

第四版读写教程第三册

Unit 1

Text B Living in the digital world

1 The technological advances that arrived in a swift fashion in the mid-1990s have reshaped the very fabric of society, and modern technologies have attracted various population groups in different areas. It is no exaggeration to say that technology has impacted upon the lives of everybody, in one way or another. However, this is often quite **subliminal** and somewhat **ironic** given the bold nature of the **imposition** of digital technology on our lives. It's true that the digital world has changed our lives in almost every way possible.

2 To start with, do you still remember the days when teachers used chalk, **dusters**, and blackboards? They are almost never used today. Black has turned white, in the form of **interactive** whiteboards. To go one step further, the days of children having to carry a bag with printed books will probably be a distant memory in the future. With the **advent** of the age of the tablet, they are starting to use the impressive electronic devices to read e-books. More importantly, schools now come equipped with Wi-Fi or **broadband** to ensure instant Internet access for study and research purposes.

3 Likewise, how often do you see children playing games on a smartphone, laptop, or mobile game device of one kind or another? Probably more often than you see them playing outside with their friends. Children of the modern age are incredibly tech **savvy**, my goodness, almost from the time they learn to talk. They don't have to learn how to use technology but are able to be informed, keeping **abreast** of the latest technological developments, because technology is simply a part of who they are. They grow up with it, they know it, and they cannot survive without it.

4 Dramatic changes can also be felt at home. As the modern family is busier than in the past, **hectic** family life seems dominated by all-things-convenient. Luckily, cooking is now made easy and a lot quicker thanks to hundreds upon hundreds of cooking apps, online **recipes**, how-to-cook videos, etc. Quite **literally**, technology has made cooking accessible and enjoyable to all. Furthermore, the days of battling other **siblings** for rights of the sole TV in the living room have gone and become a thing of the past. Now, children have their own laptop on which to watch their choice of TV shows, movies, videos, etc.

5 Then how about our workplace? Nearly a decade ago, one had to sit in the office all day long. Not so now though! Many companies, whether **headquarters** or **affiliates**,

actively encourage working from home, and this is becoming more and more common as employers realize that employees do not require round-the-clock **monitoring** in the completion of their daily tasks. In addition, technology has led to the widespread use of online video conferences; as a result, colleagues are no longer obliged to even meet in a face-to-face environment, removing yet another element of the business **arena** of old.

6 **Aligned** with this fashion of convenience is our leisure. In the past, holidays were **invariably** booked through **travel agents** or a **dedicated** provider, based upon their sales skills and packages together with **brochures**. Sometimes, the most unappealing destination could be made to look like a **luxurious** five-star resort. Now, people are a lot more **discerning**, thanks to the abundance of online booking **sites** and online reviews of every leisure facility the world over. We search the Web to find the cheapest flights and avoid extra charges. We also book **accommodations** based upon our requirements and check out exactly what we will do before we even arrive!

7 In the everyday **practicality**, digital technology has also established its **credibility** in changing our old-fashioned personal life. While we used to stand in line at the bank during our lunch break, now we perform most of our banking online, mainly **via** our smartphones. While we formerly walked to the shop to buy the daily newspaper, now we can access news sites worldwide and download news apps at the touch of a screen. While we used to head to the video store to choose the latest release, now we can download movies online at the click of a mouse. While we used to play simple, yet wonderful, **console** games, now we can play them through the Internet against people from all around the world.

8 When it comes to social life, there are now so many social platforms cropping up that it's difficult to keep up with them. It's somewhat funny, though, that our social life is kind of **akin** to "emotional **blackmail**". Even those who have desperately tried to **evade** all things social have found it's simply impossible to avoid. Today people are more engaged in connection than conversation. Social media has become an essential part of life and a place for people to catch up with existing friends, rekindle friendships from the past, or meet new people from **overseas** ...; because they can.

9 As we can see, the digital revolution has changed our lives to such an extent that the way we exist as a civilization has almost completely altered with no point in history for comparison. We **concede** that advanced technology is probably **erasing** rich human relationships, but it shows no signs of slowing down. It'll continue to **flourish** and bring a lot of potential to transform the way we live in the **foreseeable** future. Are you ready for that?

生活在数字世界

1 20 世纪 90 年代中期，迅速来临的科技发展已重塑了社会的方方面面，现代技术对不同领域中的各类人群显示出极大的吸引力。毫不夸张地说，技术已经以不同的方式影响每个人的生活。然而，这种影响常常不为人所察觉，某种程度上这与我们在生活中大张旗鼓地推行数字技术形成有趣的对比。确实，数字世界几乎改变了我们生活的每一个方面。

2 首先，你是否还记得老师们用粉笔、板擦和黑板上课的日子？如今，这些几乎绝迹了。黑色已经变为白色，以互动式白板的形式出现。再进一步说，孩子们必须背着装有纸质书的书包上学的日子在将来可能会成为遥远的记忆。随着平板电脑时代的到来，他们开始使用令人印象深刻的电子设备来阅读电子书。更重要的是，学校也装了无线网络或宽带以保证学习和研究可即刻联网。

3 同样地，你多久看到孩子们在智能手机、笔记本电脑或各种便携游戏机上玩一次游戏呢？大概比你看到他们在外与朋友玩的次数更多。天哪，现在的小孩几乎从学说话时就开始对科技得心应手了。他们不需要学习就知晓如何使用科技，能紧跟科技发展最前沿，因为科技就是他们自身的一部分。他们与科技一起成长，他们通晓科技，甚至是没有科技就活不下去。

4 在家里也能感受到巨大的变化。现代家庭比以前更忙碌，而忙碌的家庭生活似乎被万事便捷所主导。幸运的是，做饭如今变得容易和快捷多了，因为有成百上千的烹饪应用程序、在线食谱、烹饪教学视频之类的东西提供帮助。的确，现代科技使得所有人都可以做饭，都享受做饭。此外，以前与其他兄弟姐妹争夺客厅唯一电视的节目观看权的日子已经成为过去了。如今，孩子们有自己的笔记本电脑，在上面观看各自选择的电视节目、电影、视频等。

5 那工作场所的情况又怎样呢？大概十年前，大家还得成天坐在办公室里。然而现在不是这样了！许多公司，无论是总部还是分支机构，都积极鼓励在家办公。这样的情况越来越常见，因为雇主们认识到没必要全天监督雇员们完成日常工作。此外，科技使得在线视频会议广为使用，因此同事间甚至无须见面开会，这使得商务传统又少了一项。

6 我们的休闲生活也与当前的便捷潮流保持一致。过去，外出度假总是通过旅行代理商或专门的服务商预订，为他们的销售技巧、套餐及宣传册所左右。有时，最不吸引人的目的地也能被营销得像五星级豪华度假胜地。如今，人们的鉴别力大为提高，因为有许多在线预订网站以及对全球各处休闲设施的评论。我们在网上搜索最便宜的航班，避免多余的开支。我们还可根据自己的需求预订住宿，甚至在到达以前就了解接下来具体要做的事情！

7 从日常应用方面看，数字技术也已被公认可改变我们旧有的个人生活方式。过去，我们常在午休的时候去银行排队，如今在线就可以办理大部分银行业务，大多通过智能手

机就可完成。以前我们得走到商店去买当天的报纸，现在我们可以浏览世界各地的新闻网站并下载新闻应用程序，也就是举手触屏之劳。过去我们常到音像商店挑选最新发行的影音产品，现在只要轻点鼠标就可在线下载电影。过去我们常玩简单但又有趣的主机游戏，现在我们能在网上玩这些游戏，与世界各地的人对战。

8 说到社交生活，如今有如此多的社交平台不断涌现，令人很难跟上步伐。然而，令人觉得有点好笑的是，我们的社交生活有些处于被“情感勒索”的状态。即使有些人竭尽所能回避跟社交相关的一切东西，他们也已发现根本不可能避开。如今人们更多地在线联系而非当面交谈。社交媒体已经成为生活中极为重要的部分，是跟现有朋友保持联系、跟故人重燃友谊、跟海外的新朋友结识的地方；因为人们能够做到这些。

9 正如我们所见，数字革命使我们的生活发生了如此之大的改变，以至于今天我们人类文明的存在方式几乎彻底变化了，在历史上没有任何时期可以相提并论。我们承认，先进技术可能正在使多姿多彩的人际关系受到破坏，但技术的发展并未展现放缓的迹象。在可预见的将来，数字技术还将继续繁荣发展，为我们生活方式的改变带来很多可能性。你准备好了吗？

Unit 2

Text A Zheng He, the great ancient Chinese explorer

1 In 1999, an American journalist reported a surprising encounter on a tiny African island called **Pate**, just off the coast of **Kenya**. There, in a village of stone huts set amongst **dense** trees, the journalist met a number of elderly men who told him that they were **descendants** of Chinese sailors, shipwrecked on Pate several centuries ago. Their ancestors had traded with the local Africans, who had given them **giraffes** to take back to China; then their boat was driven onto the nearby **reef**. He noted many clues that seemed to confirm the islanders' tale, including their **vaguely** Asian appearance, the antique **porcelain heirlooms** in their homes, and the porcelain **shards** on the beaches. Evidently, this remote African village retains an echo of one of history's most astonishing episodes of **maritime** exploration.

2 About six centuries ago, a **mighty fleet** of Chinese ships ventured west to the Indian Ocean, reaching **Ceylon, Arabia**, and East Africa. The fleet included giant nine-masted **junks escorted** by dozens of supply ships, water **tankers**, transports for **cavalry** horses, and **patrol** boats. The fleet's crew totaled more than 27,000 sailors

and soldiers. As a comparison, **Columbus'** largest crew was of only about 1,500 people and the ***Santa María***, the largest ship for his first voyage, was much smaller than Zheng He's largest junk.

3 Seven times, from 1405 to 1433, the Chinese fleet set off for the unknown. These great expeditions took place about half a century before the first Europeans, rounding the tip of Africa in **frail Portuguese caravels**, "discovered" the Indian Ocean. The seven expeditions were all led by one man, Zheng He, one of the greatest explorers in Chinese history.

4 Zheng He was born around 1371 in Yunnan, southwestern China. As a child, he was very curious about the world. He often asked his father and grandfather, who had been to distant places, questions about their journey, along with the people and places they encountered. From a young age, he started reading books by great scholars, such as **Confucius** and **Mencius**. Later when he served in the **royal** court, he received military training and became a trusted assistant and adviser to the emperor. He was also in charge of palace construction and repairs, learned more about weapons, and became more knowledgeable in ship construction.

5 In 1403, the emperor commanded the construction of the Treasure Fleet. Both the treasure ships and the support vessels – battleships and boats carrying grain and horses – featured divided **hulls** with several **watertight compartments**. This engineering innovation had roots in early Chinese **seafaring**. It allowed mariners to take **unprecedented** amounts of drinking water on long voyages, while also adding much-needed **ballast**, balance, and stability.

6 In 1405, the emperor **appointed** Zheng He to head a massive fleet of more than 200 junks with a royal order to establish ties with rulers all around the Indian Ocean. It was the start of the seven great voyages of the Treasure Fleet. The junks, loaded with Chinese silk, porcelain, and **lacquerware**, visited ports around the Indian Ocean, where Zheng He exchanged the goods for **spices**, **ivory**, medicines, rare wood, **pearls**, and **exotic** animals, sought by the Ming court.

7 During his career as a **naval** commander, Zheng He negotiated trade **pacts**, fought **pirates**, and brought back gifts to China. He and his crew traveled and traded not only with the cities in what are now **Indonesia**, **Malaysia**, **Thailand**, and India, but also with the **Arabian** ports of modern-day **Yemen** and **Saudi Arabia**. The rulers he encountered there were impressed by his **diplomatic** skills and the elaborate gifts he brought them. They agreed to send **ambassadors** to the Ming court.

8 In 1431, Zheng He set out with his fleet for the seventh expedition around the Indian

Ocean, sailing all the way to **Malindi** on Kenya's east coast and stopping at trading ports along the way. Toward the end of this voyage in 1433, Zheng He died of disease.

9 Zheng He had helped spread the culture and influence of China over a vast **realm**. But the war in the north then drew military investment away from the **maintenance** of the fleet and the royal court turned its focus to the construction and **expansion** of the Great Wall. Inevitably, the navy shrank and all the larger classes of ships were destroyed. This contributed to the end of the **epic** time of the Ming Dynasty sea voyages.

10 Zheng He spent years at sea sailing between China and the east coast of Africa, setting up diplomatic relationships that would reshape Asian life. His seven expeditions challenged what humans could do at sea, pushing the limits of their boats' size, **complexity**, and capacity for long-distance travel. They were also essential to the spread of two Chinese technologies that helped build our modern world: gunpowder and the **compass**.

11 Today, whether people view Zheng He as an **emblem** of Chinese diplomacy or as a **symbol** of the country's spirit of adventure and bravery, one thing is for certain: Zheng He remains one of the greatest explorers in world history, and the voyages he led stand among the great wonders in the history of ocean **navigation**, contributing significantly to the progress of human civilization.

郑和——中国古代伟大的探险家

1 1999 年，一位美国记者报道了自己在肯尼亚海岸附近一个名叫帕泰岛的非洲小岛上的奇遇。在一个密林环绕、都是石头小屋的村子里，记者遇到了几个老人。他们介绍说自己是几个世纪前遭遇海难并受困于帕泰岛的中国水手的后代。他们的祖先与当地的非洲人开展贸易活动，当地人给他们长颈鹿带回中国，但船只后来在附近触礁了。记者注意到很多迹象似乎都能验证这些岛民的话，包括他们依稀可辨的亚洲人长相、家中的祖传古代瓷器以及海滩上的瓷器碎片。显然，这个遥远的非洲村庄印证了历史上的一段最令人惊叹的海上探索篇章。

2 大约六个世纪以前，一支强大的中国船队冒险西行至印度洋，到达锡兰、阿拉伯半岛和东非。这支船队包括巨型九桅中式帆船，由几十艘补给船、供水船、战马船以及巡逻艇护卫。船队的水手和士兵总人数超过 27,000 人。比较而言，哥伦布船队人数最多时也只有约 1,500 人，而且他第一次航行中最大的船“圣玛丽亚号”也远小于郑和船队中最大

的帆船。

3 从 1405 年至 1433 年，中国船队七次启程前往未知世界。这些伟大的探险比最早一批欧洲人乘坐单薄的葡萄牙轻快帆船绕过非洲南端“发现”印度洋还早大约半个世纪。这七次航行都由同一个人统领，他就是郑和，中国历史上最伟大的探险家之一。

4 郑和于 1371 年左右出生在中国西南部的云南。他从小就对世界充满好奇。他的父亲和祖父去过遥远的地方，他就经常问起他们的旅行以及沿途遇到的人和经过的地方。他年纪很小就开始阅读孔子和孟子这样的大学问家的书籍。后来在为朝廷效力时，他接受了军事训练，成为皇帝信任的助手和顾问。他还主管皇宫的建设和修缮，更加深入地了解了武器，并获得了更多关于船舶制造的知识。

5 1403 年，皇帝下令建造宝船船队。这些宝船及支援船只——战舰、运载粮食和马匹的船只——都具备带有数个防水舱的分隔式船体。这种工程创举根植于中国古代航海实践。它可以让水手带上空前多的饮用水供远途航行使用，同时还可提升船只所需的压载效果、平衡性和稳定性。

6 1405 年，皇帝下诏委派郑和率领由 200 多艘帆船组成的巨型船队与环印度洋国家的统治者建立联系。这是宝船船队七次伟大航行的开端。帆船满载中国的丝绸、瓷器以及漆器等，造访了印度洋沿岸的港口。郑和沿途用商品交换香料、象牙、药品、稀有木材、珍珠和异域动物，这些都是明朝朝廷想要的东西。

7 在担任船队指挥官时期，郑和商谈贸易协定，与海盗作战，还给中国带回了礼物。他与船员的航行目的地与贸易对象不仅包括现在属于印度尼西亚、马来西亚、泰国和印度的一些城市，也包括现在属于也门和沙特阿拉伯的一些阿拉伯港口。与他会面的统治者被他的外交才能和他带去的精美礼品所打动，同意派出外交使节到明朝去。

8 1431 年，郑和与船队出发进行第七次环印度洋航行，一路前往肯尼亚东海岸的马林迪，沿路在贸易港口停靠。在 1433 年即将结束此次航行时，郑和病逝了。

9 郑和大范围地传播了中国文化并扩大了中国的影响。但由于北方的战事，明朝从船队维护费用中抽走了军事所需的部分，同时将注意力转移到长城的修筑与扩建上。船队不可避免地缩减了，所有较大规格的船只都被摧毁。这促使了恢宏的明朝航海时代终结。

10 郑和在中国和非洲东海岸之间的海域航行了多年，建立了重塑亚洲人生活的外交关系。他的七次航行挑战了人类的海上作为能力，突破了船只尺寸、复杂度和远航能力的极限，同时也对传播两项助力现代世界形成的中国技术——火药和指南针——具有重要意义。

Unit 3

Text A The surprising purpose of travel

1 It's 4:15 in the morning, and my alarm clock has just stolen away a lovely dream. I almost go back to sleep before my eye catches my packed suitcase and I **groan**, remembering that I'm going to the airport. The taxi is late and then lost, and I'm getting increasingly nervous that I'll miss my flight. I run in when we arrive, stagger through security, and finally get to my gate. After all the trouble of this morning, my flight is canceled and I'm stuck in this **terminal** for the next 218 minutes, and my only consolation is a cup of complimentary airport coffee. This is traveling, a **burdensome** series of running and waiting, and after countless hours, finally getting there.

2 Why do we travel? I don't mind the actual flying, the wonder of being **airborne** in a dense metal bird. The rest of the journey, however, can feel like a tedious lesson in the ills of modernity, from the predawn x-ray screening to the sad airport malls selling **clusters** of **keepsakes**.

3 Sometimes, of course, we travel because we need to. Because in this digital age, there is still something important about the handshake at a business luncheon. Or eating Mom's special food on Thanksgiving. Or seeing your girlfriend on your two-year anniversary.

4 But most travel is **decidedly** optional. Only **corporate** travel, about 30 percent of trips over 50 miles, is truly **compulsory**. In most cases, we travel because we want to, because the annoyances of the airport are **offset** by the thrill of being someplace new. Because work is stressful and our blood pressure is too high and we need a vacation somewhere **tropical**. Because home is boring. Because the flights are on sale. Because Paris is Paris.

5 Travel, in other words, is a basic human desire. But do we travel just for fun? I'm afraid not. Actually, getting away is an essential habit of effective thinking. Thanks to modern **aviation**, we can now move through space at an inhuman speed. For the first time in human history, we can outrun the sun and move from one **hemisphere** to another in a single day. Of course, it's not enough to simply get on a plane. If we want to realize the creative benefits of travel, then we have to rethink its overall purpose. Most people, after all, escape to Paris so they don't have to think about those troubles they left behind. But here's the irony: Our mind is most likely to **solve** our most **stubborn** problems while we are sitting in a **Left Bank** café. So, instead of **contemplating** that buttery dessert, we should be conscious of those domestic issues

we just can't solve.

6 The larger lesson, though, is that our thoughts are **saturated** with the familiar. The brain is a space of near-**infinite** possibility, which means that it spends a lot of time and energy choosing what not to notice. As a result, creativity is traded away for efficiency; we think in **finite**, literal **prose**, not symbolic **verse**. A bit of distance, however, helps **loosen** the **cognitive** chains that **imprison** us, making it easier to **mingle** the new with the old; the **mundane** is grasped from a slightly more abstract perspective. According to research, the experience of an exotic culture **endows** us with a valuable open-mindedness, making it easier to realize that even a **trivial** thing can have multiple meanings. Take head movement, which is commonly used to communicate positive **versus** negative response, as an example. In most cultures, nodding one's head **denotes** positivity, meaning "yes", and shaking the head is associated with negativity, meaning "no". In **Bulgaria**, however, this response pattern is reversed – that is, head shaking means "yes" and head nodding means "no".

7 Such cultural contrasts mean that seasoned travelers are open to **ambiguity**, willing to realize that there are decidedly different (and equally valid) ways of interpreting the world. This, in turn, allows them to expand the **circumference** of their "cognitive inputs" as they refuse to settle for their first answers and initial guesses.

8 Of course, this mental flexibility doesn't come from mere distance, a simple change in **latitude** and **longitude**. Instead, this **renaissance** of creativity appears to be a side effect of difference: We need to change cultures, to experience the disorienting **diversity** of human traditions. The same **facets** of foreign travel that are so confusing (Do I tip the waiter? Where is this train taking me?) turn out to have a lasting impact, making us more creative because we're less **insular**. We're reminded of all that we don't know, which is nearly everything; we're surprised by the constant stream of surprises. Even in this **globalized** age, we can still be amazed at all the earthly things that weren't included in the guidebooks and that certainly don't exist back home.

9 So, let's not pretend that travel doesn't have its **drawbacks**, or that we endure **jet lag** for pleasure. We don't spend 10 hours lost in the **Louvre** because we like it, and the view from the top of **Machu Picchu** probably doesn't make up for the trouble of lost luggage. (More often than not, I need a vacation after my vacation.) We travel because we need to, because distance and difference are the secret cornerstones of creativity. When we get home, home is still the same. But something in our mind has been changed, and that changes everything.

令人惊奇的旅行目的

1 早晨四点一刻，闹钟把我从美梦中惊醒。要不是突然看见早已收拾好的行李箱，我几乎又要睡着。想起来还要去机场，我叹了口气。出租车来晚了，并且在途中迷路了，我越来越担心会赶不上飞机。一到机场我就冲进去，跌跌撞撞通过安检处，终于，我来到了登机口。经历这一早所有的麻烦事之后，我乘坐的航班却被取消了。在接下来的 218 分钟里，我被困在了航站楼，唯一的安慰是机场提供的一杯免费咖啡。这就是旅行，让人心烦的跑跑停停，在不知经过多少小时之后，终于到达要去的地方。

2 我们为什么要旅行？其实，我并不介意飞行本身，乘着一个密实的金属大鸟飞行让我感到很奇妙。然而，旅程其余的部分，从黎明前的 X 光安全检查到出售一大堆纪念品的糟糕的机场商场，感觉就像是关于现代社会弊病的乏味课程。

3 当然，有时候我们旅行是因为需要去旅行。因为即使在这个数字化时代，有一些事情仍具有重要意义，比如在商务午餐中与生意伙伴握手，或是在感恩节这天吃上妈妈特别准备的食物，或是在你和女朋友相恋的两周年纪念日这天去见她。

4 但是大多数旅行无疑是可去可不去的。只有商务旅行是真正必需的，而商务旅行在超过 50 英里的旅行中只占大约 30%。在大多数情况下，我们旅行是因为想要去旅行，因为到一个新地方的兴奋可以抵消在机场的各种烦心事；因为工作压力太大，我们的血压太高，我们需要去热带地区度假；因为在家实在无聊；因为航班都在打折；因为巴黎毕竟是巴黎。

5 换言之，旅行是人类的基本欲望。但是我们旅行只是为了消遣吗？恐怕并非如此。其实，外出度假是一种重要的有效思考习惯。多亏了现代航空技术，我们现在能以非凡的速度在空中穿梭。在人类历史中，我们第一次能超过太阳，在短短一天中从一个半球到达另一个半球。当然，仅仅往飞机上一坐是不够的。如果我们想要认识到旅行在提高创新力方面的价值，就还得再全面考虑其目的。毕竟，大多数人逃到巴黎是因为这样他们就可以将烦心事抛在脑后。但是，具有讽刺意味的是，当我们坐在一间左岸咖啡馆时，我们的脑子最有可能解决那些最棘手的问题。因此，我们应该去考虑那些在家里解决不了的问题，而不是琢磨那些黄油甜点。

6 但更应该知道的是，我们的思想被熟悉的东西所充满。大脑是一个几乎具有无限可能性的空间，这意味着它花了大量的时间和精力选择不注意什么。因此，我们牺牲创造力来换取效率。我们以字义明确的散文方式思考，而非以具有象征意义的诗歌方式思考。然而，一点距离就可以帮助松开禁锢我们认知的链条，使新旧思想的结合更容易，对平淡无奇的事情可从更抽象一些的角度加以认知。有研究指出，体验异国文化可以赋予我们宝贵的开放性思维，使我们更容易明白即使是微不足道的事物也可以有多种意义。以头部动作为例，它通常被用以表示肯定和否定的回应。在大多数文化中，点头表示肯定，意为“是”；摇头和否定有关，表示“否”。但在保加利亚，回应模式正好相反，即摇头表示“是”而点头表示“否”。

7 这种文化差异意味着经验丰富的旅行者愿意接受事物的不确定性，他们欣然认识到可以用截然不同（但却同样有效）的方式解释这个世界。这让他们扩大了自己“认知输入”的范围，因为他们拒绝将就于他们最初答案和猜测。

8 当然，这种思维的灵活性不只源于距离变化，即简单的纬度和经度的变化。这种创造力的复兴似乎是差异所带来的副产品：我们需要处于不同的文化中，体验纷繁复杂的人类传统。国外旅行让人迷惑的共同的问题（我该给服务生小费吗？火车要把我带到哪里？），最终产生了一种持久的影响，使我们更加具有创造力，因为我们不再那么固步自封了。我们回顾了我们不知道的东西，而这几乎就是最重要的；我们对接连不断的惊喜感到惊奇。即使在这个全球化的时代，我们仍然会对世间所有未包括在旅行手册中的，肯定也不存在于自己家中的东西感到惊奇。

9 所以，我们别假装旅行没有缺点，或是说我们忍受时差反应是为了消遣。我们花 10 个小时专心参观卢浮宫不是因为我们喜欢那里。我们站在马丘比丘古城遗址顶端俯瞰的风景可能也并不能弥补丢失行李的麻烦。（通常，我在假期结束后还需要一个休假。）我们旅行是因为我们需要旅行，因为距离与差异是创造力的秘密基石。当我们回家后，家还是那个家，但是我们的思维已经有所改变，而这可以改变一切。

Unit 4

Text A Will you be a worker or a laborer?

1 To be truly happy, a person must feel both free and important. People are never happy if they feel compelled to do work they do not enjoy, or if what they do enjoy is ignored as having no value or importance. In a society where slavery in the strict sense has been **abolished**, the social indications around work, the value of work, and the salary, have **degraded** many laborers into modern slaves – "wage slaves".

2 People are considered laborers if their jobs have an **adverse** effect on them, yet they feel compelled to continue working by the necessity of **conforming** to societal expectations and earning the **revenue** to support themselves and their families. The **polar** opposite of labor is play. When we play a game, we enjoy what we are doing, but it is a purely private **pastime**; society does not care when or whether we play.

3 Between labor and play stands work. People are labeled as workers if their personal interests **coincide** with the jobs society pays them to do; what is necessary labor from the

point of view of society is **voluntary** play from the individual's personal point of view. Whether a job is to be **designated** as labor or work depends, not on the job itself, but on the tastes of the individual who undertakes it. The difference does not, for example, **correlate** with the difference between a **manual** and mental job or between jobs with low or high income; a gardener covered in dirt in a greenhouse may be a worker while a well-dressed city **mayor** may prove to be an unhappy laborer!

4 Whether people are workers or laborers can be seen from their attitude toward leisure. To workers, leisure means simply the hours they need to relax and rest in order to work efficiently. Workers are therefore more likely to dedicate more time to working, taking too little leisure rather than too much. To laborers, on the other hand, leisure means **autonomy** from compulsion, so it is natural for them to imagine that the fewer hours they have to spend laboring, and the more hours they have free for play, the better.

5 Besides the hours spent in leisure, workers and laborers differ in the amount of personal satisfaction they derive from their jobs. Workers who enjoy their jobs will be happier, less stressed, and generally more satisfied with their lives. They will also work with more **diligence** and **precision** because they have **fostered** a sense of personal pride in their jobs. On the other hand, laborers, whose sole incentive is earning their **livelihood**, feel that the time they spend on the daily **grind** is wasted and doesn't contribute to their happiness. Instead of valuing all 24 hours of their day as enjoyable and productive hours, they **gauge** only the time spent in leisure and play as meaningful. Laborers are **commonplace** in society, but still many people are in the lucky position of being workers.

6 In recent decades, technological innovation and the division of labor have caused major economic changes by eliminating the need for special strengths or skills in many fields and have turned many paid occupations with enjoyable work into boring labor. Increasing productivity with **automated** machines, such as robots, has reduced the number of necessary laboring hours. It is possible to imagine an **upcoming** society in which the majority of the population will have almost as much leisure time as in earlier times was enjoyed by the **medieval aristocracy**. The medieval aristocrats had an abundance of leisure time but often wasted it in trivial **pursuit** of games and fashion. Likewise, modern day laborers with too much leisure time may find it difficult to **refrain** from the addictive and trivial pursuits of **celebrity gossip**, **extravagant** fashion, and excessive video games and TV – similar bad habits that waste valuable time.

7 However, it's not necessary to take such a **toxic** attitude toward such a positive thing

as leisure time. In fact, in many countries, people now use their leisure time to improve their minds and their working conditions to create a happier, more contented life. Lifelong learning can make the difference between being **bored**, unhappy laborers and workers who find meaning and joy in their employment and lives. "Continuing education" or "experiential learning" can offer an **array** of classes from pleasant **diversions** such as sports, art, or music, to leadership development or advanced accounting skills, to name but a few.

8 All in all, people's attitude toward their work determines everything. Whatever the job, people who enjoy their work find time passes quickly. They **hurl** their passion into their work, be it physical like the work of a smith, or more mental like that of a scientist or an artist. Even purely mental work can **suffice** as an **outlet**, as **aptly** expressed by the phrase "sinking one's teeth into a problem".

9 Eventually, everyone has to find a job and earn a living. Laborers are slaving away at a job they don't enjoy for a **monetary** reward, waiting all day until they go home and play. But while laborers are counting down the hours, workers are energized and focused, taking **optimum** pleasure in the task at hand. By choosing a job that is both useful to society and personally fulfilling, workers maintain a simultaneous sense of purpose and enthusiasm that improves their whole lives. So in the end, whatever job you choose, you must **contend** with this essential question: Will you be a laborer or a worker?

你想做工作者还是劳役者？

1 一个人要想真正快乐，必须觉得自己既自由又重要。人们如果觉得自己被迫去做不喜欢的工作，或者自己喜欢的事物被认为没价值或不重要而遭到忽视，那他们绝不会快乐。在一个奴隶制度严格来说已经被废除的社会里，工作的社会含义、工作的价值和薪水已经把许多劳役者降格为现代奴隶——“薪奴”。

2 如果人们的工作对他们有负面的影响，但考虑到遵从社会的期望或者挣钱养家糊口的必要性，他们被迫继续工作，这样的人就被认为是劳役者。与劳役截然相反的是玩乐。当我们玩游戏时，我们享受自己正在做的事情，但这仅仅是个人娱乐。社会对我们何时玩乐或者是否玩乐并不关心。

3 工作介于劳役和玩乐之间。如果人们的个人兴趣跟社会付酬让他们做的工作相吻合，这样的人就被称为工作者。从社会的角度来看是必需的劳作对工作者来说却是自愿的玩乐活动。一个活计到底应定为劳役还是工作并不取决于其本身，而取决于活计承担者的个人兴趣。比如，这两者的区别与是体力活还是脑力活或收入高低没有关联。温室里满身泥土的园丁可能是一位工作者，而衣着讲究的市长可能是一个不开心的劳役者！

4 人们是工作者还是劳役者，从他们对待休闲的态度就能看出来。对工作者而言，休闲只是为了高效地工作而需要的放松休息的时间。因此，工作者更有可能投入更多的时间工作，花在休闲上的时间很少，而非很多。另一方面，对劳役者而言，休闲意味着摆脱被逼迫状态，获得自主。因此，他们自然会想：劳作的时间越少越好，自由玩乐的时间越多越好。

5 除了花在休闲上的时间不同，工作者和劳役者的区别还在于他们从工作中获得的个人满足感不同。喜欢自己工作的工作者感觉更快乐、更轻松，并且通常对自己的生活更满意。他们工作起来也会更勤奋、更细致，因为他们对自己的工作已经产生了一种自豪感。相反，劳役者的唯一动力是维持生计，他们觉得每天花在苦差事上的时间是一种浪费，不会让自己感到快乐。他们不把每天的 24 小时都视作愉快、有用的时光，而是认为只有花在休闲娱乐上的时间才是有意义的。在社会上，劳役者是常见的，但仍有很多人有幸成为工作者。

6 近几十年，技术创新和劳动分工减少了许多领域对于专长或技能的需求，导致了重大经济变革，把许多可以通过开心工作来挣钱的职业变成了枯燥的劳役。借助自动化机器如机器人来提高生产力缩短了必要的劳作时间。可以想象，在即将到来的社会中，大多数人会拥有和早期中世纪贵族几乎一样多的闲暇时间。中世纪贵族有大量的闲暇时间，但往往耗费在对娱乐和时尚的无聊追求上。同样，有太多闲暇时间的现代劳役者会觉得很难摆脱那些令人沉溺又无聊的追求，像八卦名人、追求奢华时尚、过度沉迷电子游戏和电视，类似的浪费宝贵时间的坏习惯。

7 不过，也没必要对休闲这种正面的事情采取如此否定的态度。事实上，目前在很多国家，人们利用休闲时间去充实头脑，改善工作环境，以创造更快乐、更满足的生活。终身学习对做一个无聊、不开心的劳役者还是成为一个从职业和生活中发现意义和乐趣的工作者有着重要的影响。“继续教育”或“体验式学习”能提供一系列课程，略举几例，从运动、艺术或音乐等休闲娱乐活动到领导力提升或高级会计技能等。

8 总之，人们对自己工作的态度决定一切。不管是什么工作，喜欢自己工作的人总发现时间过得飞快。不管是像铁匠那样的体力活，还是像科学家或艺术家从事的偏脑力的活，他们在工作中都会投入激情。即便是纯脑力活也足以让他们挥洒激情，恰如这个短语所说，“全身心投入问题中”。

9 最终，每个人都得找一份工作谋生。劳役者仅为了金钱报酬，苦干着自己并不喜欢的工作，一天到晚等着回家玩乐。但是当劳役者盼着下班的时候，工作者则干劲十足，全神贯注，从手头的任务中感受到最大的快乐。工作者通过选择一份有益社会、成就自我的工作，同时保持着使命感和热情，从而提升了自己的整个生活。因此到头来，不管你选择什么工作，都必须面对这个根本问题：你想做一名劳役者还是工作者？

Unit 5

Text A No limit for China's astronauts in their space exploration endeavors

1 China's space exploration had reached a new **milestone** by 2021, when three astronauts of the ***Shenzhou-12*** crew successfully **docked** at the *Tiangong* space station, worked there for months, and then safely returned to the earth. The three – Nie Haisheng, Liu Boming, and Tang Hongbo – were selected rigorously from the current active, qualified Chinese astronauts. All these astronauts have been training for one of the most spectacular endeavors of China's space exploration: building and operating China's first space station.

2 It was back in 1992 that China approved a **blueprint** for her manned space program and began training astronauts. The first **batch** of astronauts was chosen from veteran pilots in the **People's Liberation Army (PLA) Air Force** who had at least 600 flight hours in fighter jets or attack aircraft. More than 1,500 pilots applied, and after rounds of most demanding tests, the number reduced sharply to 14. In 1998, they became the founding members of the **PLA Astronaut Group**.

3 On October 15, 2003, Yang Liwei became the first Chinese person to go into space in the **Shenzhou-5** manned mission, making China the third country to send a man into space. During his 600,000 km expedition, Yang simultaneously displayed the Chinese and UN flags to hundreds of millions of Chinese who were witnessing his **feat** on television, and said, "Make use of outer space peacefully and for the benefit of all humankind."

4 Since Yang's **momentous** journey, China has made a **gigantic** progress in space exploration, and more astronauts have been sent into orbit. The astronauts have performed scientific experiments and technological tests, undertaken **extravehicular** activities, and even delivered a science lecture watched by tens of millions of students.

5 To achieve these accomplishments, though, the astronauts have endured countless rounds of training, tests, and drills, shedding sweat and owing an enormous debt to their families for their thorough understanding and continuous support.

6 Once pilots are admitted to the astronaut team, they must immerse themselves in the study of about 60 subjects, including physics, **astronautics**, and astronomy. **Normally**, each of these subjects requires university students to take four-year courses, but the astronauts have just one year to complete their studies and must pass exams in every subject.

7 During training, to **simulate weightlessness**, astronauts have to wear suits that weigh 160 kg and stay underwater for about four hours. They lose an average of 2 kg during each training session, and after a session they would be too exhausted to hold chopsticks. When conducting **centrifuge** training, astronauts must endure a force as much as eight times their own weight so that they will be able to resist the **g-forces** that severely restrict the ability to breathe during **lift-off**. None of the astronauts has pressed the emergency button to **halt** the program.

8 The astronauts have also overcome hardships and difficulties during missions. Yang Liwei recalled that when *Shenzhou-5* **ascended** toward the sky, a low-frequency **oscillation** made his internal **organs vibrate** violently, **inflicting** almost unbearable pain. He **gritted** his teeth and endured the pain because he was about to realize the nation's long-lasting dream of flying in space. During the **Shenzhou-7** mission, Zhai Zhigang and Liu Boming discovered they were unable to open the spaceship's exit hatch. They decided to use a tool to force the hatch open despite the obvious safety risk. "We both knew what the other one was thinking at that very moment: We had to **accomplish** our mission and wave the Chinese flag in space, even though we realized that there would probably be no return trip for us," Zhai said.

9 Looking back at their experiences, the astronauts thought their struggles, sacrifices, and persistence were all worthwhile. It is awe-inspiring and **unforgettable** for the astronauts to observe the earth and the universe from space. "I saw the lights of cities on earth and lightning **ripping** through the night sky. From our orbit, I saw the darkness and emptiness of space, and I wondered where the **boundary** is between the sky and the stars. I will never forget those scenes," said Liu Wang, who took part in the **Shenzhou-9** mission.

10 Jing Haipeng, who has taken part in several space missions, was awarded the **August 1 Medal**, the highest honor given to individual members of the Chinese PLA. Jing was both pleased and modest when he received the medal. For him, the honor and glory belong not only to the astronauts but also to tens of thousands of scientists, engineers, and workers who have played a role in the nation's manned space programs and contributed to sending the astronauts into space.

11 The accomplishments of China's space exploration have become a source of pride and growing confidence in the nation, in addition to sparking **patriotic** sentiments in Chinese communities across the world. Wang Yaping, the female astronaut who delivered the science lecture from space, felt overwhelmed by the number of boys and girls who wrote to her upon her return. She had never imagined that her teaching could **trigger** off so many dreams and aspirations. Yang Liwei recalled that during a visit to New York, a

Chinese-American held his hands and **tearfully** told him that the nation's achievements in space reflected the fact that "our motherland has risen", which gave Chinese people living overseas more courage and strength.

12 The bravery, wisdom, and commitment the Chinese astronauts **embody** will definitely inspire numerous young people to join the **lofty** cause and set space as the stage to realize their ambitions and the dream of national **rejuvenation**. There is no limit to the vast universe or to China's space exploration endeavors.

中国航天员的太空探索永无止境

1 2021 年，“神舟十二号”三人乘组成功停靠天宫空间站，工作数月并安全返回地球，这是中国太空探索事业的一个新的里程碑。这三位航天员——聂海胜、刘伯明和汤洪波——是从已通过资格审核的现役中国航天员中严格挑选而出的。这些航天员一直都在接受训练，为的是完成中国太空探索事业最了不起的任务之一：建造和运行中国第一个空间站。

2 早在 1992 年，中国便通过了一个载人航天工程蓝图，并开始训练航天员。第一批航天员选自中国人民解放军空军的资深飞行员，他们都有驾驶歼击机或强击机至少 600 小时的飞行时数。有 1,500 多名飞行员提出了申请，经过多轮最严苛的测试，人数大幅下降至 14 人。1998 年，他们成为中国人民解放军航天员大队的首批航天员。

3 2003 年 10 月 15 日，在“神舟五号”载人飞船任务中，杨利伟成为第一个进入太空的中国人，使得中国成为第三个将人类送上太空的国家。在其 60 万公里的远行中，杨利伟向在电视机前见证其壮举的亿万中国人同时展示了中国国旗和联合国旗帜，并说道：“和平利用太空，造福全人类。”

4 自杨利伟具有重大意义的太空之旅后，中国的太空探索已取得巨大的进步，更多的航天员被送入了太空。航天员们完成了各类科学实验和技术测试，进行了舱外活动，甚至还上了一节有数千万学生收看的科学课。

5 然而，为了取得这些成就，航天员们经历了无数轮培训、测试和练习，他们挥洒汗水，同时对家人的完全理解和不断支持心存感激。

6 一旦飞行员被录取进入航天员队伍，他们必须全身心投入到大约 60 个科目的学习中，包括物理学、航天学和天文学。正常情况下，这些科目每个都需要大学生学上四年，但航天员只有一年时间来完成学业，而且必须通过各个科目的考试。

7 在训练过程中，为了模拟失重状态，航天员需要穿着重达 160 公斤的训练服，待在水下大约四个小时。每训练一次，他们的体重都会平均减轻两公斤。训练完毕后他们筋疲力尽，甚至连筷子都握不住。在进行离心机训练时，航天员要承受八倍于自己体重的压力，这样才能抵抗在升空过程中会严重限制呼吸功能的 G 力。没有一个航天员按下过紧急按钮来中断训练项目。

8 航天员还克服了执行任务过程中的艰难险阻。据杨利伟回忆，“神舟五号”升空时，低频振动让他的内脏剧烈共振，引发了几乎无法忍受的疼痛。他咬紧牙关、忍耐痛苦，因为他要去实现中华民族长久以来遨游太空的梦想。在“神舟七号”任务中，翟志刚和刘伯明发现他们无法打开飞船的出舱口。虽然存在明显的安全风险，他们还是决定利用工具强行打开舱门。“那一刻我们彼此心中达成了默契：即使知道我们可能回不去，我们也要完成任务，在太空中挥舞五星红旗。”翟志刚说。

9 回忆过往，航天员们认为自己的奋斗、牺牲和坚持都是值得的。对他们而言，从太空观察地球、凝望宇宙让人敬畏，难以忘怀。“我看到地球上城市的灯光，闪电划过夜空。从我们的轨道上，我看到了太空的黑暗和空旷，我想知道天空和群星之间的分界线在哪里。我将永远不会忘记这些景象。”参加了“神舟九号”任务的刘旺这样说道。

10 景海鹏已多次参加太空任务，获得了“八一勋章”，这是授予中国人民解放军个人的最高荣誉。当获得这枚勋章时，他既高兴又谦虚。对他而言，这份光荣与荣耀不只属于航天员，也属于千千万万参与国家载人航天工程，为将航天员送上太空作出贡献的科学家、工程师和工作人员。

11 中国太空探索的成就在点燃全世界华人社会爱国热情的同时，也已成为民族自豪感和信心增长的源泉。王亚平是一位在太空中讲授过科学课的女性航天员。在她返回地球后，给她写信的男孩女孩数量之多，令她深感惊讶。她从来没想到，她的授课会激发这么多的梦想与抱负。杨利伟回忆起有次访问纽约时，一位美籍华人握住他的双手，含泪告诉他，中国在太空领域的成就表明“我们的祖国已经崛起”，这给予了海外华人更多勇气与力量。

12 中国航天员所表现出的勇敢、智慧与奉献精神一定会激励无数年轻人投身到这项崇高的事业中，将太空作为实现自己抱负和民族复兴之梦的舞台。浩瀚的宇宙没有尽头，中国的太空探索也永无止境。

Unit 6

Text B Economic bubbles: causes and conditions

1 Economic bubbles occur when, for any number of reasons, excessive investment in **commodities** (such as oil), securities (such as stocks and bonds), **real estate**, or collectibles drives up prices well beyond the item's **intrinsic** value. The inevitable result of this **boom** in price is a crash or **bust**. The price falls sharply once it becomes clear that it has grown far beyond the purchasing power of potential customers.

2 Speculators risk money in such investments because they hope that the price of an asset they purchase will quickly increase. Since most speculators are nervous about where they invest their money, bubbles are by no means the norm. After all, every investment **entails** the risk that it is overpriced. Speculators also know that rising prices will encourage either greater production of a commodity or greater willingness of current owners to sell. Either of these conditions can serve as a "negative **feedback**" mechanism that adjusts prices downward. As an **analogy**, think of negative economic feedback like your eyes. As the light gets brighter, your pupils get smaller and let in less light. But what if, instead, your eyes worked as a "positive feedback" mechanism? In sunlight, your pupils would open wide and damage your eyes.

3 Economic bubbles occur when prices trending sharply upward **spur** positive, rather than negative, feedback. For whatever reason (fear of shortages, greed, an excessively optimistic attitude toward the future, or **flaws** in the analysis of an asset's **underlying** value), buyers believe that the value of the asset will continue to rise. If the price rises, overly enthusiastic speculators buy more, or those who missed out on the lower price **flock** to buy before the price rises any higher. The **foremost** explanation is the "greater fool theory": Buyers **justify** their purchases by assuring themselves they will find "a greater fool" who will pay even more. Buyer enthusiasm infects other buyers, **amplifying** the effect even further. Under the right conditions, prices can reach dizzying heights before falling. One famous example is the **tulip**-buying bubble which happened in the Netherlands in the 1630s when a single tulip **bulb** could cost a year's salary.

4 Most bubbles are easily **assimilated** or **averted** by an **elastic** market. **Provided** the bubble is small enough, the losers earn wisdom in **retrospect**, and the winners earn a lot of money. But the effects of a bubble might become **cumulative** if many owners of an overpriced asset feel rich and spend foolishly, especially in a period of deregulation. Imagine this: You buy a house for \$200,000, for which you borrowed

\$160,000 **beforehand**. You have \$40,000 in **equity** in the house. Over the next five years, the market **appraisal** rises to \$500,000. Now you have \$340,000 in equity (\$500,000 – \$160,000), so you borrow another \$240,000 from a bank using this equity to secure the loan. You still have \$100,000 in equity in your home, and you have \$240,000 to spend. You suddenly feel less need to be economical with your purchases and **allocate** more money for things like a vacation home and a new car.

5 But equity is not revenue. The market holds long enough for you to spend the money. Then it crashes and the value of your home falls to \$325,000. Now you have negative equity and owe the bank \$400,000. So you **default** on your loan and give your house, car, and vacation home to the bank. If this situation is widespread, it can **culminate** in the failure of those banks and a severe blow to the lending needed to grow the economy.

6 There are also stock market bubbles. In a normal market, investors buy stock in a company because they anticipate that future profits will become **dividends** and they believe the value of the company's assets will increase. Sometimes, though, a "**herd mentality**" sets in and too many **brokers** rush to buy, driving prices like **mercury** up a **thermometer** to levels that prove unrealistic. Eventually, it becomes clear that further increases are not forthcoming and price **deterioration** develops, followed by a swift drop. When this happens to too many companies in **aggregate**, it is called a stock market crash.

7 A **striking** example of a stock market bubble is the "dot-com" bubble. The **buzz** about the economic possibilities of the Internet encouraged investors to fund the creation of many dot-com companies – too many, it turned out. For several years, dozens of entrepreneurs sought to **duplicate** for themselves the results of those that had come before. Many investors **envisaged** wealth for any business with a website that could advertise on TV or **billboards**, even if its actual services were **ambiguous**. Instead, on March 10, 2000, the dot-com boom reached its peak when the stock index hit 5,132.52. Over the next two and a half years, the index dropped to as low as 1,108.49. Very few companies **bucked** the trend. Most had **blundered** into awful financial difficulties, selling off their assets to healthier companies.

8 Bubbles are not limited to the arena of real estate or "get-rich" stock offerings. In the 1990s, a series of stuffed animal toys became such a **fad** that speculators bought up large quantities, assuming that their value as collectibles would continue to rise. Did anyone make money on that fad? If you check out their prices on an online **auction** site, you can decide whether any of these sellers have struck it rich.

经济泡沫：成因与条件

1 因为种种原因，一旦人们对于商品（如石油）、证券（如股票、债券）、房地产或收藏品过度投资从而推高其价格，使价格远远超过商品的内在价值，经济泡沫就会产生。而这种价格暴涨不可避免的后果就是经济的崩溃或萧条。一旦价格大大超过潜在消费者购买力的局面变得明了，价格就会急剧下跌。

2 投机者进行这样的风险投资，是因为他们指望着自己购买的资产的价格能够迅速上涨。由于大多数的投机者对资金的投向都有所顾虑，因此经济泡沫绝非常态。毕竟，每项投资都存在估价过高的风险。投机者也知道，价格上涨要么推动商品生产进一步扩大，要么促使现有货主更愿意出售。不管哪种情况都会服务于“负反馈”机制，促使价格下行。打个比方，把经济负反馈比作人的眼睛，光线越强，瞳孔越小，摄入的光亮就会越少。但要是人的眼睛以“正反馈”机制工作，结果会怎样呢？在太阳光下，瞳孔会扩大，从而对眼睛造成伤害。

3 当价格急剧上行引起了正反馈而非负反馈时，经济泡沫就会产生。不管何种原因——担心供应不足、贪心、对未来过分乐观或对资产内在价值的分析存在疏漏——购买者相信资产价值会持续增加。如果价格上涨，狂热的投机者就会买入更多，或者那些错过低价买入的人就会在价格进一步攀升之前蜂拥购入。对此现象最好的解释是“博傻理论”：买入方深信自己能找到下一个甘愿出更高价格的冤大头，从而认为自己的购买行为是合理的。抢购热会感染其他买家，进一步放大其效应。在合适的条件下，价格在下跌前会一路飙升至令人目眩的高位。一个著名的例子就是 17 世纪 30 年代发生在荷兰的郁金香抢购泡沫，当时，单株郁金香鳞茎的价格可相当于一年的工资。

4 大多数的泡沫容易被弹性市场加以消化或避免。只要这种泡沫不是很大，输家可以从中吸取教训，而赢家则可以赚很多钱。但如果资产虚高，持有人恃富而挥霍无度，泡沫效应可能会不断累积，尤其在市场缺乏监管之时。试想一下：你以 200,000 美元购买一套房，事先贷款 160,000 美元，则房产净值为 40,000 美元。五年后，房子的市场估价涨到 500,000 美元。现在你的房产净值就是 340,000 美元（500,000 美元减去 160,000 美元），于是你以此担保，再向银行贷款 240,000 美元。你依然持有 100,000 美元的房产净值，还有 240,000 美元可供花销。顿时，你觉得没有必要节省开支，于是抽出更多钱来购置度假屋及新车等东西。

5 但房产净值并不是收益。市场长期保持稳定，让你有足够的时间花钱。后来，市场崩溃，你的房屋价值跌至 325,000 美元。你现在持有的房产净值为负，欠银行 400,000 美元。因此，你就拖欠贷款，将房子、车和度假屋等都交给银行。这种情形一旦蔓延，最终会让银行难以为继，并会沉重打击发展经济所需的贷款业务。

6 股票市场也有泡沫。在正常市场上，投资者购买一家公司的股票是因为他们预期公司

未来的利润会成为红利，并且他们相信公司的资产能增值。不过，有时由于“羊群效应”，众多经纪人蜂拥抢购，股价就像温度计里的水银被一路推至虚高。最终，股价不再上涨的形势变得明了，股价开始下挫，暴跌随之而来。当这种情况集中爆发于众多的公司时，就被称为股市崩盘。

7 最明显的股市泡沫例子就是互联网泡沫。对互联网经济前景的看好促使投资者出资创建了许多网络公司——最终证明是太多了。几年来，众多创业者寻求复制以前网络公司的成功经验。很多投资者认为任何拥有网站并能在电视或者广告牌上做广告的公司都能赚钱，即使它们实际的业务内容并不明确。然而，2000 年 3 月 10 日股票指数达到了 5,132.52 点，网络公司的繁荣也达到了顶峰。在紧接着的两年半时间里，指数回落，跌至 1,108.49 点。很少有公司能在颓势中挺住，大多数公司都陷入糟糕的财务困境，只好将其资产廉价转让给更健康的公司。

8 泡沫并不局限于房地产领域或“赚钱”的股票产品。在 20 世纪 90 年代，某个系列的动物布绒玩具迅速走红。投机者大量买进，认为其作为藏品的价值会持续攀升。有人靠这种时尚赚钱了吗？如果你到在线拍卖网站核实其价格，你就能判断是否有卖家因此而暴富。