 3,000 by 1998, but later increased to 3,500 by 2000.
5. It slightly decreased to 100 then continued its downward trend more quickly dropped to 20.
6. It increased significantly at the beginning of the year then continued its upward trend gradually at the end of the year.

Oral Practice

1. Put the corresponding letter of each graph in the right category.

Graphs	Line graph	Bar Chart	Table	Pie chart	Cycle diagram	Tree diagram
Picture No.	b 或 b & a	a	e	c	d	f

2. Match each graph with a suitable caption.

- (a) China International Trade;
- (b) Economic Growth Rate;
- (c) Family's Monthly Expenditure;
- (d) a Working Capital Cycle;
- (e) Income Distribution;
- (f) Organization of the Personnel Department

3. Reading

Reading task 1

Read the five short passages below and match each passage with a type of graph in *Oral Practice*.

Passage 1 → a

Passage 2 → c

Passage 3 → b

Passage 4 → f



Passage 5 → d

Exercises:

1. Choose the best answers to the questions based on the passages you've just read.

- 1) B 2) D 3) C 4) C 5) C

2. There are specific verbs that can help you describe data changes. Read the words in the box and put them in the right group.

Data change	Verbs used to describe the change
	increase, rise, climb, go up, peak
	decrease, decline, drop, reduce, go down, fall

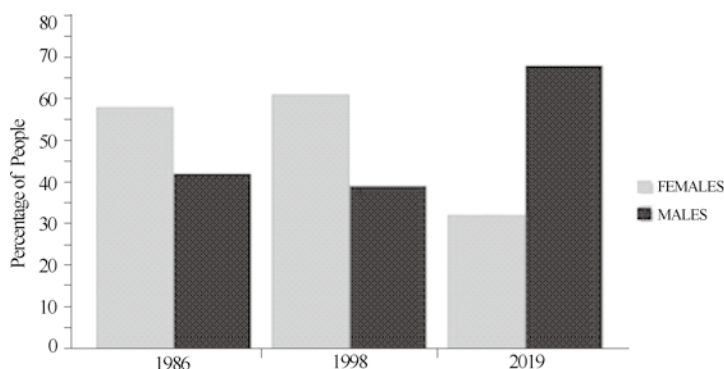
(续表)

Data change	Verbs used to describe the change
→	keep unchanged, remain steady stay stable,
~	fluctuate

3. Application.

SITUATION 1: A bar graph is preferred.

Because we can see the shift easily through bars, and the two adjacent (邻近的) bars clearly show the relationship between the genders, and how the relationship changes through time.



SITUATION 2: A working capital cycle is preferred.

SITUATION 3: A line graph is preferred.

Reading Task 1 参考译文:

1. 中国刚发布十二月贸易数据,这些数据让我们对贸易发展趋势和一年的情况有个更深刻的认识。如图表所示,中国的出口值在2000到2002年间几乎保持稳定不变。2003年,快速上升,在接下去的六年里,增长也很强劲。但是,由于2008年遭遇世界性经济危机,中国的出口贸易额也经历了大幅下滑。与出口相比,中国的进口贸易在本世纪初保持了稳定态势,从2004年开始保持同等幅度的稳步增长到2009年急剧下滑,之后又开始快速回暖。

从年度数据来看,2010年中国外贸出口值达到了15 785亿美元,比去年同期上涨了31%,而进口值达到13 939亿美元,上涨39%。因此,2010年是表现极为不错的一年,进出口贸易从2009年开始强劲复苏甚至超越2008。或许让人颇感兴趣的一点是日益增高的商品价格恰恰促进了进口贸易增长的步伐。

2. 图表清楚地显示出A家庭每月的消费状况。家庭的最大开销是抵押贷款,占32%,比其他任何一项支出都大得多。花在食品上的开支占到19%,娱乐开支占了16%,账单费用大体相近,约占14%。A家庭在服装、汽车和其他方面的花销分别是8%, 9% and 2%。

3. 2003年,中国经济增长率达到了10%,2005年增长率为10.4%,到2007年继续快速增长,达到最高值13%。世界平均经济增长率在2003年只有3.6%,2004年才达到4.9%,2004至2007年间在4.9%和5.2%之间上下浮动。2008年,中国的经济增长率与世界平均增长率双双开始急剧下滑,分别跌至9%和3.4%。

4. 由图表可见,人事主管被放置在所有部门领导之上,下设四个部门向其汇报工作。招聘经理主要负责与社区保持联系,根据公司发展需要招聘人员。薪酬福利经理处理公司员工福利计划——主要包括医疗保险和养老金计划。培训和发展部经理负责技能培训和管理。最后,员工关系协调经理主要是协调管理层和员工之间的关系问题的。

5. 该循环图显示出一笔生意中的流动资金走向,现金都用在哪些方面,又是如何流出这笔生意的。每一环节都像是资金的储蓄池——比如,做生意有了现金就可转化成劳动力。如果不能提供资金不断进入循环系统,流动资金循环将不复存在。这里的关键点在于图表中的每个环节之间存在着时间差。对一些生意而言,在产品生产和收到货款之间有一个较长时间的滞留期。而另外的一些生意中,你可能需要早早地购买原材料,之后很长时间才开始加工生产。一旦有这样的情况,你就需要精确计算资金循环流动情况,以便能尽早发现在此过程中可以缩短或者取消哪些时间差。

Reading Task 2:

Exercises:

1. It is no secret that statistics and charts may lie. Tick (√) the tricks mentioned in the passage.

- | | |
|---|---|
| <input type="checkbox"/> hard evidence | <input checked="" type="checkbox"/> the illusion of precision |
| <input checked="" type="checkbox"/> changing the scales | <input type="checkbox"/> lack of financial ethics |
| <input type="checkbox"/> hiring an expert | <input checked="" type="checkbox"/> using decimals |
| <input checked="" type="checkbox"/> percentage plays | <input type="checkbox"/> double checking |

2. Fill in the blanks with the words or expressions in their correct forms.

- | | | | |
|-----------------|----------------|--------------|---------------------|
| 1) expand; | 2) rely on; | 3) present; | 4) are inclined to; |
| 5) impressive; | 6) stress; | 7) contract; | 8) Financial; |
| 9) sustainable; | 10) beneficial | | |

3. Application.

Suggested answer: Figure A.

Solution: The bar chart indicates that house prices have tripled in one year. The scale of vertical must start at 0 and that's not the case. A less misleading graph would look like the one in Figure B. This gives a much more accurate picture of what has happened.

Reading Task 2 参考译文:

统计数据会说谎

众所周知,在金融服务行业中各种人群或机构都会发布或提供一些数据来推销自己的产品,但不管数据本身是否真实可靠。正因为如此,买家更倾向于信赖他们认为更确凿可靠的证据——统计数据和图表。可令人遗憾的是,统计数据和图表也可能说谎。

所有伎俩中最容易上当受骗的是大家所熟悉的“精确的假象”,例如,通过使用小数使数字看起来更加真实可信。如果你写指数下挫2%,不如写下跌2.35%更让人信服。而该数据是否准确、是否合理利用却是另外一回事。

当然还有其他一些利用百分比的招数。“在过去一年中我们的金融分析师团队扩大了50%”,这句话听起来多么让人印象深刻,但事实上只有一位是全职的,其他雇佣的都是临时工,这样的话,恐怕现实就没那么令人振奋了。上方的柱状图显示增加预期值的一个年份,这样就使该图表看上去比右边的线形图前景要光明得多。因此,如果你想要强调一个向上的趋势,就从低谷数据开始绘制图表。同样地,你想使一个横盘的股票市场看起来像过山车的走势,只需简单地改变其比例(见下图)。像拉手风琴一样,通过拉长或缩短数轴你可以让很多人长时间蒙在鼓里。令人称奇的是,下面两幅图表显示的居然是同一个市场行情!

我们面临的丑陋现实就是熟悉内幕的人提供一系列数据,只是为了创建一个他们想要的效果,而非提供事实。像往常一样,你需要了解数据的来源是否诚实可靠。面对统计数据,你可以请专家推荐,进行复核,听听别的专家的第二意见,或者有必要的话聘请一个专家,这些都是很有用的办法。一个人虽然无法完全免于诸如此类的弄虚作假,但是进行切实可行的控制是可以做到的。你对风险了解的越多,意识越强,你就越安全。

只要金融职业道德缺失存在,统计数据就可能造假。尽管统计数据在做金融决策时是十分有益的参考,但如果不能正确解读的话也是十分有害的。千万别让统计数据的表面现象蒙蔽了你的双眼。

4. Writing

Warm-up

A. Can you find more adverbs to describe changes of the trends given?

dramatically	vastly	considerably	moderately	slowly
sharply	hugely	significantly	gradually	slightly
rapidly	enormously	substantially	stably	subtly

B. Adjectives can also be used to describe the degree of change. Fill in the blanks with the corresponding (相应的) adjectives.

To increase slightly	a <u>slight</u> increase
to decrease slowly	a <u>slow</u> decrease
to decline gradually	a <u>gradual</u> decline
to rise suddenly	a <u>sudden</u> rise
to fall dramatically	a <u>dramatic</u> fall
to fluctuate unstably	an <u>unstable</u> fluctuation

Writing Task 1 Line Graph Description

A. Sample study

Your writing should be structured simply with **an introduction, a body and conclusion.**

B. Practice

The line graph shows the changes of iPhone sales from June 2007 to February 2009. It can be seen from the graph that iPhone sales increased rapidly between the years 2007 and 2009.

In the first four months of the second half of 2007, sales went up steadily. There was a moderate increase from October of the year 2007 to June 2008. Then a sharp increase followed, with sales roaring to around 22 million in March of the year 2009.

In conclusion, the graph shows that iPhone sales were increasingly prevailing since the mid of 2008 and would maintain strong growth trend in the near future.

Writing Task 2 Bar Graph Description

B. Practice

The bar graph compares the percentage of weight in the index for the eight different stocks. It can be clearly seen that there exists a huge gap between the stock of IBM and Bank of America due to different index weight.

We can see from the graph that IBM ranks first among all the eight stocks because of its highest index weigh of 11.93% whereas Bank of America ranks in the bottom, just taking up 0.35%. The percentage of weight in the index for 3M accounts for 5.06%, codes as 2. Then followed by Boeing, Coca-Cola, American Express and Disney, each making up 4.47%, 4.21%, 3.01%, 2.27% respectively. Comparatively, the stock of General Electric occupies only 1% weight

index, which is much lower than the others.

In conclusion, weight in the index varies among different stocks over a period of time. It can be merely a useful reference for the investment.

6. Test Yourself

1. Terms: Match the terms with their meanings.

1) E; 2) G; 3) F; 4) D; 5) C; 6) B; 7) A; 8) H

2. Fill in the blanks with the proper form of the given words.

1) percentage; 2) sharply; 3) economic; 4) fluctuation;
5) unchanged; 6) recovery; 7) decrease; 8) representative;
9) statistical; 10) respectively

3. Turn the following Chinese into English according to the given patterns.

- 1) (1) As the bar graph shows, returns of investment fund still remained steady in the year 2013.
(2) As the line graph shows, the changes of China's CPI from January 2012 to June 2013 remained stable.
- 2) (1) Compared with that in the international market, our price is the most attractive.
(2) Compared with the same period of last year, the company saw a dramatic increase in sales.
- 3) (1) It can be clearly seen that tax payers have the right to enjoy tax incentives (税收优惠).
(2) It can be clearly seen that there are a lot of tax advantages for people who are paying for college expenses.
- 4) (1) In conclusion, the graph shows that stocks were a downside last week.
(2) In conclusion, we think that it is workable to make a prediction by analyzing the trend of graphs if the data are reliable.



Key to Unit 7

Are You a Good Money Manager?

1. Quiz on the topic

(Open)

2. Listening & speaking

Warm-up

1. All the words listed below are connected with money. Put them in the right category. Listen and check your answers.

INCOME	EXPENSES	BANKING
scholarship	fine	bank statement
salary	mortgage	exchange rate,
pension	debt	withdraw
wage		deposit
bonus		account
grant		currency

2. Imagine you were money, say something about yourself.

Suggested answer:

I'm money. Everybody wants me. They give me many different names. When I'm in notes and coins, I'm called cash. When I am in dollar, euro, yen, I am currencies. Paid by the government to a retired person, I'm pension. Paid to lawyers and private schools, I'm fee. Paid to employees, I'm salary ...

Listening Task 1

1. Some people are talking about their budget. What are the probable relationships between

the two speakers?

1) employer & employee; 2) son & mother; 3) husband & wife

2. Listen again and fill in the form with the information you get from the conversations.

	Conversation 1	Conversation 2	Conversation 3
1) Why does the first speaker start the dialogue?	He wants to get his pay in advance.	He wants to borrow some money.	He wants to tell his wife that he was fired and need a job.
2) Does the first speaker get what he wants?	No.	Yes.	Not yet.
3) What is the second speaker's suggestion for the problem?	He needs a budget.	He needs a budget	He can start his own business

3. Listen to Conversation 3 again and fill in the missing words.

- (1) fired;
- (2) right-hand man;
- (3) live from hand to mouth;
- (4) make ends meet;
- (5) you can start your own business

4. Can you tell the meaning for each sentence in bold?

He stabbed me in the back. 他在我背后捅刀子。

When pigs fly! 那是绝对不可能的!

If worse comes to worst ... 到了实在没法子的时候

Easier said than done! 说比做起来容易!

Discussion

(Open)

Listening Task 2

Conversation 1

1. Mr. Richardson and Ms. Brown are discussing the budget for office supplies. Predict what office supplies have been mentioned in the conversation. Listen & check your answers.

✓ computer ✓ printer ✓ desk ✓ fax machine ✓ filing cabinet

2. Listen again. What has been settled into the budget?

a printer, two computers, a fax machine, and a filing cabinet.

Conversation 2

1. Two people are talking about their company's budget. Predict what departments will be involved in the company's budget. Listen & check your answers.

✓ Production ✓ Advertising ✓ Research and Development ✓ Sales

2. Listen again and decide which department(s) will have a change in the budget and give the reason.

Department with a cut in budget	Department with an increase in budget	Department with the same budget
Dept. 1. Production; 2. Sales	Dept. Research & Development	Dept. Advertising
Reason: 1. Production had a big investment last year/spent so much last year 2. Sales might save a bit by spending less on the after sales side.	Reason: The budget figure is low	Reason: It had a big launch last year but couldn't manage with Less

Language focus: Expressing Opinions

Practice: (Open)

Oral Practice

(Answers for reference)

1. Brainstorming: what do we need for the End of Year Party?

We must have		We'd better have	
Items	Expenses(¥)	Items	Expenses (¥)
Ornaments	200	Soft drinks	400
Drinking water	100	A famous hostess	5,000
Small prizes	600	Beers	200
Snacks	500	Show girls	1,000
		Cameraman	500
		A big dinner	2,000

2. Role-play:

Answer for reference:

B: Let's **work out the budget** for the End of Year Party.

A: Well. We have a lot to buy. **First, we need to get** some ornaments, small prizes, snacks and some drinking water.

B: I agree. They are a must for an end of year party

A: *We also need a famous hostess, a big dinner and a cameraman.*

B: *Maybe, but we can't afford to hire a famous hostess. I think this should be crossed off the list. And cut back the expense on dinner.*

A: *Why couldn't we buy big dinner?*

B: *I'm afraid it is over our budget.*

A: *How about getting some show girls?*

B: *No way! We will have to be careful with money spending to keep the party within our budget.*

3. Reading

Reading task 1

Read following dialogue and tell why Ron needs to borrow money from Nancy?

— He is in the hole, and can't seem to make ends meet these days.

Exercises:

1. Check your understanding: choose the best answer according to the dialogue.

1) C; 2) C; 3) A; 4) C; 5) D

2. Match each word/phrase below with its meaning:

1) A; 2) E; 3) I; 4) J; 5) H; 6) B; 7) G; 8) C; 9) D; 10) F

3. Application.

Please help Ron budget his money.

1) Keep track of Ron's income and expenses. Fill in the summary form.

Ron's Income & Expenses for the period from April 26to May 25.

Monthly Income		Monthly Expenses	
Particulars	Amounts(\$)	Particulars	Amounts(\$)
Salary	4,000	b/d Debt	100
Borrowing	120	Apartment rent	1,500
		Food	1,000
		Entertainment	500
		Transportation	1,000
		Misc.	20
Total	\$4,120	Total	4,120

2) Discussion: How to make an improvement in the budget.

Suggested answer:

Avoid debt every month and set aside some money; move to a suburb apartment to cut back rent; cook by himself or buy microwaveable food sometimes to cut back food expenses; sell his car and take public transportation to reduce transportation expenses.

3) Plan a new budget (Suggested answer)

Monthly Income		Monthly Expenses	
Particulars	Amounts	Particulars	Amounts
Salary	\$ 4000	b/d Debt	\$120
		Apartment	\$1,000
		Food	\$400
		Entertainment	\$200
		Transportation	\$100
		Misc.	\$20
		c/d	\$ 2,160
Total	\$4,000	Total	\$4,000

Reading Task 1 参考译文:

Ron: 借我点钱,我发工资就还你行不? 我手头有点紧。

Nancy: 可是你上星期还欠我 20 美元呢。妈妈和你的朋友 Jason 都说过去一星期你向他们借过钱。

Ron: 哦,是的。

Nancy: 你还好吧?

Ron: 不太好。老实说我负债了,这些日子入不敷出。

Nancy: 啥意思啊? 我还以为你有个好工作,钱很多呢。

Ron: 呃,我确实找了份好工作……不过最近我刷信用卡买了很多东西。但现在看起来还不了了。

Nancy: 哦? 你有预算吗? 我的意思是你量入为出吗?

Ron: 呃,等我钱用完了我当然就来找你啦。

Nancy: 好极了!

Ron: 不,我想应该我需要财务预算计划。

Nancy: 好吧,我看看是否可以帮你。你的公寓花多少钱?

Ron: 闹市区公寓租金每月 1 500 美元,不包括水电气和有线电视的费用。但是可以看到城市的绝佳美景。

Nancy: 1 500 美元!为什么要为这么小的地方花那么多钱? 你可以在远离市区的地方找个便宜的房子。

Ron: 嗯,我想也是。

Nancy: 好吧。你每月花多少钱在食物上?

Ron: 呃,我也不是很清楚。大概 1 000 美金吧。

Nancy: 1 000 美金?!

Ron: 我每周至少外食 4 次。我不喜欢一个人吃饭,也不喜欢做饭。

Nancy: 这我能理解,但也许你应该买一些可在家用微波炉做的餐食。

Ron: 好吧,我想这我能做到。

Nancy: 娱乐上花多少?

Ron: 篮球、电影票、一两场音乐会、舞厅舞课程等方面多少要花几块钱的。

Nancy: 那到底花了多少呢? 只是“几块钱”?

Ron: 大概 500 块左右。

Nancy: 左右? 难怪你会有财务问题。你不能这样浪费钱! 交通费用呢?

Ron: 我每天开我的新跑车上下班。我觉得很值,我每个月只需付 1 000 元!

Nancy: 不,我听够了。你得减少开销,否则你会破产的! 我建议你不要用信用卡、减少娱乐开销并把车卖了。从现在开始利用公交出行。

Ron: 把车卖了? 我与女孩约会的时候怎能没有车!

Nancy: 你要坚持做财务预算。从偿还债务开始,从我的债务开始。你欠我 50 元。

Ron: 50 元! 等等。我上星期只借了 20 元,怎么会变成 50 呢?

Nancy: 那是财务咨询费。我的建议至少值 30 元!

Reading Task 2

How did Buffett make money? What is his investment strategy? Read the following passage for the answers.

Buffett made his fortune from investing. He never wastes money on luxury things and doesn't like change. So he holds on to "core holdings" such as American Express, Coca-Cola, and the Washington Post Co. "forever".

Exercises:

1. Write T for True & F for False according to the passage.

1) T; 2) F; 3) T; 4) F; 5) T

2. Choose best meaning for each underlined expression

1) C; 2) A; 3) D; 4) B; 5) B; 6) D; 7) A; 8) C; 9) A; 10) B

3. Application: Suppose you won a one-million lottery, in your opinion, which of the

following give the best return on your money? Why?

(Suggested answer:)

I will invest in real estate. Because it has been rising for the past twenty years and hitting new highs ...

Reading Task 1 参考译文:

沃伦·爱德华·巴菲特生于1930年8月30日,在家里3个孩子中排行老二。甚至在很小的时候,巴菲特就对赚钱很用心。那时他常常挨家挨户地推销苏打汽水。他和一个朋友利用数学知识开发了一个在赛马比赛中选拔冠军的识别系统,然后开始推销他们的“马童筛选器”的内部消息传单,但因为无许可证被迫关停。后来他还在祖父的杂货店干过一段时间。在11岁的时候,已近成熟的巴菲特买进了自己的第一支股票。

在巴菲特全家搬至华盛顿特区后,他开始为《华盛顿邮报》和该报的对手《时代先驱报》送报纸。巴菲特把自己送报的5条线路安排得就像生产线一样有条不紊,后来他甚至还添加了杂志的递送,这样他提供的订阅品种就更丰富了。在校读书期间,他每月的收入就已经有175美元了,相当于当时年轻人全职工作的月收入。

14岁那年,巴菲特花了1200美元在内布拉斯加州购置了一片40公顷的农田,然后开始从佃户那里收取租金。他还和一个朋友为理发店安装弹球游戏机从而每周赚得50美元。

这时巴菲特已是一个小获成功的商人,但他对上大学并不感兴趣,不过后来还是在父亲的敦促下去了宾西法尼亚大学的沃顿学院。在沃顿学习了两年后,巴菲特转学到其父母的母校——林肯的内布拉斯加大学,在那儿修完了大学最后一年的课程。这期间巴菲特还在谋得了一份工作,负责管理6个乡村地区的50个报童。

巴菲特曾申请哈佛商学院被拒。这个结果对巴菲特的一生产生了深远的影响,他因此进入哥伦比亚商学院,并师从著名的证券分析之父本杰明·格雷厄姆,巴菲特从导师身上学到的东西为日后形成自己的投资策略奠定了基础。

一开始,巴菲特凭借投资来赚钱。他最初的资本来自卖苏打汽水、送报纸、安装弹球游戏机而攒下的积蓄。在1950到1956年期间,他的原始资本积累由9800美元升至14万美元。此后,巴菲特开始与家人和朋友结成伙伴投资关系,后来又凭借口头游说和一些优惠条件拉拢其他投资。

巴菲特的目的是以每年平均10%的比率超出道琼斯工业指数。在巴菲特倡导的“合伙投资”模式下,从1957到1969年间,巴菲特的投资以每年29.5%的综合速度增长,大大挫败了道琼斯在同一时期7.4%的回报率。

巴菲特的投资策略可映射出他的生活方式和人生哲学。他没有囤积房屋、收集汽车和艺术品的嗜好,他厌恶那些把钱花在高级轿车、私人餐厅和豪华地产这类奢侈品上的公司。他是个善于遵循习惯的人——住同一栋房屋,在同一间办公室办公,在同一个城市生活,喝同一牌子的可乐——他不喜欢变化。用在他的投资理念上,就是紧抓住投资“核心”不变,如美国

捷运公司、可口可乐、华盛顿邮报公司,而且是“永远不变”。

4. Writing:

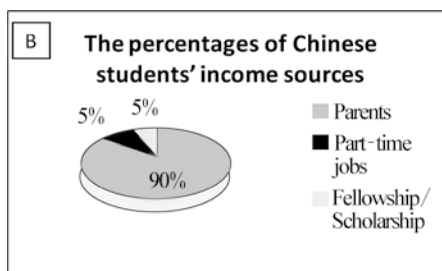
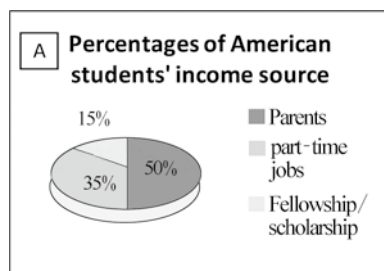
1. Warm-up:

A. Which type of graph would you choose for each of the following purpose?

1) a line graph; 2) a bar graph; 3) a pie chart; 4) a line graph; 5) a pie chart

B. Create a graph displaying the percentages of Chinese or American students' income sources.

Writing Task A Data-based Report



A. Sample study

1. ① Aim ② Method ③ Findings ④ Conclusion ⑤ recommendations

2. Someone brainstormed the steps for report writing as follows. Can you put them in logical order?

Pre-writing:

1. Determine the subject
2. Choose a topic
3. Form some survey questions
4. Collect data
5. Compile data

While-writing:

1. Organize your information
2. Write an outline
3. Write a first draft
4. Re-write to improve the draft

Post-writing:

1. Edit and proofread

B. Practice:

(Open)

6. Test Yourself

1. Fill in the blanks with the proper words in their appropriate forms.

- | | | |
|--------------------|----------------|----------------|
| 1) (1) securities; | (2) security; | (3) security |
| 2) (1) finance; | (2) financial; | (3) finance |
| 3) (1) invest; | (2) investor; | (3) investment |
| 4) (1) broken; | (2) broker; | (3) broke |
| 5) (1) rate; | (2) ratio; | (3) rate |

2. Fill in the blanks with the words given and change forms where necessary.

- | | | | |
|-----------------|----------------------|----------------|---------------------|
| 1) have curbed; | 2) run out of; | 3) get rid of; | 4) blew; |
| 5) loaded; | 6) had consulted; | 7) applied; | 8) was turned down; |
| 9) crushing; | 10) will have topped | | |

3. Turn the following Chinese into English according to the given patterns.

- 1) (1) At last, they **came up with** a good idea.
(2) I hope you can **come up with** a better plan than this one.
- 2) (1) You must **stick to** the contract.
(2) **Stick to** the task until it is finished.
- 3) (1) The customer's complaints **mirrored** problems in our service.
(2) An account book **mirrors** a company's operations.
- 4) (1) **You have got to** work hard, **or you'll end up** unemployed.
(2) **You have got to** learn about cultural difference, **or you'll end up** misunderstood when communication with foreigners.



Key to Unit 8

I'd Like to Get This Job!

2. Listening & Speaking

Warm-up

1. 1) j; 2) k; 3) g; 4) e; 5) h; 6) c; 7) i; 8) a; 9) f; 10) b; 11) l; 12) d

2. Open

(Suggested answers:)

(1) bank-teller: patient, well-organized, friendly, reliable ...

(2) cashier: responsible, efficient, friendly, patient ...

(3) accountant: responsible, well-organized, independent, detail-oriented

Listening Task 1

1. Some people are talking about themselves. What professional qualities do they say about themselves? Listen and put down the words.

1) talented 2) energetic 3) outgoing

hardworking reliable flexible

responsible independent efficient

2. Listen again. What is the speaker's present job?

1) accountant

2) student

3) life insurance seller

3. Listen for a third time. What qualifications & skills does each speaker have?

1) ☒ A. experienced

☐ B. foreign language skills

☐ C. PC skills

2) ☒ A. PC skills

☐ B. experienced

☐ C. good interpersonal skills

3) ☐ A. PC skills

☐ B. teamwork skills

☒ C. good communication skills

Discussion:

(Open)

Listening Task 2

1. Jack is having a job interview. What information do you think the interviewer will be interested in about him? Tick your predictions. Then listen and check your answers.

- | | | |
|---|---|---|
| <input type="checkbox"/> Present boss | <input type="checkbox"/> Weakness | <input checked="" type="checkbox"/> Reasons to change |
| <input type="checkbox"/> Present job | <input type="checkbox"/> Strengths | <input type="checkbox"/> Professional certificate |
| <input type="checkbox"/> Present salary | <input checked="" type="checkbox"/> Salary requirements | <input checked="" type="checkbox"/> Internship experience |

2. Listen again and fill in the missing information:

First Name: Jack	Present job: Accountant	Job objectives: Cashier
Last name: Smith	Major: Finance & Accounting	Salary requirements: > ¥40,000 /year
Sex: M	Personality: easygoing, efficient, reliable, considerate, responsible, hardworking	

3. Listen for a third time and put down the questions the speaker asks.

- 1) Say something about yourself, please.
- 2) Why do you want to leave your present job?
- 3) Would you please tell me something about your responsibilities?
- 4) What do you know about us?
- 5) Are you willing to work overtime? Say, on weekends sometimes?
- 6) What kind of salary do you expect?
- 7) Do you have any questions for me?

Language focus: Question Forms

- 1) -h; 2) -e; 3) -f; 4) -g; 5) -c; 6) -a; 7) -b; 8) -d

Oral Practice

1. How do you behave in a job interview? Put a tick (✓) the behaviors you think appropriate.

- ☒ Dress yourself with perfection (appropriate suit).
- ☒ Turn off (or set to silent ring) my cell phone.
- ☒ Arrive 10 minutes early.
- ☒ Greet the interviewer and have a firm handshake.
- ☒ Maintain good posture in my seat, sit up.
- ☒ Show my respect, listen attentively and keep eye contact with the interviewer.
- ☒ Be honest about my background and experience.
- ☒ Show a positive attitude, emphasize my skills & achievements naturally.
- ☒ Thank the interviewer for his/her time at the end of the interview.

2. Role-play: (Open)

3. Reading

Reading Task 1

Linking the cover letter to the job ads. (b)

Exercises:

1. Check your understanding: read the cover letter & ads and circle the correct answer:

- | | | |
|-------------------------------------|----------------------------------|--------------------------|
| 1) <u>the Internet</u> ; | 2) <u>experienced employee</u> ; | 3) <u>a self-starter</u> |
| 4) <u>foreign language skills</u> ; | 5) <u>contact information</u> ; | 6) <u>get the job</u> |

2. What do following abbreviations in the ads mean?

Imp & Exp	<u>import & Export</u>	MNC	<u>Multinational corporation</u>
3y ⁺	<u>3 years plus</u>	\$32K	<u>\$ 32,000</u>
A/R	<u>Accounts Receivable</u>	A/P	<u>Accounts Payable</u>
PC	<u>personal computer</u>	MS	<u>Microsoft</u>

3. Application:

Sally: ad(a) John: ad (d) Catherine: ad(b)

Reading Task 1 参考译文:

敬启者:

我从 www.careerbuilder.com 得知你们要招聘

希望您能考虑我。

本人毕业于浙江商学院,取得财会专业大专文凭。自从毕业以后我一直在 Wal-mart 浙江分公司从事这一工作。我是个做事有条理的人,有进取心,喜欢快节奏的办公环境带来的挑战。我会使用电脑,包括 word、Excel 等办公软件。至于我的英语,我曾是校英语俱乐部的负责人,在校期间还做过英语家教,所以我对自己的英语有信心。同时我相信我能胜任这一职位。

详细情况请参考我附上的简历。如果您能考虑我的申请并安排面试,我将不胜感激。我的电话号码是 13971234567。谢谢你在百忙之中抽时间考虑我的申请。

此致

吴一凡

(a)

花旗银行招聘银行柜员

工作地: 大连

工作方式: 全职

职责:

- 为顾客提供所有零售银行的柜台交易服务
- 保证顾客和花旗银行的财产安全
- 准备内部和外部的相关报告

要求:

诚实正直, 具有热情的服务态度, 良好的沟通技巧和英语听说、书写能力。能熟练使用电脑, 尤其对 word, excel 和 PPT 的使用。

公司提供有竞争力的医疗和牙科费用补偿金。

联系邮箱: HR@citibank.com

(b)

CMEC 进出口公司招聘应付账款会计

要求 3 年以上金融或管理会计工作经验。大专以上财务或会计专业, 有跨国公司工作经历者优先。具有良好的沟通技巧和英语能力。必须具备独立、有条理、有进取心的素质, 并愿意在压力下工作。

有意者拨打 0571 877655433 联系 Kerry

(c)

招聘记账员

工作种类: 会计/金融

年薪: 3.2 万美金

工作地: 美国加利福尼亚州吕克

工作方式: 全职

职位描述:

Venera 公司招聘记账员一名, 要求能记录应收账、应付账和总账等业务。

职责包括银行往来对账, 归档和其他指派的日常办公事务。要求学士学位,

熟练使用Excel和Quickbooks软件。能自我激励,单独工作。需快捷答复者请将简历发至HR@luc.com。

(d)

招聘职务:分析师

工作经历要求:0—2年

自动生成的ID号:12048BR

工作领域:财会与金融

职务描述:

我们的证券和股票定价及互惠基金会计组需招全职分析师数名来了解广泛多样的金融活动如:现金项目、定价、公司决议流程处理、金融预测或金融建模和特殊项目。

要求:

- 会计、金融或相关专业学士学位
- 良好的口头和书面沟通能力
- 较强的计算机应用能力,尤其是Excel
- 能显示其他素质如精准、注重细节、有组织能力和自我反省能力、全面的分析能力和解决问题能力
- 在业务高峰期间能加班工作
- 对互惠基金或投资管理行业感兴趣者尤佳

点击此处应聘

Reading Task 2

1. Sequence how to map your career according to the passage.

(1)—(4)—(2)—(10)—(7)—(3)—(8)—(9)—(6)—(5)

2. Read the passage and find the expressions in italics. Then tick the meaning of each word.

- | | | |
|----------------------|---|--|
| 1) <i>assess</i> | <input checked="" type="checkbox"/> measure out | <input type="checkbox"/> think of |
| 2) <i>determine</i> | <input type="checkbox"/> guess | <input checked="" type="checkbox"/> find out |
| 3) <i>extensive</i> | <input checked="" type="checkbox"/> large in amount | <input type="checkbox"/> enlarge the scope of |
| 4) <i>specific</i> | <input checked="" type="checkbox"/> particular | <input type="checkbox"/> clear |
| 5) <i>internship</i> | <input type="checkbox"/> part time job | <input checked="" type="checkbox"/> a period of work to finish qualification |
| 6) <i>listings</i> | <input checked="" type="checkbox"/> advertising | <input type="checkbox"/> number |
| 7) <i>source</i> | <input type="checkbox"/> resource | <input checked="" type="checkbox"/> origin |
| 8) <i>effective</i> | <input type="checkbox"/> efficient | <input checked="" type="checkbox"/> operative |

3. Application:

Open

Reading Task 2 参考译文:

A: 邦德女士,您可否告诉我如何选择职业?我对此一无所知。

B: 首先,想想自己的兴趣。你喜欢干什么?然后评估这些兴趣:你为什么会对这些活动感兴趣?

A: 我喜欢打篮球和看推理小说,因为我喜欢团队活动,而推理小说使我变聪明。

B: 很好。接下来,看看你的技能。你能干什么?

A: 我逻辑性较强,并且注重细节。

B: 好的。在评估了自己的兴趣和技能之后,找出兴趣、技能和可能的职业之间的联系。

A: 篮球、推理小说、团队活动、逻辑思考、注重细节……这些怎么跟我将来要从事的职业产生联系啊?

B: 我认为与你的兴趣和技能相关的职业群需要有想法,而且需要大量思考。这些职业要寻找事实,在脑子里解决问题。如:股票经纪人和投资分析师等等。

A: 好主意!那接下来我该怎么去做呢?

B: 接下来做职业规划。

A: 该怎么去做呢?

B: 首先要决定你的职业目标。

A: 请问“职业目标”是什么意思?

B: 职业目标可以是一个具体的你想做的职业一如医生、出纳等一或你想工作的行业,如:医药行业或财经行业。职业目标可以帮助你发现以前没想到的可能的职业。例如:如果你选了财经行业,你有可能想成为一名经济学家、会计、股票经纪人或银行家等等。职业目标能引导你做生活中你想做的职业。

A: 我明白了。那下一步呢?

B: 一旦你决定了职业目标,就应该考虑做何种准备才能达到这个目标。你需要特殊的训练吗?如果需要,就找出获得这个训练的途径。你需要什么经验才能在这个行业获得成功?可以考虑通过实习获得工作经验。

A: 看来为了达成我的职业目标,我有很多事要做。

B: 是的。你要把职业目标写出来,包括职业要求、目前你具备的技能、你的兴趣和达到职业目标的计划,并且坚持实施自己的计划。

A: 这样就行了吗?

B: 还没完。最后要做的是了解如何找工作。你可以通过州就业处或学校就业办公室、报纸上的广告、网络、亲朋好友等资源了解招聘信息。接着,填写申请表,然后学习写出有效的简历和求职信,最后准备面试。

A: 我现在知道如何规划自己的职业了,非常感谢您!

B: 不客气。

4. Writing

A. Warm-up

1. Link the verb with its preposition & noun.

- 1) work-as-a tax accountant
- 2) graduate-from-ZJ College
- 3) apply-for-the position
- 4) major-in-Finance & Insurance
- 5) cooperate-with-my co-workers
- 6) be qualified-for-this position
- 7) look forward-to-your reply
- 8) be skilled-in-operating computer

2. Fill in the blanks with the phrases you got, change forms where necessary.

- 1) I (做税务会计) worked as a tax accountant after my graduation.
- 2) I am writing to (应聘) apply for the position of a secretary you advertised on Dec, 3.
- 3) I (与同事共事) cooperate with my co-workers well and learned a lot from them.
- 4) He (毕业于) graduated from ZJ College with an excellent performance in 2009.
- 5) I am a recent graduate (主修) majoring in Finance & Insurance.
- 6) I think she (可以胜任) would be qualified for this position.
- 7) I (期待) am looking forward to your reply.
- 8) I (会熟练操作电脑) am skillful in operating computer.

WritingTask 1 A Resume

B. Points to know:

What should be in a resume?

1) **Personal Data:** (Marital Status and Date of Birth are often required in a Chinese resume.)

- | | | |
|--|---|---|
| <input checked="" type="checkbox"/> Name | <input checked="" type="checkbox"/> Permanent Address | <input type="checkbox"/> Date of birth |
| <input checked="" type="checkbox"/> E-mail address | <input type="checkbox"/> Marital Status | <input checked="" type="checkbox"/> Telephone Numbers |

☒ Sex☐ Height☐ ID No.

2) **Objective:** Describe the type of work you desire. The objective should reflect your short-range plans.

3) **Education:**

☒ Name of College(s)☒ Location☒ Dates☒ Degree(s)☒ Major(s)☐ Quality Point Average*☒ Honors☐ High School background☒ Courses related to the job

Skills:

☒ Computer skills☒ Foreign languages☐ Other skills unrelated to the job☒ Licenses (CPR, commercial driving, etc.)

Experience:

☒ Volunteer work☒ Part-time employment☒ Summer employment☒ Internships☒ Career-related experience☒ Applicable college projects

***References:** Who can be your reference?

☐ Personal friends☐ Relatives☒ Your teachers☒ Former boss/supervisors☒ famous person in the fields☐ Your neighbor☒ Your clients☒ Your partners☒ Your colleagues

C. Practice:

1. Create a resume for Wu Yifan in Reading Task 1:

Wu Yifan

89 Hubin Avenue, Hangzhou, 310002

Mobile: 13911006756 Email: wyf494285@qq.com

Objective

A position of A/P accountant

Experience

1. Wall-mart Zhejiang Branch, 7/2007-present

Hangzhou 310011

A/P accountant

- Take care of incoming invoices and check and add the accounting information
- Add the tax master code
- Distribute the invoices for approval and send the invoice for posting in the accounting system.

2. Student Program Center of Zhejiang Business College 2005-2007

Hangzhou, 310053

Private English tutor (part-time)

- Taught English grammar, listening & writing skills.

Education

Zhejiang Business College, associate degree
Hangzhou, 310053
Major: Accounting

Activities/ Honors

Head of the English club at Zhejiang Business College

References: A available Upon Request

2. Write your own resume for your target job.
(Open)

Writing Task 2 A Cover Letter

A. Sample study

- 1) (1) the position of an accountant
- (2) in China Daily last Friday
- (3) Accounting
- (4) as a teller and an accountant for Shanghai Pudong Development Bank, Hangzhou Branch
- (5) well-organized, efficient
- (6) English, both oral and written
- (7) the first prize in the Oral English Contest last year.

B. Points to know:

- 1) What information should be included in a cover letter, tick your choice?

- Opening:** ☒ the resources of job information ☐ self introduction
☒ job objectives ☐ someone you know in the company
- Body:** ☐ hobbies ☒ related skills & qualifications
☐ salary requirement ☐ all honors got
☒ work experiences ☒ related education
- Closing:** ☒ request for an interview ☐ ask for the interviewer's phone number
☒ your contact number ☐ invite the interviewer to dinner

- 2) Organize the following advice into two categories, dos and don'ts.

Dos: (1), (4), (8), (9), (10).

Don'ts: (2), (3), (5), (6), (7).

C. Practice

(Open)

6. Test Yourself

1. Terms: Put the words in the box under the correct headings, and add three more words under each heading

Personality	Skills	Job title
self-motivated	fluent English	bank teller
reliable	driving license	stockbroker
well-organized	...	A/R accountant
confident		insurance seller
easy-going	be skilled at MS	tax accountant
flexible	computer-literate	cashier
detail-oriented	good communication skills	analyst

2. Fill in the blanks with the proper form of the given words.

- 1) Enclosed 2) qualified 3) requirements 4) majoring
 5) occupation 6) contributions 7) appreciation 8) application
 9) consider 10) responsible

3. Turn the following Chinese into English according to the given patterns

- 1) (1) I graduated from Ningbo Vocational College with an Associate's Degree in Investment and Finance.
 (2) I graduated from Shanghai College with a Bachelor's Degree in Finance and Insurance.
- 2) (1) I am sure I am qualified for the job.
 (2) I am sure will make a positive contribution to your company.
- 3) (1) I would very much appreciate it if you could give me a reply as soon as possible.
 (2) I would very much appreciate it if you would consider me as your candidate.
- 4) (1) I am looking forward to be a member of your company.
 (2) I am looking forward to an opportunity to discuss my application.