

华东理工大学

大学英语学位考试大纲

2005 年 11 月 30 日

一、大学英语学位考试性质与目的

大学英语学位考试是对我校本科非英语专业学生毕业前进行的全校统一测试，考试目的在于考核已修完大学英语、专业英语、文献检索课程和毕业环节中受过资料翻译训练的毕业生，其英语水平是否符合大学英语教学大纲规定的“应用提高阶段”专业阅读能力、英语应用能力的教学要求。

大学英语教学大纲对听力的教学要求是：能听懂题材熟悉、句子结构比较简单、语速约为每分钟 150 词的简短会话和短文。对专业阅读能力的教学要求是：指导学生“顺利阅读有关专业的原版教科书、参考书及其他参考资料，能掌握其中心大意、抓住主要事实和有关细节”。“对其中重要的论著和文献等材料能正确理解、抓住要求，并能对内容进行分析、推理、判断和综合概括”。为此，大学英语学位考试主要考核学生听力、语言应用能力，同时也考核学生对专业词汇的掌握程度。

本学位考试由教务处会同外语学院、各专业英语教师负责设计和实施，于本科第四学年第八学期举行二次。第一次为开学初，第二次为同一学期五月中旬，大学专业英语课程考试及格者方可参加学位考试。每个学生有两次机会参加考试。第二次考试为前一次考试不及格或因故缺考者参加。本校非英语专业的本科生应通过大学英语学位考试方有资格被授予学士学位。

二、考试内容

大学英语学位考试内容包括四个部分：听力、阅读理解、单词、英译汉。

第一部分 听力

共 20 题，考试时间 20 分钟，内容由会话与听写两部分组合。在会话部分，通过听完一段对话录音，选择正确答案；在听写部分，通过听力与填充形式，测试学生是否掌握其中中心大意，抓住要点和有关细节，领会讲话者观点和态度。

第二部分 阅读理解

共 20 题，考试时间 40 分钟。要求学生阅读四篇短文，总量约为 1500 词，每篇短文有五个问题，考生应根据文章内容从每题四个选择项中选择一个最佳答案。

阅读理解部分的目的是测试学生通过阅读获取信息的能力，既要求准确，也要有一定速度。

选题原则是：

1、以科技内容为主，题材可适当广泛些，如科普常识，日常生活知识，科学家及实业家传记等，但是所涉及的背景知识应能为学生所理解。

2、体裁多样，可以包括叙述文、说明文、议论文等。

3、文章语言难度中等，无法猜测而又影响理解的关键词，如超出（大学英语教学大纲），词汇表四级和与专业有关的常用单词的范围用汉语注明词义。

第三部分 单词

理工科学生适用：共 20 题，考试时间 10 分钟。要求学生写出英、汉相互对应的单词各 10 个。

文科法学、经济、管理类专业（工商学院、公共与社会学院、艺术学院）学生适用：共 30 题，考试时间 10 分钟，要求考生写出英、汉相互对应的单词各 15 个。

单词部分的目的是测试学生掌握专业词汇能力，考试范围是我校各学科为各自专业编选的 400 专业词表。

第四部分 英译汉

共 4 题，考试时间 50 分钟。要求学生在阅读四篇与各自学科有关的专业短文（每篇约 150 词），对短文内容有了全面理解的基础上，将指定句子译成汉语。翻译总量约 250 个英语词。

英译汉部分的目的是测试学生理解信息和以汉语书面表达信息的技能。因此按照教学大纲规定，对于英译汉要求理解正确，译文达意。对于有条件的专业可将第四题短文的英译汉改为汉译英。

考试形式：

第一~第三部分是闭卷，第四部分为开卷，学生可通过查阅字典形式考试。

选题原则是：

1、题材应包括专业教科书、专著、期刊和技术文件或资料等。

2、题材应能体现教学大纲规定的翻译技能要求，即“除基本的翻译技能外，着重培养下列技能：被动态的译法、倍数的译法、定语从句的译法、长难句的译法”。

三、计分办法

大学英语学位考试分数以百分制计算，60 分为及格通过。

试卷四个部分题目、计分和考试时间列表如下：

部分名称	题目数	计分	考试时间	考试形式
听力	20	20	20 分钟	闭卷
阅读理解	20	30	40 分钟	闭卷
单词	理工科 20	10	10 分钟	闭卷
	文科类 30	12		
英译汉	4	理工科 40	50 分钟	开卷
		文科类 38		
合计		100	120 分钟	

四、学位考试试题生成方法

- 1、听力与阅读理解部分由大学英语教学指导委员会指定专人统一命题。
- 2、单词部分由专业英语教师在各学科提供的词表中选择并命题。
- 3、英译汉部分由各专业英语任课教师提供短文，并划定需翻译的句子。由大学英语学位考试指导委员会审定。

对于将第四题短文的英译汉改为汉译英的专业，该短文也由专业英语任课教师提供，并划定需翻译的句子，由大学英语教学指导委员会审定。

教 务 处

华东理工大学

大学英语学位考试大纲

- 大学英语学位考试大纲
- 大学英语学位考试样题

二〇〇八年十一月

华东理工大学 2005 - 2006 学年第二学期

大学英语学位考试试卷 A 2006.2

学院: _____ 专业: _____ 所需时间: 120 分钟

考生姓名: _____ 学号: _____ 班级: _____

题序	一	二	三	四	五	总分
得分						
评卷人						

Part A

Listening Part 20%

Time---20 minutes

Section One : Long Conversations (共 10 分, 每题 1 分)

Directions: In this section, you will hear *three long conversations*. At the end of each conversation, you will hear some questions. Both the conversation and the questions will be spoken only once. Listen carefully and choose the best answers from the choices marked A, B, C and D to the questions you hear. And write your answers on the following ANSWER TABLE

Questions 1 to 2 are based on the conversation you've just heard.

1. A) On the highway. B) In the police station.
C) In the car. D) In the heart of the downtown..
2. A) Go to the downtown. B) Get back the main road.
C) Ask help from the police. D) Turn right at the next block.

Questions 3 to 5 are based on the conversation you've just heard.

3. A) Tourist and guide. B) Teacher and student.
C) Travel agent and police. D) Customer and shop assistant.
4. A) He wants to find a guide to show him around the city .
B) He will travel to another city in a couple of days.
C) He is buying some books with a lot of pictures and a map.
D) He is quite new here.

5. A) A specialized one with a map. R) A specialized one with a lot of pictures.
 C) A general one with pictures. D) An easy one with pictures and a map.

Questions 6 to 10 are based on the conversation you've just heard.

6. A) Buying a pair of Adidas tennis shoes. B) Asking her father about Adidas shoes.
 C) Discussing with her father about Adidas shoes. D) Joining the tennis club in school.
7. A) They don't help sports players at all.
 B) They don't live up to their fame.
 C) They may be comfortable but are too expensive.
 D) They are good for track and field sports but not for ball games.
8. A) He and his friends have never worn Adidas.
 B) Adidas is just for great players like the Chicago Bulls.
 C) Adidas helps sports players do better.
 D) He has always wanted to wear Adidas shoes.
9. A) He thinks Adidas would cost him quite a lot of money.
 B) He doesn't think Joyce will run.
 C) He doesn't think the shoes will help Joyce in the games.
 D) He doesn't think Joyce will play sports for long.
10. A) She makes good use of an ad to convince her father.
 B) She is easily fooled by ads.
 C) She played much sports before.
 D) She wanted her father's opinion about joining the tennis club.

ANSWER TABLE

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

Section Two: Compound Dictation (共 10 分, 每题 1 分)

Directions: In this section, you will hear a passage three times. When the passage is read for the first time, you should listen carefully for its general idea. When the passage is read for the second time, you are required to fill in the blanks numbered from S1 to S7 with the exact words you have just heard. For blanks numbered from S8 to S10 you are required to fill in the

missing information. You can either use the exact words you have just heard or write down the main points in your own words. Finally, when the passage is read for the third time, you should check what you have written.

It's difficult to imagine the sea ever running out of fish. It's so vast, so deep, so (S1) _____. Unfortunately, it's not bottomless. Over-fishing, (S2) _____ with destructive fishing practices, is killing off the fish and (S3) _____ their environment.

Destroy the fish, and you destroy the fishermen's means of living. At least 60 (S4) _____ of the world's commercially important fish (S5) _____ are already over-fished, or fished to the limit. As a result, governments have had to close down some areas of sea to commercial fishing.

Big, high-tech fleets (S6) _____ that everything in their path is pulled out of water. Anything too small, or the wrong thing, is thrown back either dead or dying. That's an (S7) _____ of more than 20 million metric tons every year.

(S8) _____

In some parts of the world, for every kilogram of prawns (对虾) caught, up to 15 kilograms of unsuspecting fish and other marine wildlife die, simply for being in the wrong place at the wrong time.

True, (S9) _____, _____ before every ocean becomes a dead sea. (S10) _____ then catch them in a way that doesn't kill other innocent sea life.

Reading Comprehension (共 30 分, 每题 1.5 分)

Directions: There are 4 reading passages. Each is followed by some questions. For each question there are four suggested answers marked A, B, C, and D. You should decide on the best choice and mark the corresponding letter on the following **ANSWER TABLE**.

Passage One

People living on parts of the south coast of England face a serious problem. In 1993, the owners of a large hotel and of several houses discovered, to their horror, that their gardens had disappeared overnight. The sea had eaten into the soft limestone cliffs on which they had been built. While experts were studying the problem, the hotel and several houses disappeared altogether, sliding down the cliff and into the sea.

Erosion (侵蚀) of the white cliffs along the south coast of England has always been a problem but it has become more serious in recent years. Dozens of homes have had to be abandoned as the sea has crept farther and farther inland. Experts have studied the areas most affected and have drawn up a map for local people, forecasting the year in which their homes will be swallowed up by the hungry sea.

Angry owners have called on the Government to erect sea defenses to protect their homes. Government surveyors have pointed out that in most cases, this is impossible. New sea walls would cost hundreds of millions of pounds and would merely make the waves and currents go further along the coast, shifting the problem from one area to another. The danger is likely to continue, they say, until the waves reach an inland area of hard rock which will not be eaten as limestone is. Meanwhile, if you want to buy a cheap house with an uncertain future, apply to a house agent in one of the threatened areas on the south coast of England. You can get a house for a knockdown price but it may turn out to be a knockdown home. (282 words)

1. What is the cause of the problem that people living on parts of the south coast of England face?
 - A. The disappearance of hotel, houses and gardens.
 - B. The experts' lack of knowledge.
 - C. The rising of the sea level.
 - D. The washing-away of limestone cliffs.
2. The erosion of the white cliffs in the south of England _____.
 - A. will soon become a problem for people living in central England
 - B. has now become a threat to the local residents
 - C. is quickly changing the map of England
 - D. can be stopped if proper measures are taken
3. The experts' study on the problem of erosion can _____.
 - A. lead to its eventual solution
 - B. provide an effective way to slow it down
 - C. help to prevent it from worsening

- D. warm people whose homes are in danger
4. It is not feasible to build sea defenses to protect against erosion because _____.
- A. it is too costly and will endanger neighboring areas
- B. the government is too slow in taking action
- C. they will be easily knocked down by waves and currents
- D. house agents along the coast do not support the idea
5. According to the author, when buying a house along the south coast of England, people should _____.
- A. be aware of the potential danger involved
- B. guard against being cheated by the house agent
- C. take the quality of the house into consideration
- D. examine the house carefully before making a decision

(DBDAA2001/6)

Passage Two

In 1993, New York State ordered stores to change a deposit on beverage (饮料) containers. Within a year, consumers had returned millions of aluminum cans and glass and plastic bottles. Plenty of companies were eager to accept the aluminum and glass as raw materials for new products. But because few could figure out what to do with the plastic, much of it wound up buried in landfills (垃圾填埋场). The problem was not limited to New York. Unfortunately, there were too few uses for second-hand plastic.

Today, one out of five plastic soda bottles is recycled (回收利用) in the United States. The reason for the change is that now there are dozens of companies across the country buying discarded plastic soda bottles and turning them into fence posts, paint brushes, etc.

As the New York experience shows, recycling involves more than simply separating valuable materials from the rest of the rubbish. A discard remains a discard until somebody figures out how to give it a second life – and until economic arrangements exist to give that second life value. Without adequate markets to absorb materials collected for recycling, throwaways actually depress prices for used materials.

Shrinking landfill space, and rising costs of burying and burning rubbish are forcing local governments to look more closely at recycling. In many areas, the East Coast especially, recycling is already the least expensive waste-management option. For every ton of waste recycled, a city avoids paying for its disposal, which, in parts of New York, amounts to saving of more than \$100 per ton. Recycling also stimulates the local economy by creating jobs and trims the pollution control and energy costs of industries that make recycled products by giving them a more refined raw material. (300 words)

6. What regulation was issued by New York State concerning beverage containers?
- A. Beverage companies should be responsible for collecting and reusing discarded plastic soda bottles.
- B. Throwaways should be collected by the state for recycling.
- C. A fee should be charged on used containers for recycling.
- D. Consumers had to pay for beverage containers and could get their money back on returning them.

7. The returned plastic bottles in New York used to _____.

- A. end up somewhere underground B. be turned into raw materials
C. have a second-life value D. be separated from other rubbish
8. The key problem in dealing with returned plastic beverage containers is _____
A. to sell them at a profitable price B. how to turn them into useful things
C. how to reduce their recycling costs D. to lower the prices for used materials
9. Recycling has become the first choice for the disposal of rubbish because _____
A. local governments find it easy to manage B. recycling has great appeal for the jobless
C. recycling causes little pollution D. other methods are more expensive
10. It can be concluded from the passage that _____
A. rubbish is a potential remedy for the shortage of raw materials
B. local governments in the U.S. can expect big profits from recycling
C. recycling is to be recommended both economically and environmentally
D. landfills will still be widely used for waste disposal
- (DABDC 2001/1)

Passage Three

The biggest safety threat facing airlines today may not be a terrorist with a gun, but the man with the portable computer in business class. In the last 15 years, pilots have reported well over 100 incidents that could have been caused by electromagnetic interference. The source of this interference remains unconfirmed, but increasingly, experts are pointing the blame at portable electronic devices such as portable computers, radio and cassette players and mobile telephones.

RTCA, an organization which advises the aviation (航空) industry, has recommended that all airlines ban (禁止) such devices from being used during "critical" stages of flight, particularly take-off and landing. Some experts have gone further, calling for a total ban during all flights. Currently, rules on using these devices are left up to individual airlines. And although some airlines prohibit passengers from using such equipment during take-off and landing, most are reluctant to enforce a total ban, given that many passengers want to work during flights.

The difficulty is predicting how electromagnetic field might affect an aircraft's computers. Experts know that portable devices emit radiation which affects those wavelengths which aircraft use for navigation and communication. But, because they have not been able to reproduce these effects in a laboratory, they have no way of knowing whether the interference might be dangerous or not.

The fact that aircraft may be vulnerable (易受损的) to interference raises the risk that terrorists may use radio systems in order to damage navigation equipment. As worrying, though, is the passenger who can't hear the instructions to turn off his radio because the music's too loud. (275 words)

11. The passage is mainly about _____
A. a new regulation for all airlines
B. the defects of electronic devices
C. a possible cause of aircraft crashed
D. effective safety measures for air flight
12. What is said about the over 100 aircraft incidents in the past 15 years?

- A. They may have been caused by the damage to the radio systems.
 B. They may have taken place during take-off and landing.
 C. They were proved to have been caused by the passengers' portable computers.
 D. They were suspected to have resulted from electromagnetic interference.
13. Few airlines want to impose a total ban on their passengers using electronic devices because _____
- A. they don't believe there is such a danger as radio interference
 B. the harmful effect of electromagnetic interference is yet to be proved
 C. most passengers refuse to take a plane which bans the use of radio and cassette players
 D. they have other effective safety measures to fall back on
14. Why is it difficult to predict the possible effects of electromagnetic fields on an airline's computers?
- A. Because it is extremely dangerous to conduct such research on an airline
 B. Because it remains a mystery what wavelengths are liable to be interfered with.
 C. Because research scientists have not been to produce the same effects in labs.
 D. Because experts lack adequate equipment to do such research.
15. It can be inferred from the passage that the author _____.
- A. is in favor of prohibiting passengers' use of electronic devices completely
 B. has overestimated the danger of electromagnetic interference
 C. hasn't formed his own opinion on this problem
 D. regards it as unreasonable to exercise a total ban during flight
- (CDBCA99/6)

Passage Four

The population of the world has been increasing faster and faster. In 10,000 B.C., there were probably 10 million people. In A.D. 1, there were 300 million. It took 1750 years for the population to reach 625 million, a little more than double the A.D. 1 figure. In 1990, there were 5,300 million people. By the year 2000, the world's population is expected to be over 6 billion, and by 2050, 10 billion.

Does the earth have enough natural resources to support this many people? Different scientists give different answers to this question. Some say that there are enough resources to support more than 6 billion people. However, the richest countries, with a small percentage of the world's population, use most of the resources. If these resources could be distributed more equally around the world, there would be enough for everyone.

Other scientists say that we must limit population growth because our resources are limited. Only 10 percent of the earth's land can be used for farming and another 20 percent for raising animals. It is possible to increase the amount of farmland, but only a little. Some land in developing countries can be more productive if people start using modern farming methods, but this will not increase worldwide production very much.

We all know that there is a limited amount of petroleum. There are also limits to the amounts of metals. There is a limit to the water we can use – most of the earth's water is salt water, and most of the fresh water is frozen at the North and South Poles.

It is difficult to say how many people the earth can support, but it will help everyone if we can

limit population growth before serious shortages develop. The problem is how to do it. (296 words)

16. Between 1990 and 2000, the population have _____.
- A. more than doubled
B. been more than three times as large
C. less than doubled
D. increased by more than a billion
17. According to some scientists, the world natural resources _____.
- A. are adequate and evenly distributed
B. are adequate but not evenly distributed
C. are neither adequate nor evenly distributed
D. are not adequate but evenly distributed
18. We can't use most of the earth's water because _____.
- A. there is too little to supply such a large population
B. it's mostly salt or frozen at the North and South Poles
C. it's mostly polluted
D. it's getting less and less
19. The use of modern farming methods in developing countries can _____ worldwide production.
- A. greatly increase
B. slightly increase
C. hardly increase
D. slightly decrease
20. According to the author _____.
- A. the limit of population will help to reserve natural resources
B. the problem of overpopulation cannot be solved
C. the limit of population will help to produce natural resources
D. the limit of population cannot solve the shortage of natural resources
- (DBBBA)

ANSWER TABLE

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
A																				
B																				
C																				
D																				

Part A: Listening Test

Section One

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

Section Two

S1 _____ S2 _____ S3 _____ S4 _____

S5 _____ S6 _____ S7 _____

S8 _____

S9 _____

S10 _____

Part B: Reading Comprehension

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
A				✓	✓		✓								✓					✓
B	✓	✓						✓					✓				✓	✓	✓	
C									✓		✓			✓						
D			✓			✓				✓		✓				✓				

Part C

Vocabulary 10%

Time-----10 minutes

(化学工程与工艺、轻化工程专业考生用)

I . Give the Chinese meaning for each of the following English words. (共 5 分, 每题 0.5 分)

1. paraffin
2. centrifuge
3. flux
4. convection
5. solubility product
6. endothermic
7. corrosion
8. inert
9. enthalpy
10. momentum

II . Give the following English words according to the Chinese meaning. (共 5 分, 每题 0.5 分)

1. 杂质
2. 显热
3. 选择性
4. 催化剂
5. 逆流
6. 边界层
7. 粘度
8. 换热器
9. 液泛
10. 裂解

Part D

Translation 40%

Time-----50 minutes

(化学工程与工艺、轻化工程专业考生用)

Translate the underlined sentences of the following passages into Chinese:

(共 40 分, 每段 10 分)

Passage 1

The chemical engineer depends on data from the chemist's laboratory, the pilot plant, or a large-scale reactor for help in design work. As noted earlier, from this information expressions for the intrinsic rates of the chemical reactions involved, i.e., the chemical kinetics of the system, need to be extracted. To do this, the effects of physical processes must be separated from the observed data, leaving rate information for the chemical transformation step alone. It will then be possible to reintroduce the influence of the physical steps for the particular reactor type and operating conditions chosen for the commercial plant. The interrelationship of the physical and chemical steps must be considered twice: once in obtaining intrinsic rate expressions from the available laboratory or pilot-plant data, and again in using these intrinsic rate equations to design the commercial-scale reactor. The first step, interpretation of the available data, is as important as the second, and entails generally the same type of analysis.

Passage 2

Separation processes usually follow the reaction steps and there is a need to adopt an integral approach to reaction and separation. Increasing attention is being paid to *in situ* product removal within the reactor, this will be beneficial for equilibrium-limited reactions and for reactions in which the desired product can undergo undesirable side reactions. The most dramatic example of the benefits of *in situ* separation within the reactor is afforded by the Eastman Kodak process for methyl acetate where the reactor, which is conventionally followed by several distillation columns, was replaced with considerable economic advantages by one integral reactive distillation column. Combination of reaction and distillation can lead to new effects such as multiple steady states and hysteresis and special attention must be paid to column dynamics and control even in the design stage.

Passage 3

Reducing the maximum tube wall temperature of the reformer tubes is a means of extending the actual life of the tubes. The maximum tube temperature is determined by both of the thermal design, which covers the heat being put into the tubes, and the catalyst in the tubes, which determines the heat removal characteristics of the reacting gas from the metal, since the reactions taking place in steam reforming are endothermic in totality. This means that if more of the heat can be put into the reformer tubes near the inlet where the gas is coldest and more reforming can take place here to use up heat in the form of the endothermic heat of reaction as well as sensible heat, then less reaction heat has to be put into the gas nearer the exit from the tube where the gas is at its hottest. The overall effect of this is to reduce the maximum tube wall temperature.

Passage 4

The tubular reactor is so named because in many of its instances it takes the form of a tube. However, what is meant in general by a tubular reactor is any continuously operating reactor in which there is a steady movement of one or all of the reagents in a chosen spatial direction (the reagents entering at one end of the system and leaving at the other) and in which no attempt is made to induce mixing between elements of fluid at different points along the direction; that is to say, it is the type of continuous reactor for which the most appropriate first approximation useful for predicting its behavior is the assumption that the fluid moves through it like a plug (the description plug-flow reactor is frequently used). Some reactors which satisfy this definition and yet which bear no outward resemblance to a tube will be mentioned shortly.

Part C

Translate the following business terms 12%

Time --- 10 minutes (商学院各专业用) A 卷

专业: _____ 班级: _____ 考生姓名: _____ 学号: _____

II. Give the Chinese Meaning for each of the following English terms. (共 6 分, 每题 0.4 分)

得分	
评卷人	

1. anti-dumping _____
2. actual capital _____
3. administrative skills _____
4. balance of trade _____
5. business ethics _____
6. broker _____
7. bankruptcy _____
8. capital structure _____
9. cash flow _____
10. deposit insurance _____
11. discount rate _____
12. emergency risk _____
13. entrepreneur _____
14. full employment _____
15. global corporation _____

III. Spell the following English words according to the Chinese meaning. (共 6 分, 每题 0.4 分)

得分	
评卷人	

1. 所得税 _____
2. 股票价格指数 _____
3. 保险单 _____
4. 劳资 _____
5. 有限责任合伙制 _____
6. 长期合同 _____
7. 人际关系 _____
8. 生产循环 _____
9. 公开投标 _____
10. 保护主义 _____
11. 社会责任 _____
12. 注册资本 _____
13. 营销策略 _____
14. 风险资本 _____
15. 共同基金 _____

Part D

Translation 38% (商学院各专业用)

Time --- 50 minutes

Translate the underlined parts into Chinese (共 38 分)

Directions: In this part of the test you are going to read four passages, after reading them carefully translate the **underlined parts** into Chinese.

得分	
评卷人	

I. Passage 1 (10 分)

Large companies use various outside recruitment sources to fill vacancies at different levels of management. For many large companies, college and graduate campuses are a major source of entry-level and new managerial help. Campus recruiting, however, has some disadvantages: The recruitment process can be quite expensive, and it is not uncommon for hired graduates to leave an organization after two or three years. When recruiting to fill middle management and top-level positions, many large companies resort to even costlier and more competitive hiring strategies. When top-quality is in short supply, middle management recruiting often requires the services of placement agencies or the purchase of expensive ads in newspapers and national publications. And when recruiting is done to fill top-level positions, many corporate managements turn to executive search firms. These firms generally locate three or four carefully considered prospects who are not only highly qualified but can also be enticed from their present positions by the right offer.

II. Passage 2 (10 分)

If you look at the traits emphasized by the business executives, you can begin to build a corporate culture --- albeit a stereotype --- of an Asian firm and North American firm and to understand the differences in management technique and skills between Asian corporations and North American ones. In many of the Asian corporations, there seems to be no mention of individual rights or any hint of reward for "thinking for one's self." Hence, the type of organizational structure that has emerged across Asia is one of a very hierarchical, bureaucratic corporation that values such intangibles as "respect for learning" and "honesty". By the same token, taking the values stressed by North American executives, you would expect to find corporations that are less structured and more entrepreneurial than Japanese ones, which, in general, is very much the case. Remember, though, that within the same home culture, you still get vast differences in corporate culture. While IBM and Compaq may be in the same country, and in the same industry, their corporate cultures in many ways are different.

III. Passage 3 (10 分)

The financial system must transmit savings to those who require funds for investment so the economy can grow. If the system of money and capital markets is to work efficiently, however, the public must have confidence in financial institutions and be willing to commit its savings to them. If the financial markets are unruly, with volatile fluctuations in interest rates and security prices, or if financial institutions are prone to frequent collapse, public confidence in the financial system might well be lost. The flow of capital funds would dry up, resulting in a drastic slowing in the rate of economic growth and a rise in unemployment. All central banks play a vital role in fostering the mature development of financial markets and in ensuring a stable flow of funds through those markets. Pursuing this objective, a central bank will, from time to time, provide funds to major securities dealers when they have difficulty financing their portfolios so that buyers and sellers may easily acquire or sell securities.

IV. Passage 4 (8 分)

In the case of an insurance policy, moral hazard arises when the existence of insurance encourages the insured party to take risks that increase the likelihood of an insurance payoff. For example, a person covered by burglary insurance might not take as many precautions to prevent a burglary because the insurance company will reimburse most of the losses if a theft occurs. Adverse selection holds that the people most likely to receive large insurance payoffs are the ones who will want to purchase insurance the most. For example, a person suffering from a terminal disease would want to take out the biggest life and medical insurance policies possible, thereby exposing the insurance company to potentially large losses. Both adverse selection and moral hazard can result in large losses to insurance companies because they lead to higher payouts on insurance claims. Minimizing adverse selection and moral hazard to reduce these payouts is therefore an extremely important goal for insurance companies.