- 为经理、秘书和商人提供
- 有用的词汇、短语和表达
- 本课程是高级英语——为有很好或者有基本英语基础的 学习者所使用

本课程的主要目标是为经理们以及任何从事商业活动的人提供一个简捷实用的方式学习一些与各种商业日常活动有关的必要的、有用的以及普通的英语词汇和关键句子。本课程并不是商业英语的全面综合课程,而是"商业用语指南",用来帮助你恢复和扩展你的英语知识。

每一个主题,根据不同的专业划分,给出一系列句子。在每个句子旁边给出这个句子里的重要词汇、基本概念或者表达方式的中文翻译,我们认为这些因素是理解句子的基本要点。

另外,在每个主题的最后,你会看到几个很实用的选项,在"怎样···"的标题下边,学习怎样表达自己。这些句子,当然只代表了英语中成千上万的可能性中的几个。目的是为了示范英语中很多细微的差别,为同一个概念提供几个不同的词汇和句式,范围从客气、慎重的的表达到那些模棱两可的推脱和明确的不同意,甚至包括一些不耐烦的和严厉的表达方式。

本课程也包括一些能够给人留下深刻印象的句子。你可以用这些句子来润色你的语言,这些句子差不多是俗话,但它们在商业语言中使用非常普遍。

专题研究:

- 1) 市场与销售
- 2) 银行与股票交易
- 3) 经济与财务
- 4) 合同与协议
- 5) 研究与发展
- 6) 会员与谈判
- 7) 企业管理
- 8) 运输与保险
- 9) 展会与交易会
- 10) 广告与公关
- 11) 法律方面

- 1) CORPORATE MANAGEMENT
- 2) BANKING AND STOCK EXCHANGE
- 3) ECONOMICS AND FINANCE
- 4) CONTRACTS AND AGREEMENTS
- 5) RESEARCH AND DEVELOPMENT
- 6) MEETINGS AND NEGOTIATIONS
- 7) MARKETING AND SALES
- 8) TRANSPORTATION AND INSURANCE
- 9) EXHIBITIONS AND TRADE FAIRS
- 10) ADVERTISING AND PUBLIC RELATIONS
- 11) LEGAL ASPECTS





1. CORPORATE MANAGEMENT

企业管理

The meeting

会议

The board of directors meets every three months. 董事会

The board of directors is appointed by the general meeting of **the shareholders**.

股东

Dividends are distributed periodically among the shareholders.

股息

The amount of a dividend depends on the **net profit** of... achieved by...

A copy of **the annual report** is delivered to all participants.

年报

The balance sheet is attached to the annual report.

资产负债表

Directors are asked to study the **documents** beforehand.

文件

At the meeting, the chairman of the board sits at the head of the table.

董事长

The president of the corporation sits by his side.

公司总裁

The chairman conducts the meeting according to the agenda.

议程

The agenda is a list of **items** to be discussed during the meeting.

事项

The agenda is **made known** weeks before the meeting.

公布

During the meeting, future **strategies** are discussed.

政策

New ventures will be taken into consideration.

新风险投资

Legal aspects of **joint ventures** will be carefully studied.

联合投资

Before a **resolution** is passed, every manager may **express his opinion**.

解决方案 表达他的看法

In most cases, the final decision is determined by the majority.

大多数

Our president can place a veto on most decisions.

否决

Merger agreements have to be evaluated in great detail.

合并

A merger has to be agreed upon unanimously.

全体一致地

Risky projects may **be cancelled** or postponed until a more suitable time.

取消

The general director is responsible for **executing** the decisions.

执行

Sometimes he may need to **take on** additional directors.

任命

These executives will be given special tasks.

任务

Some projects will be given to an **independent** contractor.

独立承包人

These contractors may pass the job on to a **sub-contractor**.

分包商

Department managers present their report.

部门经理

Each department is allotted an annual budget.

年度预算

Managers are expected to **abide** by the budget.

遵守

Corporate Positions

企业职位

The managing director is one of the directors, chosen to manage the company's business.

董事经理

He is responsible for seeing to it that **board decisions** are carried out.

董事会决定

A good manager has to make decisions, to direct, to coordinate and to control.

协调

In a large and complex enterprise, these functions have to be **decentralized**.

分散管理

Managers should **delegate** some of their authority to their assistants.

委派

All the branch managers attend the meeting.

分公司经理

The research director outlines the latest developments.

概述最新发展

The production manager will **consult** others, if technical problems occur.

协商

The personnel manager is consulted, if more staff is needed.

人事经理

He will also prepare their training program.

培训计划

The financial manager will present the expenditure

The chief accountant prepares the budget report. 预算报告

Together they present **the financial statement**. 财务报表

Assets and liabilities represent the two sides of the monetary balance.

资产与负债

At the end of the year, the accounts have to be balanced.

收支平衡

The financial status of **subsidiary companies** is presented.

附属公司

Rehabilitation of a company is not always worthwhile.

复兴

Sometimes it is better to **dissolve** a company.

解散

Then it can liquidate its debts.

清算

Our firm always discharges its obligations.

责任

All our companies have a limited liability.

In a **joint liability** enterprise, each partner is liable for the partnership debts.

连带责任

The chief buyer of a big firm is a specially trained, highly qualified expert.

采购部主任

He is in charge of the purchasing department.

采购部

He makes all the acquisitions from the suppliers.

采购

Large acquisitions have to be **approved** by the board.

批准

The marketing manager introduces new **channels of distribution**.

分销渠道

Ideas for sales promotion are presented.

促销

These ideas are intended to increase the sales turnover.

销售额

Summaries and Reports

总结和报告

The minutes are the summary of the meeting. 纪要

The minutes are the protocol of the proceedings.

进度草案

They are kept to serve as a **brief** of the meeting.

摘要

The managers' **subordinates** will then receive notice of the new decisions.

下属

The firm's **bulletin** publishes new directions and policies.

公告

It is assumed that all the employees read the bulletin attentively.

仔细地

Therefore it is taken for granted that they are **up to** date.

最新

Sometimes we publish and distribute a circular.

函件

Correspondence within an enterprise is conducted by **memos**.

备忘录

A memo is a **reminder** and it is kept short.

提示

A **report**, on the other hand, may reach the size of a book.

报告

The report should have a clear **self-explanatory** title.

一目了然的

The report will present **objective findings** and personal opinions.

客观所见

It reaches conclusions that are based on facts.

结论

Practical **recommendations** are summarized at the end.

建议

Sometimes it is followed by **appendices** and a bibliography.

附录

management

管理

We are looking into a new T.Q.M. (Total Quality Management) program.

全面质量管理

This program encourages workers to show **initiative**.

主动性

We hope that it will increase **productivity**.

生产力

Incentives are offered to productive workers.

奖励

They are encouraged to think in terms of **efficiency**. 效率

import and export

进口与出口

This year a lot of **emphasis** is being placed on exporting.

强调

We will export **domestic** goods world wide.

The **Chamber of Commerce** can help us in this matter.

商会

It has information about international **trade** restrictions.

贸易限制

Parliament legislates (makes laws); the Government enforces them.

We have a worldwide **distribution** network. 分销

We represent many local and international firms.

代表

The many import restrictions in force protect **local** manufacturers.

本地厂商

The restrictions are enforced by tariff protection.

关税保护

personnel

人事

Candidates apply for new openings after reading our classified ad.

分类

When a vacancy is advertised, **candidates** of either sex may apply.

候选人

The rule of **Equal Opportunity** in Employment Law establishes their right.

平等机会

The law forbids discrimination in employment.

歧视

资格

Vacancies can be specific. For example: "English speakers only"...

空缺职位

...or "a secretary who can take shorthand".

速记

All applicants have to fill out an application form. 申请表

They are asked to provide their **curriculum vitae**. 履历

It is customary to annex to it recommendations from previous employers.

前雇主

This is impossible if the applicant wishes to be **discreet** about leaving his present place of work.

慎重

The **personnel manager** hires and fires the employees.

人事经理

He also decides whether to **promote** workers.

晋升

For hiring professional workers, the service of an **employment agency** may be used.

职业介绍机构

These agencies also supply **part time workers**. 兼职人员

For a big seasonal undertaking, temporary workers are hired.

承包项目; 临时工

They are paid a basic wage and a bonus.

基本工资

A worker gets **tenure** only after being with the firm for three years.

终身职位

Workers at all levels receive fringe benefits.

福利

These benefits are agreed upon by common consent of the company and the labor/trade unions.

工会/商会

All our employees retire at the age of sixty five.

退休

They are then still covered by a health care plan...

医疗保健计划

...and they have a regular income from their **retirement pension**.

退休金

怎样咨询?

If I were in your place I would try to...

I think it would be a good idea to...

You'd better talk to him about...

I'd suggest that you first try...

I think that you must report the...

Why don't you consult with ... on the matter.

You would be better off going to...

Have you tried writing a letter to ...?

I would strongly advise postponing it.

You don't really have a choice, do you?

I don't think you have any alternative.

Oh no, don't do that, before you consider it further.

That's a bad idea; it's a waste of time.

I don't think it would be advisable to...

I can't recommend ... at the moment.

I wouldn't do that, if I were you.

It might be a good idea to look at it this way.

Have you considered the possibility of...?

phrases that make a special impression

This business is a real **rat race**, you have to be exceptionally alert to succeed.

激烈竞争

Your firm has been **falling behind** on payments, we'll have to reduce your credit.

落后

I can't be at the board meeting today, can you sit in for me?

代替

I've closed six deals today and written two contracts. Well, it's all in a day's work.

一整天的工作量

Let's **get it over** with. There's no time like the present.



2. BANKING AND STOCK EXCHANGE

personal banking

个人银行

I want to open a bank account. 银行账户

Just a regular checking account. 支票账户

We need two identification documents. 身份证明文件

Here is my **identity card** and passport. 身份证

Please fill out this form.

表格

Sign here please, this will be your **specimen** signature. 样本

Would you like to open a **savings account** as well? 储蓄账户

Just talk to someone in our **savings department**; they will give you further details.

储蓄部门

Credit is given after three months of regular salary deposits.

信用

My salary will be **transferred** to this account automatically.

转帐

In that case we can issue a **credit card** immediately.

信用卡

Credit cards allow one to buy things without carrying a lot of **cash** around.

现金

Payments are made at the beginning of the following month, and no **interest** is charged.

利息

Large purchases can be paid for in **monthly** installments.

每月分期付款

Will I be able to withdraw cash from another branch with this card?

提取现金

Of course, you can use the **cash dispenser** with your credit card.

自动取款机

I'll need a list of your bank's branches.

银行分行

I have to order cheque books with my new address.

Would you like to allow anyone else to **draw** money from your account?

提取

The drawer is the person writing out or drawing the cheque.

取款人

The drawee is the bank on which the cheque is made payable.

付款银行

The payee is **the beneficiary**, the person to whom the cheque is made payable.

受益人

What is the balance of my account?

结余

I wrote a few **post-dated cheques**, and I'd like to check my balance.

期票支票

You have quite a large overdraft this month.

透支

Two of the cheques you deposited have bounced.

退回

Your account will be **limited** until you cover your debt. 受限制

Can I cash this cheque, please?

No, this is a **post-dated** cheque. It can only be cashed on the date specified.

期票

Is there is a **commission** charged for cashing travellers' cheques?

手续费

Yes, there is a 5% fee charged on all transactions.

费用

I would like to exchange some foreign currency.

外币

What is the exchange rate for U.S. Dollars?

汇率

Is it possible to deposit some **valuables** in the bank's safe?

贵重物品

Our bank rents **safe-boxes** for depositing valuable objects.

保险箱

The **rental** does not include insurance.

租费

The safe deposit department is right down the stairs.

保险库部门

商业银行

I would like to speak to the **bank manager** please. 银行经理

I am afraid I'll need a larger credit.

信用

We can't grant more credit unless you can provide sufficient **collateral**.

旁证

Has your firm ever declared bankruptcy?

破产

No, I had to **liquidate** my last company, but all debts were settled.

清算

Can I borrow money from the bank, meanwhile? 借债

I have a rather tight cash flow at the moment.

现金流转

Apply for a loan. I'm sure it will be approved. 申请贷款

For the time being, we will lend you money at **low** interest.

低息

We will check if your collateral is **adequate**. 足够的

I'm sorry, we cannot advance money until we get approval.

预先付款

The **loan department** will check your request and give you an answer by tomorrow morning

贷款部门

I'll need a statement of all my accounts.

帐目

Please see any of the **tellers**; they will help you. 出纳员

This is a cheque made out to my firm. Can I deposit it in my account?

存入

A non-transferable or **crossed cheque** will be paid only into the payee's bank account.

横线支票

A cheque to bearer will be paid to whoever presents it. 不记名支票

A crossed cheque is **not negotiable** and cannot be cashed over the counter.

不可转让

An **endorsed cheque** changes hands and responsibility as well.

背书支票

The **endorsee** then pays the cheque in to his own account

被背书人

A **bill of exchange** is often used like a cheque in international trade.

汇票

A **letter of credit** ties up the buyer's money, in the seller's favor.

信用证

It is an arrangement with a bank to guarantee payment to the seller.

保证

Is this the foreign exchange department?

外汇兑换部门

What is the **rate of exchange** for the U.S. dollar?

The **foreign exchange market** has been unstable lately.

外汇兑换市场

The selling rate changes every day.

卖出价

The **central bank** announces a new rate of exchange every day.

中央银行

Any **transaction** carried out after lunchtime is regarded as the next business day's transaction.

交易

The bank's selling rate of foreign currency is higher than its **buying rate**.

买入价

Is it wise to invest in foreign currency?

投资

It's hard to tell, and you know these investments don't offer a high interest rate.

高利息

the stock exchange

股票交易

A firm can raise money by issuing stock to the public.

集资

The **issued share capital** is the amount of money which is raised by selling the stock.

已发行股本

These shares are sold at cost price.

成本价

The situation of shares on the stock exchange was **stable** before the weekend. Nothing rose or fell to any great extent.

稳定

The Stock Exchange quotes shares and **stock** twice a day.

股票

There is a morning, **opening quotation** and an end-of-the-day, closing one.

开盘

On the London Stock Exchange, the **broker** acts for his clients.

经纪人

He receives a commission in return for his work.

经纪费

The **jobber** buys and sells for his own account and at his own risk.

散户

On other stock exchanges, there is no difference between broker and jobber, they both perform the same tasks.

业务

If you are not an expert on the stock exchange, you might want to invest in a **trust fund**.

信托基金

These funds invest in shares and **bonds**, and collect a commission on revenues.

The Dow Jones **industrial average** totals the prices of 30 representative stocks.

工业平均指数

Then it deducts compensation for stock splits and dividends.

股息

The result on the New York Stock Exchange shows the **trend** of the market.

趋向

There has been a **steady market** for the last few months.

稳定的市场

The market has been **strong** since the beginning of the year.

强劲

Trade is **booming** and prices have reached an all-time high.

蓬勃发展

Many shares **picked up** and reached an all-time peak.

Share rating is subject to fast changes.

评级

The **face value** of a share does not determine its market value.

面值

The value of a share is calculated according to **suppl** and demand.

供需关系

how to ask for information

如何询求信息?

I would like to make some inquiries about ...

There are several questions I would like to ask.

Can you please quote me...?

Please supply some more information on...

Can you show me how to ...?

Can you provide further information on...?

I need some information.

Do you have a different idea on...?

I need to consult you about...

How can I get a detailed description?

How can I get some more technical information?

Can you supply me with additional references?

I want to ask your opinion.

This information is strictly confidential.

I would be grateful if you could let me know...

I would be grateful if you would assist me.

I would appreciate your help very much.

phrases that make a special impression

特殊表达短语

You must absolutely invest in these shares! It's a once in a life-time opportunity!

千载难逢

Investing in stock is like a **roll of the dice**; sometimes you win and sometimes you lose.

掷骰子

If you want to invest in bonds and shares, it's a good idea to be **up to date** on the market's trend.

最新

Despite the market's **ups and downs**, my investments have shown a profit.

涨落不定

I didn't sell out on time, so I lost some money. Well, you know what they say, easy come easy go.

来得容易,去得也快

If the worst comes to the worst and I lose all my money, I still have my pension fund.

最坏最坏的结果



3. ECONOMICS AND FINANCE

经济与财务

general terms

一般词汇

Macro-economics studies **economic phenomena** at the level of the national economy.

经济现象

Micro-economics, on the other hand, studies enterprises, or firms, and their connection with the national economy.

微观经济学

Two main economic systems coexist in **contemporary** society: market economy and central planned economy. 当代

Market economy is a free market which is guided by

市场经济

It is also known as the **free enterprise** system.

自由企业

The market-oriented economic system is never static; it has booms, **depressions**, revival - and trade cycles.

萧条

During a recession, production is reduced.

不景气

This happens because **private consumption** decreases.

个人消费

Central planned economy, on the other hand, follows a plan determined by a central governing body.

中央计划经济

Political economy studies the problems of production, circulation and **consumption** of goods.

消费

Production is the amount of goods actually manufactured in a given **interval of time**.

产量; 间隔时间

Productivity is the average amount of goods produced by one worker in a given period or unit of time.

生产力

GNP, gross national product, is the total wealth

国民生产总值

The GNP is usually larger when a country has **economic stability**.

经济稳定

Economic planning aims at balancing needs with resources.

资源

Productivity will be higher if a country has good means of production.

生产工具

The means of production depend on the country's level of industrialization.

工业化

A **stable currency** reflects a country's political and socio-economic stability.

货币稳定

Exports create an inflow of foreign currency.

流入

Imports lead to an outflow of currency.

流出

Import restrictions are enforced to prevent the outflow of currency.

进口限制

With a sharp rise in imports, the deficit in the trade balance increases considerably.

贸易平衡

An economic crisis is a state of low trade activity which occurs cyclically after a period of boom and one of recession.

经济危机

terms

术语

Supply and demand is a key term in modern economics.

供需关系

Planning future strategies requires a study of consumer behaviour.

消费者行为

Consumer goods are products (food, clothing, etc.) and services (doctor's, plumber's etc.) that satisfy direct human needs.

消费品

Elasticity of demand shows the degree to which demand is sensitive to, or affected by, different price levels.

需求弹性

The **cost-of-living index** is a means of measuring changes in the cost of living.

生活费用指数

During the Middle Ages, **barter** was a common form of trade.

易货贸易

A commercial firm makes **profit calculations** on capital and income.

利润计算

A **cost/benefit analysis** examines and values, if a project needing large investments is profitable (in terms of money or social advantages).

成本/利润分析

Costs are either fixed or variable.

成本

Fixed costs comprise, among other things, amortization and overheads.

固定成本

Overheads are expenses related to the functioning of a business: rent, employees' salaries etc.

管理费用

Amortization is a cost, but not an expense.

分期偿还

Expenses are sums of money spent on the running of a business, without adding to the value of its assets.

开销

An investment in building, machinery, raw materials is

资本支出

Manufacturing, sales and financing costs are variable costs.

可变成本

Commodities are usually materials that require a manufacturing process before they are ready for use. 货物

Prices of commodities are established at commodity exchanges, by the free play of supply and demand. 供需关系

the annual (yearly) report

年报

The annual report should reflect the firm's **financial standing**.

财务状况

What is the **trend** shown by the report? 趋向

The trend is **stable** for the time being.

稳定

Our firm has a large annual turnover.

营业额

The figures will be presented at the annual

股东会议

Dividends will not be large this year.

股息

The annual turnover has increased by 3%.

年营业额

All investments are mentioned in the annual report.

投资

The **net revenue** is calculated every quarter.

净收入

The report does not show great profit.

利润

The net income has decreased due to high/heavy taxation.

高税收

Do the figures include the **overhead expenses?** 管理费用

Cash flow cannot be predicted accurately.

现金流动

It can only be **estimated**.

估算

How do you calculate the value of a **brand name?** 品牌名称 Reputation is considered a valuable asset.

宝贵资产

How do you calculate the **depreciation** of dead **s**tock? 贬值

Please examine carefully last year's balance sheet. 资产负债表

The value of fixed assets has been revised.

固定资产

Fixed assets such as real estate can **depreciate** over a period of time.

贬值

Current assets, assets which may be used up or turned into cash soon, include investment in research.

现有资产

Liabilities include long term and short term loans.

债务

The company's **operating profit** has increased less than expected.

营业利润

We will have to reduce **management expenses** next year.

管理费

Each company has to file a return at the end of the year.

递交税务报告

The **tax assessor** also receives a monthly report. 税务审核员

Tax is **assessed according to** the gross revenue.

征税根据

The **financial statement** has to include the evaluation of stock.

财务状况

A large **stock** can be expensive to maintain.

股份

Evaluation of the stock is based either on cost or on market value.

评估

When setting up a **budget**, both expenditure and revenue have to be forecast.

预算

All departments are required to submit estimates of their financial requirements.

财务需求

financing

财务

There is not enough **capital** to launch a new venture this year.

资产

Private **financing companies** charge high interest rates on loans.

财务公司

We try **to finance** projects from our own resources. 答助

In any case **long-term financing** has to be carefully planned.

长期融资

A carefully planned **financing policy** always leaves an amount of money in reserve.

融资政策

Due to our steady financial standing, our credit rating has always been good.

信用评级

This is why it was easy for us to obtain security for loans.

获得保障

We do our best to plan every **monetary year** in advance.

财务年

The capital market has been unstable this year.

资本市场

Last year's **inflation rate** was higher than we expected. 通货膨胀率

Due to the high inflation rate, we shortened the credit period for customers.

We hope bank **interest rates** will be lowered soon. 利率

Sharp movements in the **stock exchange** have been recorded.

股票交易

Institutional investors had to plan their investments carefully.

机构投资者

Many companies tried **to issue shares** last year. 发行股份

It is not certain if you will be able to get a **profitable** return on your investment.

利润回报

The taxation policy encouraged investment in industry.

税收政策

New **taxation regulations** have lately been adopted. 税收规定

Investment incentives were offered to private sectors. 鼓励投资

One of these incentives was a reduction in the **tax on profits**.

利得税

On the other hand, an import tax was legislated, to

进口税

The sales tax / purchase tax on imported goods was increased by 5%.

销售税/消费税

A higher tax on exchange dealings has also been passed.

外汇交易税

The growing exchange rate of the U.S. dollar has accelerated inflation in our country.

加速了通货膨胀

Due to this, the local currency has weakened.

当地货币

how to evaluate?

怎样估算?

What is your evaluation of the...

I think it will be nearly...

I can assess the ... quite accurately.

How many boxes did you deliver?

I'd say we delivered about ... boxes.

How big is this shipment?

I think there are approximately ... tons.

I can't be sure, I can only guess.

It will cost ..., more or less.

I estimate that it will cost...

I suppose it might be cheaper to...

You are probably right.

Are these figures accurate?

No, this is only my appraisal.

It's almost the same as my estimation.

I think it will cost around...

I'm sure it will cost no more than...

phrases that make a special impression

特殊表达短语

The national economy has not been very stable lately, although the business sector is trying not to **rock the** boat.

兴风作浪

Investors are walking on thin ice.

如履薄冰

On the other hand, some sectors will always find a way to exploit the situation.

另一方面

金钱万能

43

It's a whole **new ball game** since Europe established The Common Market.

全新的"游戏"规则

Despite the Common Market, each country has to stand on its own two feet.

独立自主



4. CONTRACTS AND AGREEMENTS

合同与协议

establishing commercial relations

建立商业关系

The contracting parties have reached an agreement 44

合同双方

We want to **establish** and develop direct commercial relations.

建立

It will be to our mutual benefit to sign a contract.

共同利益

The agreement shall **come into force** on the date of its signature.

生效

...and shall remain valid for a period of one year.

有效期

This agreement is to be in force for twelve months.

执行

It will be revised on the basis of results achieved.

修订

Upon the **expiry of this period** the agreement shall automatically remain in force for additional periods of one year.

过期日

...unless either party notifies the other in writing of its intention to **terminate** the agreement.

终止

The preamble is part of the contract.

前言

The preamble to this agreement constitutes an integral part thereof.

必不可少的部分

The parties will approve this agreement with their signatures...

签字

...after which the contract has to be **stamped**.

盖章

This action will give effect to the document.

落实

The contract will be void if it is not stamped on time.

无效的

The annex contains all the necessary additions.

附件

Sometimes a document may have an appendix.

索引

The appendix contains information that is **related to** the agreement.

有关的

All supplements have to be signed as well.

附录

This agreement is approved in the presence of both parties.

出席

Note the **accessory contract** added to the agreement. 附加合同

This contract is between a borrower and a lender.

借用方和租赁方

Possession of the goods does not change.

占有权

Goods or equipment are lent for a period of time.

借出

The equipment lent shall be in **good running order**. 运行良好

The borrower **undertakes** to keep and to maintain the equipment at his own expense.

承担

The borrower undertakes to pay **promptly** all taxes and fees.

迅速地

He will be accountable for any damages.

应负责的

The lender shall be **entitled** at any time to inspect the equipment.

有资格

None of the machines may be sublet to a **third party**.

第三方

He will remain in absolute ownership of the equipment.

绝对拥有权

Any claims will be discussed in a labor court.

劳工法庭

The **bearer** of this document will represent us in this matter.

持有者

He will present a **Power of Attorney**.

律师的权利

legal aspects

法律方面

Please send us a **preliminary draft** before printing the final copy.

初步草案

We would like to revise a few articles.

修订

We do not accept clause number 5.

条款

Our analysis of this clause was different.

分析

At this time the draft is still revocable.

可取消的

Any one of the parties can retract.

撤回

Any **violation** of the terms of payment may lead to cancellation of the contract.

违反

The violating party will have to **compensate** the damaged party.

赔偿

The aforesaid is accepted by both parties.

上述事项

We have to check whether the document stands in conflict with commercial laws.

有冲突

...if it does, the contract is considered illegal.

认定为非法

The **legal validity** of a contract is essential in case of a dispute.

法律效力

In a dispute the contract will serve as **documentary** evidence.

书面证明

International trade and agreements have to comply with international law.

国际法

Jurisdiction and arbitration are important clauses of a contract.

权限

A document has to be **authentic** to be admissible in court.

可信的

...in which case the court will declare that the document is **inadmissible**.

不予受理

a price proposal (quotation)

报价

Kindly let us have a **quotation** for the items on the list enclosed.

报价

Please send us your latest catalog and an **updated price-list**.

最新报价单

Prices may vary every half year according to supply

To secure prices, please make an advance payment of 20%.

预付款

This special offer is valid until the end of the month.

有效期至

Prices are subject to change without prior notice.

无需预先通知

This is due to the **changing exchange rates** of foreign currencies.

汇率的变化

payment

付款

Terms of payment for the first order will be COD (cash on delivery)

交货付款

Under a COD, payment is made on receipt of the goods; that means that the supplier does **not allow credit**.

不接受信贷

As this is the first time that we are working together, kindly arrange for CWO (cash with order) payment.

定货付款

CWO means that the buyer pays for the goods when he places the order.

订货

As you know, according to the contract, we are not **obliged to grant** any more credit.

必须给予

...therefore credit will be granted only as an act of good will.

出于好意的行为

We will, however, **consider** granting you credit on future orders.

考虑

Payment will be made by a confirmed **irrevocable** letter of credit.

不可撤消

It will be opened in **our favour** with our bank in... 我们的要求

Sometimes we may require a **cash deposit** before shipment.

保证金

shipment and delivery

运输和交货

We are **bound** by our contract to supply the quantity required immediately.

The agreement **states that** two additional weeks are allowed to prepare custom orders.

声明

Inspection of the goods in respect of quality shall be effected by the buyer's representative.

验货

Quality of the goods shall be confirmed by **certificates** issued by the manufacturing mill.

证书

The certificates shall show the **results** of the tests.

结果

We received an over shipment last time.

多装的货

We have warehoused the quantity in excess.

仓库

Please note that the **packing list** should show the weight of the goods.

装箱单

Packing lists shall be made out in quadruplicate.

一式四份

Please send the invoice in triplicate.

一式三份

The seller shall be responsible for any damage caused by **inadequate** or unsuitable packing.

Each package shall be provided with marking showing the place of destination.

目的地

Please note the **above mentioned**, to prevent loss of the goods.

以上所述

issuing a tender (RFP)

发出投标

We will **grant a licence** for manufacturing this product domestically.

授予证书

We will launch a tender for this project.

投标

Companies wishing to participate in the tender must send an advance notice.

提前通知

Preference will be given to the company offering earliest delivery date.

优先权

how to complain?

I would like to make a complaint.

These are not the items we ordered.

As the goods have arrived damaged, please replace...

I'm not satisfied with...

The delay in shipment is unreasonable.

I can't imagine why you...

I'm very disappointed, I expected...

This is simply not good enough.

This is not the first time...

It has caused me enough trouble already.

I expect you to look into the matter personally.

Do you think you can sort out the problem?

How long will it take to fix the ...?

I will have to ask you to be more cautious.

We should receive compensation for...

Please send us a refund for...

I'm afraid that's no excuse for shoddy workmanship.

I hope this will not happen again.

phrases that make a special impression

I thought this contract would be a piece of cake to prepare.

小菜一碟

Their constantly changing their minds was a pain in the neck.

令人头疼的问题

Anyway don't get **carried away**, it isn't signed yet. 失去自制力

There is nothing to discuss, this is my last offer. Take it or leave it.

要么接受要么放弃

I fixed all the articles as agreed. I **started from scratch** and rewrote the entire contract.

从头开始

Yes, I can approve this copy. It's **more or less** what we had in mind.

差不多



5. RESEARCH AND DEVELOPMENT

研究与发展

general

概述

Our R&D (Research and Development) Department has been expanded recently.

研发

There is a great demand for competent scientists.

有能力的科学家

People who search for and recruit new talent are called "Head-Hunters".

猎头

Our chief scientist is an international expert.

首席科学家

Many of our projects were based on his evaluations.

评估

A large percentage of the company's revenue is **devoted** to research.

致力于

All our latest technological developments are kept strictly confidential.

We apply strict safety tests to all new products.

严格的安全测试

The **laboratory results** have proved to be trustworthy. 实验结果

Reliability is essential, especially for **delicate** lab equipment.

精密的

All research **conclusions** should be filed as top secret. 结论

The security officer's duty, among his other duties, is to prevent **industrial espionage**.

工业间谍

New inventions will be registered as patents.

专利

This action has been taken as a **precaution**, to secure the rights on our inventions.

预防措施

Some discoveries occur simultaneously in several places through sheer **coincidence**.

巧合

High-tech products are made only to order.

高科技产品

They have to be **custom built** for each client.

Sometimes we may produce only a **semi-finished product**.

半成品

The client will then specify what final **adjustment** he desires.

调整

All lines have to meet high international standards.

国际标准

A conveyor-belt is used for mass production.

传送带

An assembly-line requires less man-power.

装配线

The assembly line is flexible to permit **modifications** in the technological line.

修改

Durables are goods that last a long time, like a television set, or a refrigerator.

耐用品

Food and clothing are non-durables.

非耐用品

Today many products are called **environmentally friendly**.

环保

This means that they are made of **non-toxic** materials.

...which can be recycled after use.

回收

presenting your product

介绍您的产品

I would like to outline the **main features** of this new product.

主要功能

... and of course, I will compare it with similar competing products.

竞争

In turning this product out, **emphasis** was laid on safety.

强调

Our firm enjoys a reputation for giving **reliable service**. 可靠的服务

This is why our **trade mark** is clearly printed on the package.

商标

We believe that, following the latest **improvements**, our product will meet with a ready sale.

改进

We may even boast that it is unique in its field.

It is easy to use, and portable.

轻便的

Several **professional articles** have described it as the best product of its kind available on the market at present.

专业论文

The first prototype raised a lot of problems.

原型

Many improvements have been achieved since we presented the first mock-up.

实物模型

We eliminated flaws, if we found any.

缺陷

The reliability of this **component** is above average.

构件

Let me point out some more advantages.

优越性

It has an excellent new shock absorber.

减震器

We have made the frame more flexible.

灵活

...and the rubber seal has made it water proof.

The product is hand made

手工制作

experimental

试验性的

disposable

一次性的

suitable

相配的

satisfactory

满意的

accurate.

精确的

sensitive

敏感的

reliable

可靠的

sophisticated

完善的

hi-tech

高科技的

unique

It is made of **natural** materials

天然

organic materials

有机

silicone

硅胶

sawdust

锯屑

scraps

废料

stainless steel.

不锈钢

armored glass

钢化玻璃

optic fibers

光学纤维

artificial materials

人造

This material is **smooth**

光滑的

delicate

精致的

elastic

弹性的

fragile

易碎的

absorbent

能吸收的

porous

多孔渗水的

viscous

粘性的

sticky

粘的

dissolving

可溶解的

solvent

有溶解力的

inflammable

易燃的

corrosive

腐蚀性的

perishable

易腐蚀的

unusable

不可用的

decayed

腐烂的

coarse

粗糙的

dense

密度高的

homogeneous

同质的

heterogeneous

异质的

key phrases in a presentation

演讲介绍中的关键词

Good morning, thank you for coming.

I'm delighted to introduce Mr... from...

He is the development director at...

Hello, I have been invited to talk about...

My presentation will cover the following points...

Finally, I would like to summarize and draw conclusions.

Please save your questions until after the presentation.

On the board I have written the figures for...

These figures match the slides I will show later.

Let's take a look at page of the report.

Could we please turn off the lights?

I would like to show a video presentation we have prepared.

If you'll bear with me for just a moment...

That's a good question. We shall of course...

Before we finish, are there any questions?

I think my analysis shows that...

Thank you very much for your attention.

I hope the presentation has been helpful.

I have enjoyed being here today.

...and thank you for inviting me.

phrases that make a special impression

特殊表达语

It goes without saying that every new product should improve on the previous one.

The development department accompanies a product all the way until it is ready for marketing.

一首

We never **cut corners** on safety precautions.

走捷径

I love working with raw materials and watching them come to life.

走向生活

I'm having some trouble solving this, will you lend me a hand?

帮我一把

I'm sorry I don't have time right now, but I'll look into it tomorrow.

仔细看看

I could give you a few **tips** that might help you solve the problems faster.

提示



会议与谈判

schedule an appointment

预约

Good morning. I'd like to make an appointment with the sales director.

预约

I have received a letter, in which he offers his cooperation.

合作

The matter should be discussed in greater detail.

更详细

My company is mainly active in distribution.

从事于

It would be better if the sales director could **attend** the meeting as well.

出席

Both of us can benefit from this meeting.

受益

Would he have some **free time** next week?

What time would be **suitable** for me to come?

It is much more **convenient** for us to meet in my office. 方便

I would like to **confirm** my appointment for tomorrow. 确认

Unfortunately, I'll have to ask you to **reschedule** the appointment.

重新预约

Let's arrange a new date.

安排

I'm sorry that I can't keep the appointment.

赴约

An emergency has turned up which requires my attention.

需要我来处理

Perhaps we could fix an alternative date now.

其他时间

I will **confirm** the new date after checking my appointment book.

确认

I suggest we meet for a business lunch.

工作午餐

日程安排已满

I will send you a brief before we meet, so you can review the data.

审查

at the meeting

在会议中

A receptionist receives the visitors and directs them. 接待员

Mr. ... is expecting you.

等候

The **conference** will start in a few moments.

会议

Meanwhile we can wait in the waiting room.

等候室

Please follow me, I'll show you in.

带领您

I'm glad we've got this opportunity to meet.

机会

I called this meeting in order to reach a decision.

做出决定

Let's get to the **core of the matter**. 核心问题

First, I would like to outline the situation.

简要说明情况

It is important to point out that...

指出

Can I have your analysis of the report?

分析

I didn't quite understand, could you clarify that last point?

澄清

I'm sorry, I don't follow you.

明白

Let me develop that issue further.

进一步阐明

I think I can already **sum up** the main issues we've agreed upon.

概括

It looks like we have covered everything.

包括了

I would like to **conclude** our meeting.

总结

Does anyone have any last remarks today?

...If not, I adjourn this meeting for...

休会

...and thank you for your contribution.

贡献

I **look forward** to hearing from you soon. 期待着

negotiating

谈判

In negotiating, it is better to propose than to impose. 提建议而不是强加于人

Do not ask for favours.

恩惠

Use **obvious arguments** to make your point. 明确的论点

We agreed on most of the **terms** beforehand. 条款

The meeting is to discuss details.

讨论细节

We will have to **negotiate** a few items.

谈判

What is your **point of view**?

看法

Well, first I object to the terms of payment.

反对

Your **bid** was less attractive than those of other firms.

出价

Perhaps we can reexamine our quotation.

重新检查

I appreciate your position.

赞赏

My firm has to take into account all aspects.

考虑到

We are currently **negotiating** with a number of firms.

谈判

No agreement has been finalized yet.

定案

We like to leave all our options open.

可能性

We can offer you a sole agency for one year.

授予您

This will give us an opportunity to evaluate your ability.

Can you suggest a compromise? 折衷方案

Are you in a **position** to offer more significant discounts?

有权利

If I agree to the **modifications** you offer, can we close the deal?

修改

Yes, these will be more acceptable terms.

可接受的

I'll have to **amend** the quotation and send it back to you.

修正

The agreement must be confirmed by written notification.

书面通知

Do I have your **consent** to prepare the contract?

Let's work for a trial period without any written commitment.

书面承诺

Good, we've made some **progress** today.

进步

I'm glad we reached a compromise.

Let me send you a **summary** tomorrow morning. 总结

I hope this will lead to a **mutually profitable** business. 共同利益

I look forward to a long and successful **association**. 联合

how to show enthusiasm

强烈的表达方式

This is just what I wanted. It's great.

It's unbelievable, you read my mind.

Thank you, I'm flattered.

This is beautiful.

Perfect, I like it.

I love your new...

It looks incredible.

It's a wonderful idea.

It came as a pleasent surprise.

I admire the way you...

Good work, very impressive!

I'm amazed you finished it in time.

It sounds exciting.

The design is astonishing.

I didn't expect it to be so colorful.

It's very pretty.

It catches the eye immediately.

Outstanding, good work.

phrases that make a special impression

特殊表达语

I'm sorry, I didn't mean to insult you, it was just a slip of the tongue.

脱口而出

I hope we can **clear the air** between us before we continue.

消除误会

Of course I accept your apologies; no hard feelings. 不怀恨在心

Before we start, give me your **bottom line**, what is the price?

底线

Please bear with me for a moment, and I'll explain all the details.

允许我

给你找麻烦

Sir, if you will just give me a chance, I'm sure we can both benefit from this meeting.

给我一个机会

I understand, but you see I have to **draw the line** if the project appears too expensive.

划定界限

I'm sure we can **work out** all our differences and agree on the price.

解决

You certainly **drive a hard bargain**, I didn't expect to sell at this price.

坚持苛刻的条件

Let's **shake hands on** the contract, until the typist has it ready for signing.

握手祝贺

Between you and me, you've got yourself a good deal.

我们私下说



7. MARKETING AND SALES

市场与销售

market research

市场调查

We are opening two new **branches** soon 分部

We work **s**trictly on a **franchising** basis. 特许权

We have to carry out some **market research** prior to the opening.

市场调查

We will need a survey of **consumer habits**. 消费习惯

A variety of surveys are carried out to **gather information**.

收集信息

Market research is a **fact-finding** procedure. 寻求事实

Most research is based on statistics.

统计表

It consists in gathering and **analysing data** on the relation between product and market.

分析数据

The research aims at **supplying** the right products for the right market, at the right price and time.

提供

Marketing research has to carefully assess market trends.

市场走向

Only objective analysis can produce the right conclusions.

结论

A market **forecast** is essential for future planning. 预测

The research will help us predict the **market share** we would have to reach for the new product to be profitable.

市场占有率

It will also enable us to determine the **break-even** point.

盈亏平衡点

We would like our product to **penetrate** the market fast. 渗透

Therefore we shall have to offer a more **competitive** price.

有竞争力的

If you **reduce costs**, the price can become more competitive.

减少成本

Market **fluctuations** make it impossible for us to keep the prices stable.

波动

Your prices are reasonable.

合理的

We would like to test the market first with a **trial order**. 试验性订单

We are confident that the goods will find a **ready sale** here.

销路

Demand has lately exceeded the possibilities of supply.

需求/供应

We have been **flooded** with heavy last-minute orders. "淹没"

Can you guarantee regular deliveries for large orders?

If your prices are attractive, we will do our best to promote sales.

促销

We have gained a wide experience of the **requirements** of the local market.

需求

We have very good connections with all the leading wholesale dealers.

批发商

Through our **distribution channels**, we are able to reach almost all the **retailers**.

销售渠道/;

零售商

We would be interested in examining the **display** system for your products.

陈列系统

I was appointed their sole agent for this area.

指定

Our sales agents work on commission only.

代理费

Each agent has a defined sales region.

Agents are provided with samples and **demonstration** models.

演示模型

In case of customer **insolvency**, commission will not be paid;

破产

...in the event of any commission having already been paid to the agent, it will be **refunded**.

退还

The sales manager receives **periodical reports** from his travelling salesmen.

定期报告

sales

销售

End of season sales usually bring in good money.

季末

Even better bargains can be found at **liquidation** sales.

清仓处理

We are closing for **renovation**; all goods at liquidation prices.

装修

最底价格

In order to accelerate **stock rotation**, we advertise special offers for a limited time.

存货周转

Chain stores and department stores offer a wide range of consumer goods.

连锁店;

百货公司

They invest effort in promoting the **point of purchase**.

购买点

We have seen your advertisement and would like more details.

更多细节

I have been studying the **catalogue** you sent me a few weeks ago.

产品目录

I feel that there would be **considerable demand** for many of your items.

可观的需求

We would like to order the **following articles** from your catalogue.

以下商品

All you have to do is fill in the **enclosed coupon**.

所附的优待券

The **local distributor** will deliver the order within 48 hours.

当地零售商

terms of payment

付款条款

We accept with thanks the 12% discount you granted us.

准予

The **draft** has been made out for payment 30 days after sight.

草案

Would it be possible to receive a larger discount against cash payment?

现金支付

We have a **low margin of profit**, which prevents us from granting any further reductions.

低利润

We are prepared to offer you the following terms of payment: half on order and the remainder in **monthly instalments**.

每月分期付款

We will place quite a large initial order.

首批订单

Can you guarantee regular delivery for substantial

For the order you placed with us, we suggest the **following terms**:

以下条款

50% on your confirmation of the order, and the **balance** of 50% at delivery.

剩余金额

We will grant you **quarterly settlement terms** in the future.

季度结算条款

As agreed, we will pay **COD** (cash on delivery) this time.

交货付款

The merchandise will be handed to you on **acceptance** of payment.

接受付款

You proposed that we grant you six months credit for this initial order.

六个月信贷

We have explained however that trial orders are supplied only against cash or Letter of Credit.

信用证

As soon as we **receive confirmation** that the L/C has been opened, we will ship your order.

收到确认

The initial order will be despatched, subject to our

令人满意的介绍信

It is customary to **grant credit** only after the customer has submitted business references.

准予信贷

Your order will be **processed** as soon as you let us have the customary trade references.

讲行处理

Then we shall be glad to consider offering you **open-account** facilities.

往来账户

Please supply us with information on your firm's financial standing.

财政状况

documents

文件

We should be obliged if you would **quote** us your lowest price.

报出

Our agents have asked us for quotations.

报价

All sales must be accompanied by an invoice.

发票

库存控制

An invoice lists goods and states price per unit.

每单位价格

It also states the date and means of dispatch, and the total amount owing.

总欠款数

A **pro-forma invoice** is similar to the commercial invoice.

形式发票

The goods are dispatched to the customer after payment has been received.

收到货款

On receipt of the goods, the receiver signs the **delivery** note.

提货单

His signature implies that the goods have arrived as ordered and in **good condition**.

完好无损

A **receipt** is a written acknowledgement for things received, money or goods.

收据

The sales department is instructed to **confirm** every order before shipping.

确认

Please confirm by letter or fax the order you placed

通过电话订的货

After approval, the order will be carried out. 将被执行

If a client returns goods, we issue a **credit note** in his favor.

信用票据

making your acquaintance

相识

I don't think we have met, have we?

Let me introduce myself, I'm from ... Ltd.

Hello, I represent...

Excuse me, I didn't catch your name.

My name is ..., and I am the ... manager.

Here's my card.

Let me give you my fax number as well.

This is my colleague, Mr...

I'm very pleased to meet you.

How do you do?

I don't think you have met ..., have you?

...and I believe you already know...

Sure; we met at the last conference.

Yes, I have. It's a pleasure seeing you again.

Hello, it's nice to see you again.

May I have the pleasure of introducing...

I'm glad we have finally met.

We should get together some time.

I'll give you a call.

Please do.

phrases that make a special impression

特殊表达语

Our last product really **hit the jackpot**; the demand was higher than we expected.

中了头彩

This marketing idea is great, the sky is the limit with all the opportunities we have.

天高任鸟飞

Don't worry, I'm sure you will succeed, all in good time, you've just got to be more patient.

时来运转

I've just finished two long meetings and I have a headache, I think I'll call it a day.

到此为止

If your strategy is likely to increase sales, you have my consent to **go ahead**.

继续进行

I didn't believe he would make it, but you know what they say, you can't **argue with success**.

胜者为王

If you are certain that's the right thing to do, then **go for** it!.

去努力争取

I know what I hope to achieve, but I'm not sure how to go about it.

获取

how to confirm and approve?

怎样确认和批准

You're absolutely right.

I can't agree with you more.

That's what I think.

That's exactly what I mean.

In such a situation, I would do the same.

I suppose you are right.

Yes, that's a good idea.

I will support you with the...

You have my consent.

I think we have a basic understanding.

All right, I will see to it.

Trust me, I'll take care of it.

You can count on me.

Go ahead, you can...

No, I don't mind, please do.

That will be just fine.

Good, this is just what I wanted.

Yes, I'll approve the...

Please get confirmation before...

That's fine by me.

I'm in full agreement.

I'll get down to it straight away.

phrases that make an impression

特殊表达语

Of course you can print this file, as a matter of fact this printer was designed to support graphics.

事实上

I like the challenge, I will get this project done by **hook** or by crook.

想方设法

I will take care of this right away, consider it done.

立刻完成

It is very simple to operate this program, I'll have it done in no time.

立刻

The computer program works on and off, I can never rely on it.

时断时续



8. TRANSPORTATION AND INSURANCE

运输与保险

transportation

运输

Means of **conveyance** circulate by land, sea or air. 运输工具

因素

Air **transportation** used to be chosen only for small goods of great value.

运输

Airfreight used to be very expensive.

货物空运

Today **commercial aviation** is more commonly used. 商用航空

Air freight is also the **solution** when time is short. 解决办法

Please advise us the moment the **consignment** is ready for dispatch.

托运物资

Pack in **shock-resistant** and waterproof containers. 抗震

Sometimes we might use **disposable packing** for convenience sake.

一次性包装

Insufficient packing might lead to the goods being damaged.

不规范的包装

general terms

Incoterms are international commercial terms used worldwide.

国际贸易术语解释通则

We have our own means of transportation.

运输手段

We will collect the goods ex works.

工厂交货

Ex works means off the seller's premises.

地点

The buyer takes **responsibility** for the goods from the seller's warehouse.

责任

He has to **arrange transport** and insurance by his own means.

安排运输

F.O.B. means Free on Board; it is used in aerial and marine shipping.

海运

The seller is responsible for **loading** the goods on board the ship.

装载

The buyer takes over, the moment the goods have passed the **ship's rail**.

船舷

We will send you an **advice** of dispatch as soon as the shipment leaves.

通知

This letter informs the buyer that the goods have left the point of **departure**.

发运

Under C&F the seller covers the entire voyage.

全部航程

This means that the seller covers the **cost and the freight**.

货价加运费

Freight is the money paid for the **conveyance** of goods.

运输

It can be assessed by volume, weight or value.

定价

The buyer picks up the goods when they reach the port of **destination**.

目的地

The buyer **bears** all insurance risks from the moment the goods have been loaded on board.

承担

If the seller pays for part of the **insurance**, the term will be C.I.F., meaning Cost, Insurance and Freight.

保险

Under CIF, insurance is taken out by **both parties**.

双方

The seller will take out a **general average** insurance. 总平均

The buyer on the other hand protects himself against special risks.

特殊风险

documents

文件

There are many **documents** used in shipping and transport.

文件

A **bill of lading**, used in transportation by sea, is a receipt from the shipowners;

提货单

...it describes the goods and is also a **contract of affreightment**.

租船契约

A bill of lading is a receipt that **proves ownership** of the goods.

货主身份证明

Its equivalent in land transport is the waybill.

运货单

A **dock warrant** is a receipt for goods deposited in dock warehouses.

All documents relating to the cargo have to pass through the **port authorities**.

港务局

The **invoice** for the goods has to be sent to the buyer. 发票

The **packing list** helps identify the incoming goods. 装箱单

If you have any complaints to the **carrier**, bring it to his knowledge at once.

承运商

Notify the forwarding agent about any **deficiencies in shipment**.

装运缺陷

Attach a copy of your **insurance policy** to the complaint.

保险政策单

Lay time will commence six hours after the ship's arrival.

搁置时间

A bonded warehouse is a building in which dutiable goods may be stored.

保税仓库

The goods will be stored until duties have been paid.

insurance

保险

What is your **insurance policy number?** 保险单号码

A policy is a document listing the **conditions** under which goods are insured against risks.

条件

It also states the **term** of expiration of the insurance policy.

期限

The policy **requires** a description of the property insured.

要求

It delineates the hazards insured against.

描述

Will you please **quote** your rates for the cover? 报(价)

What will **the annual premium** be? 年度保险费

The **premium** is the amount of money paid to insure the goods.

保险费

The insurance contract does not **enter into force** until the premium is paid.

98

生效

The insurance company **issues** an insurance policy at your request.

发布

To do this, you should contact your **insurance agent**. 保险代理人

A claim for damages must be **supported** by the relevant documents:

证明

...the insurance policy, invoice, bill of lading, certificate of loss and an assessor's report.

评估员的报告

An assessor has to **estimate** the damage.

估价

...and of course **proof of loss** has to be shown. 损失赔偿书面要求

All this information has to be sent to the **claims department**.

索赔处

We enclose the average adjuster's report and photographs.

海损理算员的报告

How do you assess the premium?

评定

The premium in most cases is determined by a declaration of the insured party.

声明

It also takes into consideration the amount of risk.

考虑到

The insured party **declares** that the facts presented are true.

声明

The insurance contract may be **void** if any of these facts prove to be untrue.

无效

Lloyd's is an **association** of underwriters (insurers) and insurance brokers.

协会

It does not trade in insurance, but acts as a **governing** body.

主管团体

They make rules and **arrangements** to help insurance agencies.

安排

different types of insurance

不同形式的保险

A **valued policy** specifies the agreed value of the subject-matter insured.

In an **unvalued policy**, the sum written is not the value of the property insured.

不定值保险

It states the maximum limit of recovery in case of total loss.

最高限

Could you insure the following goods against all risks?

全险

"Against all risks" does not really cover the goods against all risks.

包全部货物

It covers against risks that cannot be foreseen.

无法预测

Perhaps the insurance that covers most risks is total loss or damage.

全部损失或损坏

Losses arising as a consequence of improper packing will not be indemnified.

赔偿

Does the **extent of liability** cover flood and earthquake?

保险范围

Force majeure includes natural disasters such as storms, earthquakes, floods and destruction by lightning.

It also relates to acts of war, riots and **revolutions**. 革命

What other types of insurance do you offer? What is total loss?

全损

Total loss makes the property **valueless** to the owner. 毫无价值

Actual total loss refers to the physical disappearance of the goods.

实际全损

Constructive total loss means that the goods still exist physically.

推定全损

The goods are so badly damaged however, that it is uneconomical to repair them.

不经济的

The cost of repairing the goods would exceed their value.

费用

We also offer average loss insurance.

平均损失保险

Average loss is of **two kinds**: general average and particular average.

两种

General average is declared as a state of emergency 共同海损

Goods are destroyed **deliberately** to prevent a disaster.

故意的

Particular average is an involuntary and accidental loss.

单独海损

It will cover the goods against certain risks.

特定风险

A **floating policy** is taken out for a year, for a total amount of cover.

总保险单

Every time that a shipment is made, **the cover value** of the respective shipment is deducted from the total.

涵盖价值

The **open cover** is a marine insurance policy taken out for a year.

预保合约

The value of the property has only been **estimated**. 估算

There is a maximum figure for any **individual shipment**.

单独的装船

The policy will be renewed when the entire amount of money has been **expended**.

花费

Since it is not possible to send the policy itself with every shipment, individual shipments are **accompanied** by certificates of insurance.

附随

The **voyage policy** insures the goods for a single voyage.

航程保险

It is taken out by firms that make **infrequent** shipments.

不经常的

The time policy usually covers the ship for a specific interval of time.

时间间隔

During this time more than one voyage may be **carried out**.

执行

The **mixed policy** combines the voyage policy and the time policy.

混合保险政策

It may contain a 'continuation clause' stating that the risk remains covered if the ship is at sea when the policy expires.

延续条款

how to disagree?

怎样表达不同意?

I'm afraid I can't agree.

I believe you may be wrong.

I'm sure you have made a mistake.

I have to differ with you on this point.

I am not convinced that...

I'm not sure yet.

I can't make up my mind.

I would like to look into it first.

I'd like to think it over.

Please check the figures again.

They don't accept your recommendation.

That can't be right.

No, that is not true.

I don't approve the...

I don't agree.

I disagree with...

phrases that make a special impression

特殊表达语

It was a **load off my chest** to find that I'm covered by the policy.

如释重负

Just for the record I would like to state that I have never had an accident before.

供记录在案

Before they agree to compensation, the insurance company intend to **get to the bottom of** the case. 弄个水落石出

...and last but not least they would like to hear your personal statement.

最后但并非不重要

To make a long story short they will conduct a thorough investigation and that can take a long time. 简而言之

In the **long run**, it's not always worth the effort. 长远来看



9. EXHIBITIONS AND TRADE FAIRS

general terms

一般词汇

An international trade fair is an opportunity for manufacturers to meet their **overseas distributors**.

海外经销商

Many firms participate in a fair as a matter of **prestige**. 声望

Other firms hope that **participation** will increase the number of their clients.

参与

We want to launch a new product.

投出

During the fair we will hand out **questionnaires** to check public interest.

调查问卷

New patents and **innovations** are presented.

创新

We present our latest models and products.

最新

We may exhibit a mock-up of our new model.

实物模型

示范

The public relations department prepares a **brief** that supplies information.

简介

We usually **provide** catalogues and posters to create public interest.

提供

Leaflets and brochures will include additional information.

附加信息

We are looking into a different **booth design** for our new line of products.

展台设计

We believe that a **gimmick** that catches the eye will promote sales.

诀窍

Our brochures are full of technical information.

技术信息

They specify the new features and **advantages** of our product.

优点

Participants in the **press conference** will receive more details.

产品发布会

Exhibits on display are usually not for sale on the spot.

展品

However, you can always place an order during the fair.

发布订单

In most cases, firms offer **discounts** on orders placed during the fair.

折扣

...and, after closing, exhibits that have been on display are sold at **rock-bottom prices**.

最低价

Specialized fairs are of little interest to the general public.

专业交易会

Businessmen meet during the fair, and may continue to exchange information afterwards.

交换信息

Make sure you save all the **business cards** you receive.

名片

ordering a stand

定展台

Where is the fair located?

地点

Can we still book a stand?

I would like to book a stand near the main entrance.

I am sorry all these stands are already **reserved**.

被预订了

Small stalls are available in the main hall.

大厅

Do you still have a corner stand?

角落展台

Have you received bookings from companies involved in our type of **activity?**

活动

We would like to be situated at a distance from our competitors.

竞争对手

Please send me a booking form by fax.

预订表格

Send back the forms before the registration deadline.

登记最终期限

The deadline for **applications** is three weeks from now. 申请表

I will send you the documents by **special messenger**. 特派信使

Can you please **register** our firm for a stand?

Of course, but we will need a deposit.

押金

What does the cost of the booth include? 包括

I hope the cost includes insurance and **maintenance**. 维护

Sure, it also covers night security.

保安

Please send all **correspondence** to our marketing manager.

来往信件

Whom do I contact, if I need further clarification? 解释

We hold at your disposal any further information you might need.

由您支配的

checking last minute details

When is the exhibition open to the public? 对公众开放

The trade fair will be open on week days only.

工作日

How many visitors are **expected** to arrive? 预期

We expect the same amount of **public interest** as last year.

公众的兴趣

We have **increased** last year's budget by 20%. 增加

This is a **unique** trade fair, the only one in its field. 独特

We expect wide **press coverage**.

新闻报导

My company would like to advertise in the **fair's** catalogue.

交易会的目录册

Does it carry **professional articles** as well? 专业文章

参展商的名单

Each exhibit appears in the fair catalogue.

展品

The catalogues and **invitations** will be sent out before the fair.

邀请信

The fair is **sponsored** by the government.

主办

It is also backed by the Board of Education.

辅助支持

What events are planned to take place?

活动

We will organize free lectures for the public.

组织

And we will also hold an **experts' conference**, to get more press coverage.

专业研讨会

Delegates from all over the world will attend the convention.

代表;

大会

International conventions hire simultaneous

special requirements

特殊要求

Can you let us have **complimentary tickets** for this event?

免费赠券

Each exhibitor receives two complimentary tickets for the opening conference.

开幕式

Please send ten exhibitor name-tags for my **staff** as well.

工作人员

Are there parking facilities for the exhibitors? 停车场地

I would like an outdoor booth.

户外展棚

Can I have the **plan** of the booth?

I would like to consult my interior decorator.

室内设计师

All our stands are of standard size and shape.

标准

In that case, we will need a **custom-made stand**. 定制展台

We will build the stand ourselves according to our own specifications.

规格

What is the **maximum permitted height** of the stands? 最高限度

We want more power points in our booth.

电源插座

...and more spot lights.

射灯

No problem, but you will be **invoiced** separately for electricity.

开发票

Are audio-visual **presentations** permitted? 演讲介绍

at the fair

在交易会

Hello, I **represent** ... Ltd., can I help you? 代表

Have you come across our products before?

I can **supply** you with further information about our firm.

提供

Are you **familiar with** these instruments? 对...熟悉

If you have a **spare moment**, I'll give you a demonstration.

有空

I would like to explain the **advantages** of this new product.

优势

Who is your present supplier?

供应商

Would you like me to send you a **quotation**? 报价单

I'll take your card and contact you after the fair.

联系

When would be a good time to **arrange** an appointment?

安排

I could make a detailed **presentation** at the same time.

介绍

Good, I'll call you tomorrow for the final details.

I **look forward** to meeting you again. Goodbye. 期待着

how to apologize or accept an apology

怎样接受道歉?

Please don't let it happen again.

I don't think that is a good enough excuse.

I'm sorry about that, it's the first time this has happened.

It's my mistake, sorry.

I apologise, I didn't mean that to happen.

We are doing everything to solve the problem.

I can assure you it won't happen again.

I'm sorry for the inconvenience, can I help in any way?

Please forgive me.

I hope you will accept my apologies.

I'm extremely sorry.

Is there any way I can make it up to you?

Under the circumstances I accept your apology.

That's OK, it doesn't matter.

Don't worry about it.

Don't mention it.

That's alright. Mistakes will happen.

You have been very kind, but this is most disappointing.

phrases that make a special impression

特殊表达语

Every time I have to give a lecture in front of a large audience, I get cold feet.

手脚冰凉

The fair was a lot of work, but all in all it was worth while.

总而言之

Hi, **long time no see**. How have you been since the last fair?

很久不见

Right, let's get the **show on the road**.

开始



10. ADVERTISING AND PUBLIC RELATIONS

广告与公关

general terms

一般词汇

We have a good advertising agency.

广告公司

Their advertising campaign has proven to be effective.

广告活动

The **budget director** is an open-minded man. 预算处总管

He's the person who makes the presentation of the campaign to the client.

演讲介绍

Before starting a campaign, he has a **thorough study** of the market made.

彻底的研究

They have a large research department.

研究部门

...and their arguments are backed up by facts.

When the ads are ready, a **random group** is asked to provide an opinion on the product.

随意选定的组

These studies can show the potential effectiveness of the campaign before it is **launched**.

启动

After these interviews the **copywriter** may want to make some changes in the text.

广告编写人

Sometimes he might even write a new slogan.

标语

Grammatical accuracy is vital in writing an advertisement.

语法精确性

Always proof-read the copy twice.

校对

Proof-reading is essential if you want to **avoid** mistakes.

避免

Pay attention to correct punctuation.

发音

Their ads are creative and attract attention.

有创造性的

The firm's logo has to be visible and clear.

徽标

A good **art director** can make consumers identify with the advertisement.

艺术指导

Usually we try to send forth a message that **appeals to the emotions**.

打动感情

Nevertheless it has to have some **logical reasoning** behind it.

合乎逻辑的理由

Make sure that the **positioning** of the products suits your target market.

定位

The right **package design** is capable of promoting sales.

包装设计

Packages have to be **industrially and graphically** well designed.

工业性和绘画性

Trade marks must be shown clearly on the package. 商标

different options of advertising media

广告媒体的不同种类

We like to use a wide variety of advertising media.

Publicity can be obtained through local newspapers. 公开性

They have a large **circulation** within a limited area. 流通

A double spread is used to double the impact of the ad.

跨页标题

The center spread and the **back cover** are the most expensive advertising locations.

封底

We would like to run the advertisement for a **trial** period.

试用期

When working with magazines, you have to meet a **deadline** in submitting your material.

最后期限

Billboards are used for country wide exposure.

广告牌

These outdoor advertisements usually comprise a large visual element.

视觉元素

...and have to have a clear short slogan.

短标语

K.I.S.S. is the first rule of outdoor advertising; it stands

简短

The **layout** should be attractive and very clear. 版面

An original graghic design attracts more **attention**. 注意力

Illustrations can provide a stunning visual effect.

插图; 极好的

We keep an updated **mailing list** of our customers. 邮件发送名单

Direct-mail advertising aims at a specific individual. 直达邮件

This is why a **personal approach** is used. 个性化方案

A full-color **catalogue** is added to the letter.

产品目录

In the letter we insert a **coupon** offering a discount. 优惠券

The offer is **valid** for a limited period of time.

有效

After that date, the offer expires.

失效

The **telemarketing** division will call before the expiry date.

电话推销

Sometimes a follow-up letter is used instead.

后续

Every three months we send out a **mail-order** catalogue.

邮购产品目录

Orders can be placed by phone, using **credit cards**. 信用卡

Radio advertising was **popular** before the era of television.

流行

Commercial **jingles** were broadcast during programs. 声乐

In this medium the **soundtrack** had to "catch the ear".

It is important to choose a good narrator.

解说员

Today **television advertising** is believed to be most effective.

电视广告

Television has made it possible to show actual demonstrations.

...and a **comparison** between different products.

Subliminal advertising is illegal in most countries. 潜意识广告

A commercial **spot** is bought for a specific program. 现场

Pay careful attention to the **timing** of your spot. 定时

Prices are not **fixed**; ads that are broadcast at prime time are liable to the highest rates.

固定

The tariff of ad broadcasting is determined by the **popularity rating** of the program in which it is broadcast.

收看率

Prices are measured in cpt. which stands for cost per thousand.

每一千单位的价格

This means the amount of money that has to be **invested** to reach a thousand viewers.

投入

Television commercials are very expensive to **produce**. 录制

The **production manager** is responsible for not exceeding the budget.

制片人

A **professional director** is chosen to perform the task. 专业导演

He coordinates the actors and the technical staff.

协调; 技术人员

Sometimes he will want to build a special set.

布景

At other times he will want to shoot on location.

现场

public relations (P.R)

公共关系

Public relations is also considered a form of advertising...

公共关系

...which helps to create and maintain the company's public **image**.

形象

Some people believe that this kind of advertising, by P.R., is most **effective**.

有效的

A company's image can **guarantee** high quality or reliable service.

担保

The P.R. department supplies the media with information that can be **considered as** news. 被认为

Information that is presented as news appears more authentic than an advertisement.

可信的

A public relations campaign has to be **planned** thoroughly.

计划得很完善

It has to be based on information and solid facts.

可靠的事实

Advertising, on the other hand, is a manipulation of information.

信息处理

The Public Relations Department also prepares **press** conferences.

发布会

These conferences are held every time there is information of **public interest**.

公众兴趣

Newspapers will receive a **press release** that includes all the relevant information.

新闻稿

Maybe you would prefer...

I think you would like... instead of...

Perhaps you would like to...

It would be better to...

There is another possibility that we should consider.

Which of the alternatives do you prefer?

Would you like to... or to...?

Don't you think we should ...?

Another way to do it is to...

We have to choose between... and...

There are a number of options.

I think you should try... before...

Let me offer another idea.

There is a different way to...

Of course another way of looking at it is...

Had you considered ...?

phrases that make a special impression

特殊表达语

The short time allowed for the campaign makes me feel as though I were in a race against the clock.

We will have to work over the weekend, if we want to meet the deadline.

不超过最后期限

Come on, let's **get rolling**, we have a lot of work to do. 动手干吧

Once in a while, all the staff gather for a **brain storming** session, and try to come up with new advertising ideas.

动脑筋

On T.V. you have to **make your point** before you lose the viewers' attention.

阐明观点

I would say that **in the long run** advertising is worthwhile.

长期

You know what they say, one picture is worth a thousand words.

一张照片胜过千言万语



11. LEGAL ASPECTS

法律方面

the trial

审讯

We have filed a **civil action** against your firm. 民事诉讼

The company will be tried for **negligence**. 玩忽职守

Since all efforts to achieve a compromise have failed...

争取妥协

...it is our decision to **prosecute** your firm. 起诉

We believe we are **entitled** to compensation. 有资格

We presented the **statement of claim** last week. 起诉状

The court will have to determine liability in this matter.

Did the court receive the **statement of the defence?** 辩护状

We have provided our lawyer with a **Power of Attorney**.

委任书

We have complete confidence in his **integrity**.

诚实

He will collect a **deposition** from all witnesses before the trial.

证词

A witness' affidavit may serve as evidence.

书面陈述

The prosecuting attorney will start the trial.

检察官

He will present his **allegations** before the court.

指控

The second stage of the proceedings will be the defence plea.

辩护

The attorney for the defence will speak on behalf of his client.

辩护律师

The accused can plead innocent or guilty.

无罪或有罪辩护

When this stage is over, the prosecution will be recalled for a **replication**.

原告的答辩

A case can not be based on **speculations**.

揣测

Evidence will be submitted in support of claims.

提交

The prosecutor may want to call witnesses to the court to give **testimony**.

作证

...of course he will try to offer some conclusive evidence.

确凿证据

Even an eye-witness' testimony can be **controversial**. 有争议的

All the evidence or testimony must have relevance to the case.

有关的

The attorney for the defence is then called for a **rejoinder**.

反驳

He will offer the defence's **point of view** to the allegations.

观点

He may also raise objections to some of the claims.

The defence may want to **cross examine** the witnesses.

盘问

They will try to present the **evidence as conflicting**. 反驳证据

The **proceedings** will continue, until the judge reaches a verdict.

审理

The judge will **take into consideration** all the evidence, before making his decision.

慎重考虑

The judge will give a **verdict** based on the arguments presented.

裁决

... after which he will pass **sentence** on the guilty party.

All law costs will be covered by the losing party. 起诉费用

Either party can lodge an appeal, if it feels justice has not been served.

上诉

This appeal will be discussed in the Court of Appeal.

In matters of public interest, a **petition** may be filed. 诉讼书

Sometimes the **Supreme Court**, the highest instance, will be asked to rule in these matters.

最高法院

The Supreme Court's ruling may set a precedent. 开创一个先例

The precedents may be resorted to as **reference** in future proceedings.

参考

arbitration

仲裁

In case of **dispute**, the differences between the parties will be submitted to arbitration.

有争论的

Both parties would like to reach a **settlement** without going to court.

解决方案

Any disputes arising in connection with this contract shall be finally settled by **arbitration**.

仲裁

Each party will appoint its own arbitrator and the

仲裁法庭

The arbitration tribunal shall consist of two arbitrators and an **umpire**.

公断人

The umpire will be nominated by the court...

任命

...in order to prevent any conflict of interest.

利益冲突

Each party will appear before the tribunal and present its **arguments**.

论证

The arbitration will suggest a fair **compromise** to the parties.

折衷方案

The parties agree that the **award (or ruling)** shall be obeyed and observed by both.

判决结果

Both parties have to **comply with the resolution**.

遵守解决方案

The arbitration is as binding as a court ruling.

有约束力

financial disputes

We are afraid our **experience** with your firm has not been pleasant.

经历

More than once have we had to remind you that payment was **overdue**...

迟付的

...and the balance, when paid, was not adjusted according to the legal rate of interest.

根据...调整

It seems that you have no intention of discharging your liabilities.

推卸责任

We insist that your **remittance** reach us within five days from...

汇款

Otherwise, we will have to place the matter in the hands of our **solicitors**.

律师

We shall instruct our solicitors to enforce payment by **legal means**.

法律手段

Unfortunately, obtaining payment through legal channels is the only **alternative** you leave us.

选择

We shall be forced to seek assistance from a **debt-collecting agency**.

This will surely prove an **unpleasant experience** for your company.

不愉快的经历

Our **legal adviser** has instructed us to sue your firm. 法律顾问

We will demand full payment and **compensation**. 赔偿

We also intend to ask the court to **confiscate** the remaining stock.

没收

This matter has caused us **indirect damage** in many ways.

间接损失

The **compensatory damages** will be determined by the judge.

损失赔偿

how to invite people?

怎样邀请别人?

We would like you to join us.

I would be very grateful if you could come.

Would you be able to attend the meeting?

Could we meet over lunch?

What date would be suitable?

Would you like to come to dinner at my house?

Great, I'm looking forward to it.

I'd be very pleased if you could join us.

It will be an honor to...

When can you come and visit us?

It will be a pleasure to have you over.

You must come and see our new...

I won't accept "no' for an answer.

What time would be best for you?

Good, I'll be expecting you then.

Can I take you out to lunch?

phrases that make a special impression

特殊表达语

Hold your horses, you can't accuse anyone unless you have proof.

等一等,别急

You can settle this case out of court. Don't tell me it's not possible. Where there's a will, there is a way.

有志者事竟成

Before I can represent you in court, I have to know the truth, so please level with me.

如实相告

I can trust my lawyer to back me up through thick and thin.

无论如何

I have a feeling that we only **scratched the surface** of this case and that we should go deeper into the matter.

涉及了皮毛

Someone is holding back information, I smell a rat and I'm going to find out the truth!

