

试卷代号:1360

国家开放大学2019年秋季学期期末统一考试

高级商务英语阅读 试题

2020年1月

注 意 事 项

一、将你的学号、姓名及分校(工作站)名称填写在答题纸的规定栏内。考试结束后,把试卷和答题纸放在桌子上。试卷和答题纸均不得带出考场。监考人收完考卷和答题纸后才可离开考场。

二、仔细阅读题目的说明,并按题目要求和答题示例答题。答案一定要写在答题纸的指定位置上,写在试卷上的答案无效。

三、用蓝、黑圆珠笔或钢笔答题,使用铅笔答题无效。

Information for the examinees:

This examination consists of three parts. They are:

Section One: Reading Comprehension (75 points, 70 minutes)

Section Two: Words (10 points, 10 minutes)

Section Three: Translation (15 points, 10 minutes)

The total marks for this examination are 100 points. Time allowed for completing this examination is 90 minutes.

Section One Reading Comprehension (75 points)

Part 1 Questions 1-7. (21 points)

Read the following passage and then match the statements (1-7) to the letter (A, B, C or D).

(3 points each)

Hopes in Emerging Countries

A

Between 2007 and 2012, the Chinese economy will expand by close to 60 per cent. Emerging Asia as a whole will grow by almost 50 per cent. Over the same period, economies of high-income countries will grow by a mere 3 per cent. Who can doubt that the world is undergoing a profound transformation? The speed of convergence in incomes per head is driving extraordinary divergence in growth between incumbents and newcomers.

If we look at emerging economies' growth in detail, we see that Asia is the most dynamic region, and the one least affected by the global crisis in 2008 and 2009. Sub-Saharan Africa came second to Asia, on both points. Latin America and central and eastern Europe were less dynamic and more vulnerable to adverse external shocks. So what now? As is true for the high-income countries, the consensus of forecasts for this year has become gloomier since the beginning of 2011. But the downgrading is fairly modest. What are the risks, on the upside and downside?

B

For the most important emerging economies upside risks may not be important, since their performance is already expected to be so good. Yes, China might grow by 10 per cent and India by 9 per cent. But that would hardly be a huge surprise. A part of the emerging world that might surprise on the upside is central and eastern Europe, provided the eurozone also does better than feared.

Far more significant is the possibility of big surprises on the downside, particularly for China, which has become such a powerful driving force for other emerging economies, especially commodity exporters. Maybe this is what equity markets seem to be saying, with large declines in the stock market indices since the summer of last year. But, as the adage

goes, stock markets have forecast 10 of the past three recessions. The markets of emerging economies are particularly volatile; some are pure casinos.

So what are the credible downside risks to big emerging countries?

Some of the vulnerabilities result from growth itself. Development makes a society more mobile, more demanding, and better educated and informed. It also changes the nature of the demands; richer people naturally seek a degree of personal autonomy and engagement in public life. Their concerns also change; China's income per head is now at levels that have spawned powerful environmental anxieties elsewhere. Furthermore, rapid development is almost always unbalanced. China is no exception.

C

In addition to such internal vulnerabilities, emerging countries suffer from external ones. The most obvious, at present, is of a huge shock in the high-income countries, probably emanating from the eurozone. Some combination of sovereign defaults, banking failures and even exits from the eurozone by important members would surely create turmoil.

A crucial point for emerging countries is access to essential resources at manageable prices. One of the most important novel features of the world economy is that commodities are so expensive, despite the weak growth of the high-income countries. This is a measure of the transformation of the pattern of global economic growth. A big shock to the oil market would be extremely disruptive. Given events in the Gulf, this is not inconceivable.

Yet, against this, remember that emerging countries still retain large opportunities to catch up with the productivity levels of high-income countries. At purchasing power parity, China's real income per head was barely above a fifth of US levels in 2010. India's was less than a 10th. Having started on the road to growth, the chances that they will continue to grow quickly are good.

D

An important additional question is whether sustained growth of emerging countries might pull the high-income countries out of their current sluggishness. The answer is: no.

Most of the growth of the high-income countries will continue to come from internal demand.

In sum, emerging countries, led by Asia, are likely to continue to grow rapidly in 2012. Yet emerging countries are not immune to low-probability, high-impact disasters— internal, external or, more likely, some combination of the two. While they do have substantial cushions, these may not always be enough. Beyond this, emerging countries will be unable to pull the high-income countries into fast growth. The latter will have to save themselves by their own exertions. This is what leaders of emerging countries argue. They are right.

Now match the statements (1-7) to the letter (A, B, C or D).

1. High-income countries depend more on domestic demand for their economic growth.
2. In 2008 and 2009, Sub-Saharan Africa was the second most dynamic region, and the second one least affected by the global crisis.
3. In 2010, China's real income per head was about twice that of India based on purchasing power parity.
4. China's is faced with the challenges of environmental protection and unbalanced development.
5. The growth of emerging countries will not be enough to help high-income countries to recover from the recession.
6. The markets of emerging economies are very unstable.
7. Fluctuations in oil prices may cause big problems to the world economy.

Part 2 Questions 8-14. (21 points)

Read the following passage and choose the best sentence (A-G) to fill each of the gaps. (3 points each)

Are You Ready to Manage Your Investments and Savings?

One of the most important skills in life is understanding your money, and the correct ways to make it grow. Of all the language, math, and science skills schools teach to help you get a paying job, they never teach you how to take care of the money you make. (8) _____ Saving as much of that money you make is also really important. This includes

careful spending and taking advantage of sales and coupons.

But then what? If you ask most retirees they'll tell you it is scary once that paycheck stops and all you have to depend on is those life savings. Especially for this current working class generation, whose retirement funds the government is "borrowing" from to pay for our debt, we have no dependable social security for retirement. (9)_____

It's safe to say at some point, your savings will be tied to the stock market. Could be through pension funds, 401k's, IRA retirement funds, life insurance, etc. What's critical for you to know is whether you, your current financial advisor, or another financial advisor is the one to trust your hard earned money with.

(10)_____ By the time you retire in 20 or 30 years your investments will be worth more than when you started right? While the statistic is true over 50 or 100 years, there are decades in between where the stock market is the same or lower than when you started. (11)

_____ Even if you retired at a time when the stock market is the same as when you started instead of down, it still means your savings did nothing over the decades to help you retire.

(12)_____

Know that investing on your own is a challenge, but it is very doable and many regular working class people successfully do it everyday to increase their savings and wealth. (13) _____ The danger is most financial advisors aren't professional money managers; they're just advisors who work mostly as salesmen for investing firms.

A simple way to see if your financial advisor is qualified to handle your savings is to ask them to see records of real customers they themselves have personally managed. (14)

_____ This probably means the financial advisor would have dozens of years of experience and investing his own money alongside yours.

Now choose the best sentence (A-G) to fill each of the gaps.

A What happens if your retirement date happens to be during those bad years?

B The theoretical solution, which everyone knows, is investing so your savings grow over time as the investment grows, and that investment growth covers your retirement living expenses.

- C** The standard pitch a financial advisor will give you is that the stock market goes up in the long run.
- D** However, looking at our self assessment criteria below, if you are still in the “Beginner” stage, it is safer to find a good professional to manage your money for you.
- E** Of course, having a well paying job is the first step to survival and paying expenses.
- F** Look at those records and see if those customers were able to retire comfortably like the financial advisor is promising you.
- G** More devastating would be realizing that years of saving with coupons, sales, and driving cars with higher MPG did little to help compared to how your investments lost.

Part 3 Questions 15-20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

What types of cargo insurance are available?

Open Cover

This is the most usual type of cargo insurance, where a policy is drawn up to cover a number of consignments. The policy can be either for a specific value that requires renewal once the insured amount is exhausted or an permanently open policy that will be drawn up for an agreed period, allowing any number of shipments during this time.

Specific (Voyage) Policy

Although not the norm for cargo insurance, you may from time to time need to approach an insurance company or your freight forwarder to request an insurance policy for a particular consignment. This is usually referred to as Voyage Policy as the insurance covers only that specific shipment.

Contingency (seller's interest) insurance

As an exporter you may often sell goods on terms where your customer (as the importer) is responsible for insuring (or at least bearing the risk of damage of or loss to) the goods, for example under FOB and CFR Incoterms 2010. In these cases you are exposed to the risk of damage to the goods while in transit and your customer refusing to accept them. In the worse case your customer may not have insured the goods.

If this happens and your customer attempts to avoid liability, you could seek redress through the legal system. However, this can prove very expensive, and may often be pointless. Seller's interest insurance, usually for a small premium, will cover you for this contingency. For valid commercial reasons you may not wish your customer to know you have taken out such a policy.

Where can I get cargo insurance?

You can obtain cargo insurance direct from an insurance company or through your freight forwarder. Also you may find that your bank will offer cargo insurance as part of a trade finance package. However, best practice adopted by many companies has shown that using a specialist in (marine) cargo insurance provides value-added services when arranging cover and gives additional benefits when dealing with any claims and settlement procedures.

What other options are open to me?

There are several other ways to approach the risk involved in the physical movement of the goods you trade across international borders;

- Do nothing and carry the risk yourself. If an incident occurs resulting in damage or loss to the goods you could take action against the carrier. But you should remember that carrier liability is strictly limited by internationally agreed conventions. Also you will need the expertise and perseverance to sustain a successful claim. This could have an impact on your business;
- as an exporter you can let your customer insure the goods;
- as an importer you can let your supplier insure the goods.

How much will it cost me?

Like all insurance cover (premises, employer's liability, credit) you will have to pay for your cargo insurance services. Premium is usually calculated according to the value of the consignment, the type of goods (danger or hazard) and other specific risks (mode of transport, route, destination, etc.) from the insurer's perspective.

Conclusion

More and more companies recognize the long term advantage of buying cargo insurance and using the services of a specialist in cargo insurance. If you are a small or medium sized

trader you need to look more closely at this area of your international trading operations. You could reap benefits for your business through enhanced protection of your interests, improved international trade administration, better trading relationships and increased competitiveness, resulting in greater profitability.

Now choose the best sentence (A, B, C or D) for each question.

15. The most usual type of cargo insurance is _____.

- A. open cover
- B. specific policy
- C. contingency insurance
- D. seller's interest insurance

16. If your customer refuses to accept the damage to the goods or even hasn't insured the goods, you'd better _____.

- A. seek redress through the legal system
- B. have a seller's interest insurance to cover this contingency
- C. have your customer compensate for it
- D. carry the damage by yourself

17. Cargo insurance is provided by the following agencies except _____.

- A. an insurance company
- B. a specialist in cargo insurance
- C. a freight forwarder
- D. a provider

18. You are advised to do nothing and carry the risk yourself _____.

- A. when you take action against the carrier
- B. when you approach an insurance company to request an insurance policy
- C. when you have no expertise or perseverance to sustain a successful claim
- D. when you are responsible for the damage to your goods

19. The premium is calculated based on the following factors except _____.

- A. the value of the consignment
- B. the volume of the consignment
- C. the type of goods
- D. other specific risks like mode of transport

20. The author's attitude toward buying cargo insurance is _____.

A. positive

B. negative

C. indifferent

D. opposing

Part 4 Questions 21-35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

Branding your company should be the first thing a company does. You have to convince potential customers to buy from you. Very (21) _____ people have a monopoly like Microsoft or Ebay, Everyone else need to (22) _____ business to their company or product. When people think about your company, what is their impression? For my company, Solutions Ink, I wanted to portray a fresh, professional, (23) _____ of use type of company whose product meets their quality needs while helping their business. I wanted to portray Solutions Ink as always (24) _____ the fore front of the printing and promotional product industries.

To achieve this I needed to tell potential customers of new and innovative (25) _____ for the printing industry. Variable data, large format digital printing, digital printing with pantone colors, label and form combinations, magnet and form combinations (26) _____. e-commerce ordering systems. How best to show customers than actually devise a campaign (27) _____ the product you are trying to educate your customers about is sent out to them to give them ideas how to use this product to help their businesses. One campaign I organized was to compile a list of fashion retailers whose logos were specific pantone colors that are not reproduced well in 4 color process printing. Today with 6, 8 and 10 color presses you can print in 4 color process and 2 pantone colors (28) _____ easily. This keeps the integrity of the company's logo intact in their big marketing or flyer campaigns. This is OK for large run printing jobs. The problem is that even for large chains, you tend (29) _____ have regional sales in a small amount of stores. The store displays usually are done in small numbers and are printed digitally. Today there are certain digital presses that can insert pantone colors on top of the 4 color process printing. After

devising a mock-up campaign and targeting by variable data the buyers of these retail fashion chains, I was able to secure 2 large accounts (30) _____ present and future business.

This technique can be applied to any industry. The key is to really know your product and the strengths of your company. The next step is to (31) _____ your customers on your company's merits. Then you must reinforce your image constantly to stay in your (32) _____. . customers mind, as well as peak the curiosity of potential new customers. (33) _____. you have achieved this, giving out promotional products is a useful way of staying on their minds. The trick is to find a great promotional product, that fits your budget, is useful to the end user and doesn't shout your name too boldly. Humor is a great way to have your customers keep your stuff. The items seen most times for an office person are calendars and coffee mugs. To be different in the Montreal Promotional Product market, Solutions Ink sent out to all existing customers a 14 ounce special mug (34) _____. was imprinted with thermo chromic ink. The ink is heat sensitive and evaporates on heat and returns on cold. With this you can print something underneath the thermo chromic ink which is revealed when cold. On the outside we simply put the word STRESS in red over a black background. Most people who work know about stress. The humor side was that when you poured your hot coffee the message turned (35) _____. stress free at Solutions Ink. It proved to be a simple inexpensive idea that our customers really enjoyed and every time I stop at one of their offices I readily spot our mugs.

Now fill each gap with the best word (A, B, C or D)

- | | | | |
|------------------|-------------|------------|--------------|
| 21. A. few | B. less | C. more | D. many |
| 22. A. bring | B. move | C. wind | D. steer |
| 23. A. rise | B. slow | C. ease | D. fast |
| 24. A. at | B. in | C. on | D. to |
| 25. A. customers | B. products | C. markets | D. companies |
| 26. A. and | B. with | C. of | D. on |
| 27. A. who | B. where | C. when | D. what |

- | | | | |
|----------------|-------------|-------------|----------|
| 28. A. most | B. less | C. seldom | D. quite |
| 29. A. of | B. in | C. on | D. to |
| 30. A. off | B. at | C. for | D. to |
| 31. A. educate | B. help | C. know | D. speak |
| 32. A. existed | B. to exist | C. existing | D. exist |
| 33. A. Unless | B. Once | C. When | D. How |
| 34. A. which | B. whom | C. where | D. when |
| 35. A. onto | B. off to | C. in | D. into |

Section Two Words

Questions 36-40. (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

- | | |
|-------------------|---------|
| 36. target market | a. 货币贬值 |
| 37. load fund | b. 推销宣传 |
| 38. deposit | c. 目标市场 |
| 39. pitch | d. 负载基金 |
| 40. devaluation | e. 存款 |

Section Three Translation (15 points)

Translate the following paragraphs into Chinese. (15 points)

41. When you are looking at the types of cargo insurance available, you may come across the term General Average. This is one of the oldest principles of cargo insurance and relates only to ocean and sea voyages but is still relevant in today's trading environment. General Average covers the situation where damage or loss of certain goods occurs so that the remaining cargo and the means of transport are saved.

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座位号

国家开放大学2019年秋季学期期末统一考试

高级商务英语阅读 试题答题纸

2020 年 1 月

题 号	Section One				Section Two	Section Three	总 分
	Part 1	Part 2	Part 3	Part 4			
分 数							

Section One Reading Comprehension (75 points)

得 分	评卷人

Part 1 Questions 1—7. (21 points)

Read the following passage and then match the statements (1—7) to the letter (A, B, C or D).

(3 points each)

1.
2.
3.
4.
5.
6.
7.

得 分	评卷人

Part 2 Questions 8—14. (21 points)

Read the following passage and choose the best sentence (A—G) to fill each of the gaps. (3 points each)

8.
9.
10.
11.
12.
13.
14.

得 分	评卷人

Part 3 Questions 15—20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

15.
16.
17.
18.
19.
20.

得 分	评卷人

Part 4 Questions 21—35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

21.
22.
23.
24.
25.
26.
27.
28.
29.
30.
31.
32.
33.
34.
35.

得 分	评卷人

Section Two Questions 36—40. (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

36.
37.
38.
39.
40.

得 分	评卷人

Section Three Translation. (15 points)

Translate the following paragraphs into Chinese. (15 points)

41.

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国家开放大学2019年秋季学期期末统一考试

高级商务英语阅读 试题答案及评分标准

(供参考)

2020年1月

Section One Reading Comprehension(75 points)

Part 1 Questions 1-7. (21 points)

Read the following passage and then match the statements (1-7) to the letter (A, B, C or D).
(3 points each)

- | | | | | |
|------|------|------|------|------|
| 1. D | 2. A | 3. C | 4. B | 5. D |
| 6. B | 7. C | | | |

Part 2 Questions 8-14. (21 points)

Read the following passage and choose the best sentence (A-G) to fill each of the gaps. (3 points each)

- | | | | | |
|-------|------|-------|-------|-------|
| 8. E | 9. B | 10. C | 11. A | 12. G |
| 13. D | 14 F | | | |

Part 3 Questions 15-20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

- | | | | | |
|-------|-------|-------|-------|-------|
| 15. A | 16. B | 17. D | 18. C | 19. B |
| 20. A | | | | |

Part 4 Questions 21-35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

- | | | | | |
|-------|-------|-------|-------|-------|
| 21. A | 22. D | 23. C | 24. C | 25. B |
| 26. A | 27. B | 28. D | 29. D | 30. C |
| 31. A | 32. C | 33. B | 34. A | 35. D |

Section Two Words Questions 36-40 (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

36. c
37. d
38. e
39. b
40. a

Section Three Translation

Translate the following paragraphs into Chinese. (15 points)

41. 当你在看可选择的货物保险种类时,你可能会遇到的一个术语是“共同海损”。这是货物保险最古老的原则之一,只涉及海洋运输,但仍然与今天的交易环境相关。共同海损处理下列情况,即某些商品的损害或损失的出现使余下的货物和运输工具得以保存。