课后习题答案

Chapter 1　International Business Cooperation

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　CCBBA

II. Choose the best answer to each question.

1-5　ACCCD

III. Read the paragraph and choose an appropriate word to fill each blank.

1. factor
2. gains
3. average
4. trading
5. source
6. hottest
7. creditor
8. accession
9. pivotal
10. risks

IV. Translate the following statements into Chinese.

1. 一些评论家们认为 WTO 的决定令人难以理解，作用甚微，没有代表性而且包容性很低。
2. WTO 协议要求成员国通过向 WTO 报告现行法律和所采用的措施的方式，公开自己的贸易政策。
3. 该组织的主要目的是使贸易尽可能自由地流动——只要不产生不合预期的副作用。因为对经济发展和人类福祉而言，这一点是很重要的。

4. WTO 的明确目标是促进自由贸易，推动经济增长。有些人谴责 WTO 尽管宣称要缩小社会贫富差距，但自由贸易却在扩大这一差距。
5. 然而，贾格迪什·巴格沃蒂声称不发达国家在工业品出口方面设置了更多的关税保护机制，反倾销政策比发达国家有过之而无不及。

V. Reading for communicative tasks.

开放式问答，答案略。

Text B　What Is "Coopetition" and How Can International Organizations Help?

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5　ACBDB

II. Translate the following statements into Chinese.

1. 然而，合作的障碍往往难以逾越，而合作的规则也非常复杂。
2. 国际组织常常会引发人们对全球发展挑战的深刻认识。
3. 这些案例研究中分享的知识和经验有助于更多的公司去了解、提供和改善它们的影响。
4. 鉴于 169 项全球目标中的 70%可以通过应用先进技术而得以实现这一事实，可知科技的贡献对推进可持续发展目标至关重要。
5. "合作竞争"和多方利益相关者的努力确保了参与的公平性、可靠性和透明度。

III. Answer the following questions according to the text.

1. It I the idea that competitors can often benefit from cooperating with one another strategically.
2. It aims to accelerate progress towards the SDGs by challenging companies to develop inclusive business models that engage people at the base of the economic pyramid as consumers, producers, suppliers, distributors of goods and services, and employees.
3. COVAX is the vaccines pillar of the ACT accelerator, and it is a global solution to ensure that people in all corners of the world will have equal access to vaccines once they are available.
4. The international organization will clearly define what kind of knowledge is shared and protected when businesses cooperate with rivals.
5. The international organizations can help businesses unlock the benefits of coopetition by sharing knowledge, advancing technology, and recovering together from the COVID-19 pandemic.

Text C　Supplementary Reading

Model 1

1. a
2. who
3. which
4. way
5. was
6. with
7. of
8. a
9. on
10. up
11. been
12. into

Model 2

1-7　EDFACHB

Chapter 2　Regional Economy

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　BBCDA

II. Choose the best answer to each question.

1-5　CCBCA

III. Read the passage and choose an appropriate word to fill each blank.

1. exceeding
2. Over
3. rates
4. as

5. characterized
6. diversity
7. abundance
8. salient
9. sphere
10. intraregional

IV. Translate the following statements into Chinese.

1. 自 20 世纪 70 年代以来，太平洋地区的贸易远超过大西洋地区。比如，中国转向拉丁美洲以满足其对高蛋白食物和原材料的需求，并且成为遥远的智利的最大贸易合作伙伴。
2. 即使价值观冲突，区域内的共同利益也会超越这一冲突。
3. 就在传教士远跨大西洋去传播全新的价值观和理念之时，诸如银器、丝绸、瓷器、香料、檀香木等商品也跨过太平洋，其中大多数是中国精制的。
4. 太平洋周边较小的国家正联合起来形成数量优势以对抗大国，例如东南亚国家联盟（ASEAN）。
5. 要让太平洋成为一个平台而不是战场需要建立规则以管理贸易和用于贸易往来的海上航线。

V. Reading for communicative tasks.

开放式问答，答案略。

Text B　How to Save Europe

Key to Exercises:

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5　CDDCB

II. Translate the following statements into Chinese.

1. 在接下来的两年里，关于英国脱离欧盟的谈判将消耗大量的时间和精力，而对欧盟来说，失去一个如此重要的成员将对其影响力和公信力造成巨大的打击。
2. 建立欧盟的初衷是为了巩固欧洲的战后安全，而在欧洲安全受到威胁时，欧盟却步履维艰，这无疑是一个尖刻的讽刺。
3. 一轮新的会再次重创欧元经济的金融危机，一届致力于对脱离欧盟和退出欧元区进行公投的政府上台都有可能撕裂欧盟。

4. 为了解决欧元问题，他们需要加快一体化进程，增加共同机构——从一个真正的银行业联盟到一个共同债务机制。
5. 那些欧盟以外的国家可能不会接受欧盟国家的公民在任意欧盟成员国之间完全自由的流动，但也没有理由阻止他们进入欧盟单一市场。

III. Answer the following questions according to the article.

开放式问答，答案略。

Text C　Supplementary Reading

Model 1

1. been
2. with
3. on
4. up
5. the
6. as
7. for
8. the
9. more
10. with
11. much
12. through

Model 2

1-7　CFGBEHA

Chapter 3　Internet Economy

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　CCABA

II. Choose the best answer to each question.

1-5　CBACA

III. Read the passage and choose an appropriate word to fill each blank.

1. impact
2. enormous
3. exceeds
4. rank
5. annual
6. outpacing
7. contribution
8. twice
9. broadband
10. double

IV. Translate the following statements into Chinese.

1. 以互联网为支撑的新兴的数字技术如社交媒体，移动手机，解析学和云端，已经成为新兴力量并在竞争力、增长和创造就业方面发挥着作用。
2. 此外，虽然互联网似乎无处不在，但是数字鸿沟正在加深，并且成为妨碍融合的新障碍。
3. 物联网的发展将会极大地提升能源效率，使各种不同设备之间、人和组织之间以网络为基础的互动成为可能。
4. 在七国集团之中，欧盟和美国之间关于个人信息保护问题依然存在极大的不信任，欧盟遵循权利本位的方针，而美国支持创新和隐私权压倒一切的重要性。
5. 这些措施开始使 G20 成员之间达成新的一致，能够引导国家适当数字经济行为的多边发展银行和国际组织，反过来，会为基于互联网的全球化铺平道路。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　Alibaba, the World's Greatest Bazaar

Key to Exercises:

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5　BCAAB

II. Translate the following statements into Chinese.

1. 企业可以免费在平台上展示自己的产品，同时，阿里巴巴集团提供了一系列广告服务和网页托管服务，帮助企业增加曝光度，合法地获得潜在的新客户。
2. 消费者保护和卖主等级评定透明是这个系统的特征，该系统积累了一个非常忠诚的活跃用户群（约占注册用户的 50%）。
3. 像阿里巴巴这样的交易平台已经确立了其市场领导地位，成为人们生活难以撼动的常态。
4. 阿里巴巴旗下商店的质量更能满足中国消费者的选择，因此成为阿里巴巴的一大优势。
5. 虽然阿里巴巴网站已经展示出取得全球成功的巨大潜力，但他们最大的成就是为电子商务开启了相对较新的市场。

III. Answer the following questions according to the article.

开放式问答，答案略。

Text C　Supplementary Reading

Model 1

1. on
2. of
3. on
4. all
5. was
6. down
7. a
8. with
9. being
10. to
11. very
12. so

Model 2

1-7　CEBAFDH

Chapter 4　Economic Theory

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　ABBDC

II. Choose the best answer to each question.

1-5　CABCA

III. Read the passage and choose an appropriate word to fill each blank.

1. farming
2. demand
3. agriculture
4. traditional
5. relied
6. livelihood
7. primary
8. vulnerable
9. existence
10. relationship

IV. Translate the following statements into Chinese.

1. 这些传统是如此的根深蒂固，人们甚至都意识不到它们的存在。例如，人们还是喜欢投资狩猎和渔牧。
2. 混合经济可以承受其他经济类型的所有不利条件。这只取决于它强调哪些特点。
3. 当今世界上大多数大的经济体都是混合经济。由于全球化的趋势，这很难避免。通过国际贸易国民会得到更好的服务。
4. 市场经济就是自由企业之间的竞争决定经济决策。市场经济允许供求关系来引导商品和服务的生产。
5. 传统经济是依赖于习俗、历史，拥有悠久历史的信仰的系统。传统引导生产和分配等经济决策。

V. Reading for communicative tasks

开放式问答，答案略。

Text B What Is Reaganomics? Did It Work?

Key to Exercises:

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5 ABBCA

II. Translate the following statements into Chinese.

1. 里根经济政策承诺减少政府对经济的干预。这个政策和现状大不相同。
2. 当企业拥有更多资金时，他们会雇用新员工并且拓展他们的业务。据说，下调所得税可以让劳动者更有动力工作，增加劳动力供给。
3. 里根总统实现了他的四个主要政策目标，尽管没有达到他和他的支持者们所希望的程度。
4. 里根任期最后一年，收入超过 18 550 美元的个人最高所得税率是 28%，收入低于 18 550 美元的个人无须缴纳所得税。
5. 里根经济政策和供给学派经济学可以用拉弗曲线加以解释。经济学家阿瑟·拉弗在 1979 年提出了拉弗曲线。该曲线显示了减税是如何刺激经济使计税基数扩大的。

III. Answer the following questions according to the article.

开放式问答，答案略。

Text C Supplementary Reading

Model 1

1. otherwise
2. for
3. those
4. been
5. so
6. with
7. for
8. the
9. the

10. been
11. are
12. in

Model 2

1-7 AECGFHB

Chapter 5 Monetary Policy

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 AABCD

II. Choose the best answer to each question.

1-5 BCCAC

III. Read the article and choose an appropriate word to fill each blank.

1. liquidity
2. stimulate
3. demand
4. produce
5. spend
6. raising
7. costs
8. hyperinflation
9. brakes
10. restrictive

IV. Translate the following statements into Chinese.

1. 政府通过利用货币政策调控货币供给和流通，影响经济活动的总体水平，使其与政府的政治和经济目标相一致。
2. 中央银行首先通过固定短期利率，控制货币数量和信贷投放金额来实施其货币政策。
3. 法定准备金是依据银行业监管的要求，商业银行和其他储蓄机构必须存在中央银行的存款负债（也就是支票账户）的一部分准备金。

4. 狭义货币供应量或 M1 就是流通货币与存取方便的支票账户和储蓄账户中的货币之和。广义货币供应量如 M2 和 M3 包括定期存款和金融市场上的共同基金。
5. 无论如何，对投资者来说，深刻理解货币政策是十分重要的。货币和信贷的可得性都是定价一个投资项目的重要因素。

V. Reading for communicative tasks

开放式问答，答案略。

Text B For Green Finance, Climate Policy Is the New Monetary Policy

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5 CBDBC

II. Translate the following statements into Chinese.

1. 有效的气候政策可以提高绿色资产的可信度，并吸引可持续的、负责任的和有影响力的投资者。
2. 许多公司甚至夸大或伪造其环境承诺以获取社会责任投资资本——这种现象被称为“漂绿”。
3. 事实上，那些已经采取了渐进式气候政策的国家企业，和那些没有采取该政策的国家企业相比，前者从绿色债券市场筹集的资金要多的多。
4. 第三，它为绿色技术和生产提供政策支持和财政奖励，这吸引了很多寻求优化其社会影响的社会责任投资人。
5. 这种货币错配风险并不是一个抽象的问题——它有很多真实的案例，比如 1994 年的拉丁美洲危机和 1997 年的亚洲金融危机。

III. Answer the following questions according to the text.

1. Climate policy is the new monetary policy for green financing.
2. The green bonds are used to fund climate-friendly projects.
3. Greenwashing has made it hard to identify truly green assets, discouraging SRI investment and preventing green capital from flowing into the most effective carbon-reduction activities.
4. Climate policy can promote SRI investments in four ways:

   First, it imposes and regulates information disclosure on carbon emissions, enabling SRI investors to better identify green assets and track their impact on climate change mitigation;

   Second, it mandates that national agencies and capital support the pursuit of climate goals, directly boosting SRI investments;

Third, it provides policy support and financial rewards for green technology and production, which attracts SRI investors seeking to optimize their social impact;

Fourth, it grows the demand, and therefore the price, of green assets, which improves the profitability of SRI investments and enhances their sustainability in turn.

5. Because they worry that climate policy could slow economic growth by increasing the cost of production, thereby discouraging corporate investment.

Text C　Supplementary Reading

Model 1

1. with
2. back
3. out
4. away
5. being
6. by
7. towards
8. on
9. about
10. as
11. out
12. with

Model 2

1-7　EGADHCB

Chapter 6　Stock Market

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　BACBB

II. Choose the best answer to each question.

1-5　BCABA

III. Read the passage and choose an appropriate word to fill each blank.

1. dividends
2. profit
3. assets
4. option
5. lower
6. declines
7. broker
8. risky
9. long
10. return

IV. Translate the following statements into Chinese.

1. 股票市场就是一个你可以在工作日买卖、交易股票的地方，即众所周知的证券交易所。股票可以让你拥有上市公司的股权。
2. 股票市场使购买上市公司的股票变得简单多了。可以通过金融经纪人，财务计划师，或者网上渠道来购买股票。只要建立账户，就可以在几分钟内购买购票。
3. 股票市场由买方和竞标股票的卖方（交易员）共同参与。用来交易的股份只占上市公司股权的一小部分。股票价格通常反映了投资者对公司营收的信心。
4. 其他获得融资的方式是不公开的。如个人贷款、私人投资或者发放债券，后者是可公开交易的贷款。
5. 如果投资者认为经济正在增长，那他们就会投资股票，因为一个发展强劲的经济将有助于公司提高收益，这就是我们所知道的牛市。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　China Stock Market: Exchanges and Shares

Key to Exercises:

I. Choose the correct meaning of the underlined word or phrase according to the context.

1-5　BCCDA

II. Translate the following statements into Chinese

1. 这些增长是中国经济改革的重要组成部分。因为私营公司比国营公司更具有创新性、更能盈利。
2. 在这个项目之前，只有中国的公民和少数的国外基金管理人可以在中国的内陆股票市场进行股票交易。这也鼓励了中国习惯存钱的人去买股票，赚取更多的收益。
3. 这些股票，也就是 B 股，历史上是中国公司从海外筹资的方法。外国投资者也可以通过在中国市场交易 B 股进行投资，而且没有 A 股那么多的限制。
4. 虽然还比较不常见，并且过程多少有些复杂，但从技术层面来说，个人投资者在香港市场买卖股票是有可能的。
5. 这些强弱法会造成市场的强烈动荡，就像 2015 年下旬和 2016 年的市场那样，这导致国际投资者不论购买哪一种类的股票都会有很高的风险。

III. Answer the following questions according to the article.

开放式问答，答案略。

Text C　Supplementary Reading

Model 1

1. markets
2. with
3. as
4. for
5. one
6. together
7. for
8. by
9. with
10. on
11. being
12. to

Model 2

1-7　BCDFGAH

Chapter 7 Trade

Text A Free Trade vs. Protectionism: Why History Matters

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 CBBBB

II. Choose the best answer to each question.

1-5 DCCAD

III. Read the passage and choose an appropriate word to fill each blank.

1. downcast	2. headwinds	3. nowhere	4. carnage	5. gloom
6.steam	7. increased	8. export	9. manufacturers	10. upturn

IV. Translate the following statements into Chinese.

1. 尤其在国际贸易领域，这种专注于例外的情况是最为真实的了。
2. 该书可读性强，任何对美国政治史感兴趣的人都会喜欢。
3. 农民为了摆脱持续的通缩，孤注一掷；这促使农民与制造商建立了一种邪恶的联盟，努力提高农产品价格。
4. 经济学家们一直在争论《Smoot-Hawley 法案》究竟在诱发、加深和延长大萧条上起到了什么样的作用。
5. 这种以邻为壑的做法特别有害，因为当时许多国家正在遭受战争遗留的债务问题。

V. Reading for communicative tasks

开放式问答，答案略。

Text B The Top Threat to the US Economy? A Trump Trade War

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 CAACB

II. Translate the following statements into Chinese.

1. 但外国政府指责欧盟的这一计划是贸易保护主义。该计划预计将于 2023 年开始实施。
2. 欧洲智库布鲁盖尔研究所高级研究员 Alicia García-Herrero 说，短期内这对贸易的影响将是有限的。
3. 碳边界调整机制系统将产生一种名为“碳证书”的税收，由欧盟以外的欧洲进口商支付。
4. 目前，在欧盟，如果生产商排放的二氧化碳或其他温室气体超过法律允许的范围，就必须缴纳类似的税。
5. 欧盟面临着向外国政府解释一个相当复杂的体系的艰巨任务，这些国家可能会质疑欧盟的动机。

III. Answer the following questions according to the text.

1. On 14 July 2021, European Commission adopted a proposal for a new Carbon Border Adjustment Mechanism. It will put a carbon price on imports of a targeted selection of products so that ambitious climate action in Europe does not lead to “carbon leakage”. This will ensure that European emission reductions contribute to a global emissions decline, instead of pushing carbon-intensive production outside Europe. It also aims to encourage industry outside the EU and our international partners to take steps in the same direction.
2. Singapore doesn’t oppose the CBAM “if it is fair and compliant with international rules and agreements.”
3. Malaysia and Indonesia are the two largest palm-oil producers.
4. The iron, steel, aluminum, cement, fertilizers and electricity imports will be influenced by CBAM during the pilot stage.
5. No. There isn’t any emission trading system in Singapore.

Text C　Supplementary Reading

Key to Exercises:

Model 1

1. over	2. the	3. up	4. are	5. CORRECT
6. ago	7. that	8. CORRECT	9. were	10. whose
11. had	12. with	13. also	14. were	15. of

Model 2

1-7　EDBCAHG

Chapter 8 Marketing

Text A Marketing Strategies of NIKE

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 CBBDD

II. Choose the best answer to each question.

1-5 DBADC

III. Read the passage and choose an appropriate word to fill each blank.

1. distribution	2. variety	3. adopted	4. uniform	5. trend
6. designed	7. fit in	8. global	9. boundaries	10. efficient

IV. Translate the following statements into Chinese.

1. 这意味着此产品要有能力满足市场上的某种特殊需求，且该需求是其他任何产品无法匹敌的。
2. 最重要的是，如果耐克公司加入了一些关于如何使用产品的信息，那么他们就增加了产品的价值，这在保证销售方面能起到很大的作用。
3. 例如，有些款式的耐克鞋安装了用来测量跑步者速度的无线电装置。
4. 对客户来说，价格是负面的，因为他们不得不舍弃它。
5. 首先，它在进入市场时使用了渗透性或导入性策略。

V. Reading for communicative tasks

开放式问答。答案略。

Text B How to Create a Marketing Plan

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 ABCAC

II. Translate the following statements into Chinese.

1. 随着标准操作法快速过时，重新调整策略变得前所未有的重要。
2. 在一个强大的基于客户的营销策略中，最重要的因素之一是销售和营销之间的牢固关系。
3. 新技术正在改变 B2B 营销的工作方式，自动化和销售支持工具将占领这个行业。
4. 在这个数字交易正成为常态的世界里，越来越智能的聊天机器人和虚拟助理可以帮助复制实体店的体验。
5. 这可以为你的销售和营销团队带来线索，让他们有时间专注于更紧迫的事情。

III. Answer the following questions according to the text.

1. According to the writer, in the past year and a half, it is both the Covid-19 pandemic and a dramatic shift in buyer demographics have caused the unprecedented changes in the B2B world.
2. “The bird in hand” in Paragraph 2 refers to the existing accounts.
3. Sales enablement technology refers to software systems that allow teams to access content relevant to their target customers. It can give your marketing team remarkably smart insights through AI-powered analysis, which can help you pinpoint the content most likely to result in a purchase at any point in the buyer funnel, giving you a strong competitive advantage even in a saturated market.
4. Because the intelligent chatbots and virtual assistants can help replicate the brick-and-mortar experience in a world where digital transactions are becoming the norm and they are capable of answering questions in real-time and directing customers to relevant resources.
5. Studies by Forrester show that 69 percent of millennials find marketing materials extraneous and 57 percent say the majority of materials they receive are useless. And it also finds that 83 percent of millennials are moved by vendors with credible stories about helping customers succeed.

Text C　Supplementary Reading

Key to Exercises:

Model 1

1. interest	2. are	3. with	4. well	5. of	6. a
7. share	8. was	9. why	10. who	11. 第一个 for	
12. CORRECT					

Model 2

1-7 DABCFGE

Chapter 9 Brand

Text A Do We Need a Brand Strategy?

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 BDBBD

II. Choose the best answer to each question.

1-5 BDADA

III. Read the passage and choose an appropriate word to fill each blank.

1. component	2. corresponding	3. product	4. differentiation
5. sophistication	6. proposition	7. visible	8. logo
9. eventually	10. license		

IV. Translate the following statements into Chinese

1. 股东有时会赋予某些公司高于平均水平的市盈率，以此来认定该公司的无形资产。
2. 如果我们核对苹果公司的资产负债表，并将其所列的有形资产 2 900 亿美元算入其年收入中，我们仍然会看到有价值约 1 410 亿美元的未指定价值的市值留下来。
3. 金融专家同意这是苹果的无形资产，它是集智力资本、品牌资产和（投资者和消费者）商誉于一体的组合。
4. 品牌资产计算面临的挑战之一是如何测量定量和定性的股权价值之间的差异。
5. 换句话说，一个人如何“看待”你的品牌，而不仅仅是“考虑”它，会实实在在的关系到公司的盈利状况。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　HTC—the Brand from Nowhere

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5　CBACD

II. Translate the following statements into Chinese.

1. 《财富》杂志 2012 年销售收入最高的 500 家公司中，有 73 家是中国公司，仅次于美国的 132 家。
2. 一些新兴市场品牌已经走向全球：在欧洲观看一场足球比赛时，你的视网膜上很难不烙上“阿联酋航空”的字样。
3. 海尔已经成为世界上最大的家用电器制造商，现在它的创新能力也已经超过了西方的竞争对手，比如，它研发出了无线供电的电视机，且不再使用随行电缆。
4. 第四种途径是收购现成的西方品牌，就像印度塔塔汽车收购捷豹路虎（JLR），以及最近中国光明食品收购维他麦一样。
5. 不惜一切代价地执着于市场份额，可能会对他们的财务状况造成致命的损坏。

III. Answer the following questions according to the text.

1. In order to achieve their brand success, Toyota and Sony established a beachhead in the West by selling a good-enough product cheaply and then relentlessly raised their price and quality.
2. This strategy was used by Mandarin Oriental hotels (China) and Corona beer (Mexico): Western businesspeople returning from trips to Asia, and American students returning from spring break in Cancún, have sought out Mandarins and Coronas back home.
3. After purchasing Weetabix, Bright can now use its huge distribution system back home to get Weetabix cereals on China’s breakfast tables while using Weetabix’s distribution system in the West to sell Bright products such as Maling canned meat.
4. The obstacles are as followed: an obsession with market share at all costs, a habit of pilfering foreigners’ ideas and a reluctance to employ foreigners as managers, all of which will make it difficult to achieve the brand success.
5. The fat margins enjoyed by globally recognized brands are the powerful incentives for emerging-market firms to shift from quantity to quality.

Text C Supplementary Reading

Key to Exercises:

Model 1

1. has	2. CORRECT	3. the	4. either	5. is	6. category
7. was	8. did	9. whose	10. up	11. CORRECT	12. not
13. CORRECT		14. have		15. CORRECT	

Model 2

1-7 CBDFGEH

Chapter 10 Insurance

Text A Do Campaigns for "Ethical Supply Chains" Help Workers?

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 DBACD

II. Choose the best answer to each question.

1-5 DBCDA

III. Read the passage and choose an appropriate word to fill each blank.

1. collaborate	2. comprehensive	3. briefing	4. cornerstone
5. In connection with	6. holding	7. seats	8. existing
9. a suite of	10. optionality		

IV. Translate the following statements into Chinese

1. 掠夺式的金融产品部门，其对于担保品的需求导致政府 2008 年 9 月介入，而现在差不多关停了。

2. 改革多归功于鲍勃·本默切，本默切是竞争对手美国大都会人寿保险公司的前任老板，他 2009 年 8 月开始主持大局，在此之前他在克罗地亚种植葡萄，安享自己的退休生活。
3. 本默切津津有味地细化 AIG 向目标前进的方法：整合数据中心以降低成本，调整产品结构向利润更大的方向发展，通过更智能地处理客户数据信息从而提出更具针对性的价格。
4. 成本一旦考虑进来，那么一般性保险部分近期索赔支出便会稍大于其保险费收入数额。
5. 更具争议的是公司砍掉了再保险业务范围，这也是现在保险公司规避风险的一般做法。虽然可以挤出一些利润来，但是也会让 AIG 承受更大的一次性损失。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　Looking for Insurance Innovation Outside the Industry

Keys to Exercises

I. Choose the correct meaning of the underlined word according to the context.

1-5　BBDAC

II. Translate the following statements into Chinese.

1. 保险公司的这些“战略”呼吁似乎有违直觉，因为 Covid-19 疫情引领的消费经济数字化正在推动保险业务的在线销售。
2. 业内越来越多的人认为，保险市场采用的价格比较法，即以保费为基础，与对手的产品进行竞争，正在损害大型保险公司的品牌声誉。
3. 当客户在网上购买保险时，他们应该关注的不仅仅是保费。
4. 这可以通过建立新的银行保险网络、加强数字分销以及孵化初创企业来实现。
5. 网络聚合商和保险公司之间的关系也取决于它帮助获得的客户的质量。

III. Answer the following questions according to the text.

1. Because it wanted to build its own digital capabilities.
2. HDFC Ergo joined a small yet growing band of incumbents in India’s legacy insurance industry.
3. The claim settlement ratio (of the insurer), the sum assured for protection covers, number of tie-ups with hospital networks and room rent limits, etc. should be considered, too.

4. They function as online-first brokers that aggregate policies on platforms for customers to compare and purchase like a marketplace.
5. To command more autonomy on the channels of sales, the insurance companies can build new bancassurance networks, strengthen digital distribution and incubate startups.

Text C Supplementary Reading

Keys to Exercises

Model 1

1. with	2. to	3. the	4. have	5. in	6. down
7. as	8. has	9. then	10. CORRECT	11. was	12. CORRECT

Model 2

1-7 GBEHADF

Chapter 11 Employment

Text A Do Campaigns for "Ethical Supply Chains" Help Workers?

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 DBADC

II. Choose the best answer to each question.

1-5 BBCCC

III. Read the passage and choose an appropriate word to fill each blank.

1. confirmed	2. equality	3. longer	4. meanwhile	5. drop
6. lower	7. held back	8. proactive	9. lacking	10. hinder

IV. Translate the following statements into Chinese

1. 这些年，中国工厂的工人工资一直保持着两位数的增长速度。这样的增长速度和西方人没有关系，是因为生产力的提高。

2. 过去二十年，众所周知的“伦理供应链”活动把耐克、盖普、可口可乐等品牌视作目标。
3. 制定行为守则并且使之成为工厂保护工人权利的一部分已经成为各个跨国公司的实践标准。
4. 但是耐克公司的企业社会责任事务负责人汉娜·琼斯表示：耐克认为这些弊端是可以忽略的，并且缺乏透明阻碍了监管过程。
5. 哈森菲尔德先生认为从事相关活动的非政府组织能给企业施加压力使之做得更好，但是他们很少会支持将企业逐出供应链，因为这样做也会伤害到工人。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　The State of the US Labor Market: Pre-January 2017 Jobs Release

Keys to Exercises

I. Choose the correct meaning of the underlined word according to the context.

1-5　CBCBC

II. Translate the following statements into Chinese.

1. 有些人成功地换了工作，有些人在一段时间后就放弃了寻找新工作，还有一些人虽然尝试了新的职业，却发现很令人失望。
2. 该计划无疑是导致劳动力供应缓慢的一个因素，但这并不是全部原因。
3. 工人不申请空缺职位的另一个原因假设是过去政府提供的刺激经济发展的个人支票福利。
4. 一些公司虽然熬过了疫情最严重的时期，但已经不堪一击，所以无法长期运营。
5. 但短期内劳动力的增加与长期的人口发展趋势相冲突。

III. Answer the following questions according to the text.

1. Based in the latest job report, employment looks much better, but the labor market will remain tight for a while.
2. Hypotheses for weak employment include skills mismatch, fear of Covid, child care, bonus unemployment insurance and past stimulus payments.
3. The first hypothesis asserts a mismatch between open positions and job seekers. For example, there are many unskilled people jobless while computer engineering positions go unfilled.
4. The unemployment insurance payment will end nation-wide September 6, 2021.

5. Firstly, from the workers' point of view, they don't want to apply for open positions based on the five hypotheses: skills mismatch, fear of COVID, child care problem, unemployment insurance payments and past stimulus checks; Secondly, from the firms' point of view, they fail to cope with changes from where people live and work, online retailing and the other aspects of business that are different.

Text C Supplementary Reading

Keys to Exercises

Model 1

1. 第二个 the　2. up　3. most　4. then　5. have　6. were
7. is　8. on　9. that　10.so　11. has　12. CORRECT

Model 2

1-7 ECADGBH

Chapter 12 Environment and Business

Text A Clean Energy's Dirty Secret

Key to Exercises:

I. Choose the correct meaning of the underlined word according to the context.

1-5 BACBD

II. Choose the best answer to each question.

1-5 BCABD

III. Read the passage and choose an appropriate word to fill each blank.

1. emissions　2. broadly　3. flow　4. in place　5. pledges
6. mobilize　7. public　8. leverage　9. reality　10. regrettably

IV. Translate the following statements into Chinese

1. 这让向无碳未来的过渡变得很难，因为在这期间，许多发电技术不论清洁与否都需要保持盈利，才能保证电力供应。
2. 问题的核心是，政府支持的可再生能源被强加在另一个时期形成的电力市场上。
3. 然而，各地要求低碳电力供应的压力让国家的影响又重新蔓延到各个市场。
4. 补贴的理由很崇高：应对气候变化，推动昂贵新技术的应用，包括风力发电机和太阳能电池板。
5. 第三个因素影响整个电力行业：可再生能源的边际运行成本微不足道，甚至为零，因为风和太阳光是免费的。

V. Reading for communicative tasks

开放式问答，答案略。

Text B　Organic Farming Isn't Just Green — It's Very Good Business

Keys to Exercises

I. Choose the correct meaning of the underlined word according to the context.

1-5　CADAB

II. Translate the following statements into Chinese.

1. 2018 年，这些“化石燃料”满足了美国约 80%的能源需求，略低于 10 年前的 84%。
2. 自进入 21 世纪以来，美国的人均能源使用量一直呈下降趋势，但在 2018 年有所回升。
3. 2018 年，以石油为主的净进口占美国能源供应总量的比例不到 4%，而十年前为 26%。
4. 根据 EIA 的数据，2019 年前 10 个月，美国的原油产量接近 37 亿桶，比 2009 年同期多出 20 多亿桶。
5. 总的来说，大约三分之二的太阳能是由电力设施产生的，家庭和商业建筑上的太阳能装置占其余的大部分。

III. Answer the following questions according to the text.

1. The total amount of energy used in the US was 101.2 quadrillion Btu in 2018.
2. Almost 65 percent of the energy used by the electric power industry is wasted in the process of generating, transmitting and distributing the power.
3. Fracking and horizontal drilling contribute to the dramatic increases in domestic oil and gas production.

4. The US was the world's biggest producer of both oil and gas in 2018.
5. The US coal is mainly used to generate electricity.

Text C Supplementary Reading

Keys to Exercises

Model 1

1. the	2. CORRECT	3. about	4. was	5. with	6. 第二个 the
7. not	8. them	9. growth	10. the	11. being	12. it
13. much	14. countries				

Model 2

1-7 DCEAFGH