

加密货币 Cryptocurrencies

Hello. This is 6 Minute English, and I'm Catherine.

大家好，这里是六分钟英语，我是凯瑟琳。

And I'm Sam.

我是萨姆。

Now, Sam, what can you tell us about cryptocurrencies?

萨姆，关于加密货币你能跟我们说点什么吗？

The word is a combination of crypto, from cryptography, which is to do with using clever software codes to protect computer information and systems, and currency, which is the money of a particular country.

这个词由crypto和currency组合而成，crypto来源于cryptography密码学这个词，密码学跟使用智能软件编码来保护电脑信息和系统有关，而流通货币指的是某个国家流通的钱。

So cryptocurrency, very simply, means code money.

所以简单地说加密货币就是编码钱币。

We usually think of money as notes and coins which come from a country's bank.

我们常常会把钱和来自于国家银行的钞票和硬币联系在一起。

But a cryptocurrency doesn't have physical money.

但是加密货币并不是实体钱币。

It's purely digital and is not controlled by banks or governments, but by the people who have it and very complex computer codes.

它是纯数码的，而且不受银行或政府控制，而是被拥有它和非常复杂的电脑编码的人控制。

Perhaps the most well-known is Bitcoin.

也许最出名的就是比特币了。

Well, you seem to know a fair bit about cryptocurrency actually...anyway, now a new player is joining the digital money system as Facebook have announced they are launching their own digital currency.

嗯，事实上你似乎很了解加密货币呀.....话说现在一个新的玩家要加入到数字货币系统中了，因为脸书已经宣布他们要发行他们自己的数字货币。

They are calling it 'Libra'.

他们要把它叫做“Libra”。

And we'll be finding a little bit more about this topic in the programme, but first, a question.

稍后我们会了解关于这个话题的更多信息，但是首先是一个问题。

Now, Sam, you mentioned Bitcoin as a well-known cryptocurrency.

萨姆，你刚刚提到比特币是一种非常出名的加密货币。

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It was, in fact, the first cryptocurrency, but when was Bitcoin created?

事实上它是最早的加密货币，但是比特币是何时被创造的呢？

Was it a) 2008, b) 2009, or c) 2010?

是 A. 2008年，B.2009年，还是 C. 2010年？

I'm going to say 2010. OK. Well, I'll reveal the answer later in the programme.

我要选2010年。好的，我会在稍后的节目中揭晓答案。

Now, Jemima Kelly is a financial journalist.

现在杰米玛·凯丽是一名财经记者。

And she was talking on the BBC radio programme Money Box Live about the plans for Libra.

她在BBC的电台节目《钱盒在线》中谈论了Libra的相关计划。

She says it's not really a cryptocurrency because it's actually backed up by a number of real currencies.

她说它其实并不是加密货币，因为它事实上是有许多真实货币作为后盾的。

So which currencies does she mention?

那么她提到了哪些流通货币呢？

A cryptocurrency is normally subject to the whims of crypto markets, which are notoriously volatile, whereas Libra is kept stable by being backed up by a basket of currencies, in this case, the dollar, the pound, the euro and the Swiss franc.

正常来说，加密货币服从于加密市场的波动，而加密市场因其不稳定而臭名远扬，然而Libra有一篮子货币作为后盾，所以能够保持稳定，这些货币包括美元、英镑、欧元和瑞士法郎。

So which currencies did she say were backing up Libra, Sam?

所以她说有哪些货币在支撑Libra呢，萨姆？

She said that the dollar, the pound, the euro and Swiss franc were the currencies that would be backing up Libra.

她说美元、英镑、欧元和瑞士法郎会作为Libra的后盾。

And this is different from regular cryptocurrencies, isn't it?

而这不同于常规的加密货币，不是吗？

Yes, cryptocurrencies are completely independent of financial institutions and other currencies.

确实，加密货币是完全独立于金融机构和其它货币的。

And this can make them risky, can't it?

而这会让它们充满风险，不是吗？

Yes, she says that cryptocurrency markets are notoriously volatile.

是的，她说加密货币市场因其变化无常而臭名远扬。

Something that is volatile can change very quickly.

变化无常指的是变化非常快。

When it comes to currency, it means that its value can go up or down by a large amount over a very short period of time.

当说到货币的时候，它意味着其价值可能在很短的时间内大幅上升或下降。

And it's described as notoriously volatile because this has actually happened a few times in the past.

而它被描述为因其变化无常而臭名远扬是因为在过去确实发生过这样的事情。

Something that is notorious is well known or famous but for a negative reason.

臭名远扬指的是因为负面的原因而出名。

So the value of a currency going up and down in a volatile way-that's not positive.

就是说货币价值以一种变化无常的方式上升或下降——这不是一件好事。

If you want to take the risk, you could make a lot of money, but you could also lose a lot of money-more than you invested.

如果你想要冒险，你可能会赚一大笔钱，但是你也可能亏损一大笔钱——超出你所投资的金額。

So why are cryptocurrencies so volatile?

所以为什么加密货币如此变化无常呢？

Most currencies are reasonably stable.

大部分货币是合理稳定的。

This is the opposite of volatile.

这个词跟变化无常相反。

They don't change a lot over a short period of time.

它们不会在短时间内发生剧变。

There can be big changes but usually governments and banks control currencies to prevent it.

也许会有剧变，但是政府和银行常常会控制货币来阻止它。

Cryptocurrencies don't have those controls.

加密货币没有这些控制。

What Jemima Kelly said was that they are subject to the whims of the crypto markets.

杰米玛·凯丽说的是它们受加密市场的摆布。

A whim is an unpredictable or irrational decision or trend and if you are subject to the whims of something, or someone, it means that metaphorically you are a passenger in a self-driving car which may decide just to drive off the edge of a cliff.

波动指的是无法预料或非理性的决定或潮流，如果你服从某物或某人的波动，这就好像你是一辆自动驾驶汽车中的乘客，这辆车可能会决定开下山崖。

So it might be an exciting ride, but it could end in disaster.

所以这可能是一场很令人激动的乘车之旅，但是它也可能以灾难告终。

Right, it's time now to get the answer to the question I asked at the beginning of the programme.

好的，是时候揭晓我在节目开始时问你的问题的答案了。

Bitcoin was the first cryptocurrency, but when was it created?

比特币是最早的加密货币，但是它是何时被创造的呢？

Was it a) 2008, b) 2009, c) 2010?

是 A. 2008年， B.2009年， C. 2010年？

I said 2010, but I'm not really sure.

我说的是2010年，但是我不是很确定。

And you're absolutely wrong!

你答错了！

The correct answer is 2009, so no luck for you this time, but congratulations to everyone who did get that right.

正确答案是2009年，这次你没那么走运了，不过祝贺每位回答正确的人。

Well, anyway, let's round off today with a review of today's vocabulary.

好的，不管怎样，我们以回顾今天的词汇来结束今天吧。

First off there is cryptography which is the use of special codes to keep computer systems and content safe.

首先我们说到了密码学，它指的是使用特殊的编码来保护电脑系统和内容的安全。

A currency is the money of a particular country, for example in the UK we have the pound, in the US there's the dollar and in many countries in Europe the currency is the euro.

流通货币指的是某个国家流通的钱币，比如在英国我们使用英镑，在美国有美元，而在欧洲很多国家，货币是欧元。

Cryptocurrency is a combination of cryptography and currency and it's used for a finance system that is based on secure digital coins that are not connected to banks or governments.

加密货币是由密码学和流通货币组合而成，而且它被用于基于安全码金币的金融系统，并且与银行和政府不关联。

We then had the expression subject to the whims of.

然后我们说到了短语受.....摆布。

Whims are unpredictable decisions and if you are subject to them it means you can't control them, you have no choice but to go in the direction those whims lead.

波动指的是无法预料的决定，而如果你服从于它们，这意味着你无法控制它们，你除了朝波动的方向走别无选择。

This means that the value of cryptocurrencies are notoriously volatile.

这意味着加密货币的价值因其不稳定而臭名远扬。

They have a history of going up or down in value by large amounts and very quickly.

它们有快速大幅上升或下降的历史。

And that's not good.

而这并不好。

Well, it might be good if it goes up!

嗯，如果上升就好了。

True.

确实。

But if you want less risk, if you want your currency to be the opposite of volatile, if you want it, in other words, to be stable, then maybe cryptocurrencies are not for you.

但是如果你想要更小的风险，如果你希望你的流通货币是变化无常的反面，换句话说，如果你希望它稳定，那么也许加密货币不适合你。

Well, we are subject to the whims of our schedule which means our 6 minutes are up.

好的，我们受时间表的摆布，这意味着我们的6分钟用完了。

We look forward to your company again soon.

我们期待你们下一次的陪伴。

Bye for now.

再见啦。

Bye!

再见！
