# step 2 - Lesson 07

#### **Table of Contents**

- <u>1. 1</u>
- <u>2. 2</u>
- 3.3
- <u>4. 4</u>
- <u>5. 5</u>
- <u>6. Credit Cards</u>

Lesson 7

# 1.1

Professor Ernest Watson was answering questions on a radio phone-in (广播、电视的) 热线直播节目,听众来电直播节目 programme on the subject of learning a foreign language.

Listener: Hello, Professor, can you hear me?

Prof W: Yes, we can hear you fine.

Listener: My name is Humphries, Albert Humphries, and I live in Balham, in London.

Prof W: Yes, good evening Mr. Humphries. What is your question?

Mr. H: I' ve been studying Spanish for some years. I go to Spain on holiday sometimes. I' ve learnt quite a lot of grammar and vocabulary. But I find it very difficult to speak, and when I went to Spain this summer, I couldn't understand the Spanish people at all. I got really disheartened 灰心的.

Prof W: Yes, it is a problem. How long have you been studying Spanish?

Mr. H: About four years.

Prof W: Yes, how exactly (要求得到更多信息)究竟, 到底? Going to an **evening class** 夜校课程, using tapes ...?

Mr. H: I' ve been going to an evening class and I' ve watched quite a lot of the BBC television programmes.

Prof W: Oh, yes. They' re very good. Did you buy the BBC book?

Mr. H: No, we use a different book in the class. But I watched the programmes.

Prof W: Yes, I see ... Mr. Humphries, I always think that learning a language is rather like learning to drive. Now, you couldn't learn to drive a car by sitting in a classroom or watching television. I think what you need is a lot of practice in using the language.

Mr. H: That's all very well if you live in the country where they speak the language but I don't.

Prof W: Yes, I understand the problem. Though even if you live in the country where the language is spoken, you have to reach a **certain standard** before you are able to have conversations with the natives. I was thinking perhaps you might arrange with another student or students to have regular conversation practice.

Mr. H: But the other students make the same mistakes as I do.

Prof W: I think you' re **confusing** (将...)混淆,混同 learning **with** practicing. Remember what I said about driving a car. Learning to speak means being able to put together the right groups of words and to say them 方式状 in a reasonably 尚可;过得去; 合乎逻辑地;明智地 accurate way.

Mr. H: And what about learning to understand real Spanish?

Prof W: Well, again, you need practice in hearing the Spanish language 后定 spoken by Spanish speakers. There are Spanish speakers in London. Get one of them **to read** some extracts (n.)摘录;选录;选曲;节录 from a Spanish newspaper **onto** a cassette. Have you got a cassette recorder?

Mr. H: Yes.

Prof W: Then you want to listen and listen and listen to the recordings until you almost know them **by heart** 熟记,背熟, just **as if** you were learning to drive, you'd practice parking the car, over and over again, till you could do it perfectly. Learning to speak a language is a very hard business. You don't need a huge vocabulary. You need a small vocabulary that you can use really efficiently, and **to be able to do that** /you need lots and lots of practice.

欧内斯特·沃森教授正在广播电话节目中回答有关学习外语的问题。

听众:教授您好,您能听到我说话吗?

W 教授:是的,我们听得清楚。

听众:我叫汉弗莱斯,阿尔伯特·汉弗莱斯,我住在伦敦巴勒姆。 W 教授:是的,汉弗莱斯先生晚上好。你的问题是什么?

H先生: 我学习西班牙语已经好几年了。我有时去西班牙度假。我学到了很多语法和词汇。但我觉得说话很困

难,今年夏天我去西班牙时,我根本听不懂西班牙人。我真的很沮丧。

W教授: 是的, 这是一个问题。您学习西班牙语多久了?

H先生: 大约四年。

W教授:是的,具体如何?去上晚间课程,使用磁带.....?

H先生: 我一直在上夜校, 也看了很多BBC的电视节目。

W教授:哦,是的。他们非常好。你买了BBC的书吗?

H 先生: 不, 我们在课堂上使用另一本书。但我看了节目。

W教授:是的,我明白了……汉弗莱斯先生,我一直认为学习语言就像学习开车。现在,你无法通过坐在教室里或看电视来学习开车。我认为你需要的是大量使用该语言的练习。

H 先生:如果你生活在他们说这种语言的国家,那就太好了,但我不会。

W教授:是的,我理解这个问题。尽管即使你生活在说该语言的国家,你也必须达到一定的标准才能与当地人进行对话。我在想也许你可以安排另一个或多个学生进行定期的对话练习。

H先生:但是其他同学也犯了和我一样的错误。

W教授:我认为你混淆了学习和实践。记住我所说的关于开车的事情。学习说话意味着能够将正确的单词组合在一起并以相当准确的方式说出它们。

H 先生:那学习真正的西班牙语怎么样?

W教授:嗯,再说一次,你需要练习听西班牙语使用者说的西班牙语。伦敦有讲西班牙语的人。让他们中的一个人将西班牙报纸上的一些摘录读到磁带上。你有盒式录音机吗?

H先生:是的。

W教授:然后你要听、听、听录音,直到你几乎能背下来,就像你学开车一样,你会一遍又一遍地练习停车,直到你能做到为止完美。学习说一门语言是一件非常困难的事情。你不需要大量的词汇量。你需要一个可以真正有效地使用的小词汇量,并且为了能够做到这一点,你需要大量的练习。

Woman: Good morning.

Librarian 图书馆馆长;图书管理员: Morning, can I help you?

Woman: Yes, I' d like to join the library. We' re new to the district you see.

Librarian: Certainly. Well **all we need** is some sort of identification 身份证明 with your name and address on it.

Woman: Oh dear. We just moved, you see, and everything has my old address.

Librarian: A driving licence, perhaps?

Woman: No, I don't drive.

Librarian: Your husband's would do.

Woman: Yes, but his licence will still have the old address on it.

Librarian: Perhaps you have a letter addressed to you at your new house?

Woman: No, I' m afraid not. We' ve only **been there a few days** you see and no one' s written to us yet.

Librarian: What about your bank book 银行存折?

Woman: That's just the same. Oh dear, and I did want to get some books out this weekend. We're going on holiday to relax after the move, you see, and I wanted to take something with me to read.

Librarian: Well, I' m sorry, but we can' t possibly **issue (v.) (正式)发给,供给 tickets** without some form of identification. What about your passport?

Woman: What? Oh yes, how silly of me. I' ve just got a new one and it does have our new address. I' ve just been **to book (v.) our tickets** so I have it on me. Just a minute. Here you are.

Librarian: Thank you. Well, that's all right. Now if you'd like to go and choose your books /your tickets will be ready for you /when you come back to the desk to have them stamped 在…上盖(字样或图案等) out.

Woman: Oh, thank you. Er, how many books am I allowed to take out?

Librarian: You can take four books out **at a time** and you also get two tickets to take out magazines or periodicals (学术)期刊. Newspapers, I'm afraid can't be taken out; they have to be read here.

Woman: Oh that's fine. We have our own daily newspaper delivered to the house. Oh, do you have a record 唱片 library (书、激光唱片等的)个人收藏;图书馆;藏书楼? Some libraries do, I know.

Librarian: Yes, we do. You have to pay a deposit 订金;押金 of £5 in case you damage them. But that entitles (v.)使享有权利;使符合资格 you to take out two records at a time. We also have everything **available on cassette** if you prefer it. Cassettes seem to be much more popular than records lately.

Woman: Oh yes, as a matter of fact, I would prefer cassettes but I won't take any out today. I'll leave it until we come back from our holidays. Could you show me where your history and biography 传记;传记作品 sections are, please?

Librarian: Yes, just over there to your right. If there's any particular book **you want** /you can **look it up** 查阅 in the catalogue, which you'll find just round the corner.

Woman: Thank you. Oh, and how long am I allowed to keep the books for?

Librarian: For three weeks. After that you must telephone to renew the books if you wish to keep them longer. Otherwise we charge 要价; 收费 20p a day fine 罚金; 罚款 for each book.

Woman: Oh dear. We' re going away for six weeks. Can I renew them now?

Librarian: I' m afraid not. You must do that at the end of three weeks. **Someone else** might want them 后定 you see. And in that case we have to ask you to return them.

Woman: You mean, if someone wants them **after my three weeks are up** /I have to bring them back?

Librarian: Yes, but just telephone and we' Il see what we can do.

Woman: But I' m going to Tahiti. It would cost a fortune 大笔的钱;巨款.

Librarian: Well ...

Woman: Oh, never mind. I'll leave it until we get back. It's not worth all the bother. I'll get some paperbacks 平装书;简装书 in the airport. Well, thank you. I'm sorry I've been such a nuisance 麻烦事;讨厌的人(或东西). Good morning.

Librarian: Not at all. Good morning.

女:早上好。

图书管理员:早上好,有什么可以帮您的吗?

女:是的,我想加入图书馆。我们是您所看到的地区的新人。

图书管理员:当然可以。我们所需要的只是某种带有您的姓名和地址的身份证明。

女: 哦亲爱的。你看, 我们刚刚搬家, 所有东西都有我的旧地址。

图书管理员:也许是驾驶执照?

女:不,我不开车。

图书管理员:你丈夫的就可以了。

女:是的,但是他的驾照上仍然有旧的地址。 图书管理员:也许你有一封写给你的新家的信?

女:不,恐怕不是。你看,我们才到那里几天,还没有人给我们写信。

图书管理员:你的银行存折呢?

女:那是一样的。哦天哪,我确实想在这个周末买一些书。你看,搬家后我们要去度假放松一下,我想带一些 东西来读。

图书管理员:嗯,很抱歉,如果没有某种形式的身份证明,我们就不可能发行门票。你的护照呢?

女:什么?哦,是的,我真是太傻了。我刚买了一个新的,上面有我们的新地址。我刚刚去订票,所以我带着它。等一下。给你。

图书管理员:谢谢。好吧,没关系。现在,如果您想去选择您的书籍,当您回到服务台盖章时,您的门票就会准备好

女:噢,谢谢。呃,我可以带多少本书呢?

图书管理员:一次可以借出四本书,并且还可以获得两张借出杂志或期刊的票。报纸,恐怕拿不出来;它们必须在这里阅读。

女:哦,那好吧。我们有自己的日报送到家里。哦,你有唱片库吗?我知道有些图书馆是这样做的。

图书管理员:是的,我们有。如果损坏,您必须支付 5 英镑的押金。但这使您有权一次取出两条记录。如果您愿意,我们还提供磁带上的所有内容。最近,盒式磁带似乎比唱片更受欢迎。

女:哦,是的,事实上,我更喜欢磁带,但今天我不会拿出来。我会把它留到我们假期回来为止。您能告诉我您的历史和传记部分在哪里吗?

图书管理员:是的,就在你右边。如果您想要任何特定的书,可以在目录中查找,目录就在拐角处。

女:谢谢。哦,我可以保留这些书多长时间?

图书管理员:三个星期。之后,如果您想保留更长时间,则必须打电话续订书籍。否则我们每本书每天收取 20 便士的罚款。

女: 哦亲爱的。我们要离开六个星期。我现在可以续订吗?

图书管理员:恐怕不是。您必须在三周后这样做。其他人可能希望你看到它们。在这种情况下,我们必须要求您归还它们。

女:你的意思是,如果我三周后有人想要它们,我就必须把它们带回来?

图书管理员:是的,但只要打电话,我们就会看看能做些什么。

女:但我要去塔希提岛。这将花费一大笔钱。

图书管理员:嗯……

女:哦,没关系。我会把它留到我们回来为止。不值得这么麻烦。我会在机场买一些平装本。嗯,谢谢。很抱

歉我这么麻烦。早上好。

图书管理员:一点也不。早上好。

# 3.3

Receptionist 接待员: United World Colleges. Can I help you?

Julian: Yes, I' d like some information about the colleges, please.

Receptionist: Hold the line. I' ll put you **through 直达;径直 to** the International Secretary.

Creighton: Good morning. Robert Creighton speaking.

Julian: Good morning. My name's Julian Harris and I have a friend in Spain who's interested in applying for a place 求学机会;进修机会;入学名额 at one of the colleges. There are one or two questions which she'd like me to ask you.

Creighton: Go ahead.

Julian: Thanks. The first one is: what language is used for normal lessons?

Creighton: Well, the main language of instruction 教授; 教导; 传授 in all the colleges is English. But at Pacific College in Canada some subjects are taught in French, and at the College of the Adriatic 亚得里亚海、其沿岸及诸岛的 some may be taught in Italian.



Julian: Right. Her next question is about fees. Is it expensive to go to one of the colleges?

Creighton: Students' parents don't have to be rich, if that's what you mean. There are scholarships 奖学金 for all colleges, but we do ask parents to help by paying what they can afford.

Julian: Good, she' Il be glad to hear that. Now she wants to know something about getting into a college. Does she have to get high marks in her examinations?

Creighton: Ah, yes, well she will have to do well, but academic ability is not the only thing that's important. We also look at personal qualities.

Julian: What sort of things do you mean?

Creighton: Maturity (思想行为、作品等)成熟, the ability to **get on well with** 与……相处融洽;……进展顺利 people from different countries, that sort of thing.

Julian: Of course. I understand what you mean. Her last question is about her other interests. Can she do painting and modern dancing, for example?

Creighton: Yes, probably. It depends on the staff at the college she enters. Each college has its own special activities, such as theatre studies or environmental work, in which students can take part.

Julian: Good. I think that's all. Thank you very much for your help.

Creighton: You're welcome. I hope your friend **sends in** an application 申请;请求;申请书;申请表.

Julian: I' m sure she will. Thanks again. Goodbye.

Creighton: Goodbye.

接待员:联合世界学院。我可以帮你吗? 朱利安:是的,我想了解一些有关大学的信息。

接待员:请稍候。我将为您转接国际秘书。 克赖顿:早上好。罗伯特·克赖顿发言。

朱利安:早上好。我叫朱利安·哈里斯,我在西班牙有一位朋友有兴趣申请其中一所大学的学位。她想让我问你

一两个问题。 克赖顿:继续吧。

朱利安:谢谢。第一个是:平时上课用什么语言?

Creighton:嗯,所有大学的主要教学语言都是英语。但在加拿大太平洋学院,一些科目用法语教授,而在亚得

里亚海学院,一些科目可能用意大利语教授。

朱利安:对。她的下一个问题是关于费用。去其中一所大学贵吗?

Creighton:如果你是这个意思的话,学生的父母不必很有钱。所有大学都有奖学金,但我们确实要求家长提供

帮助,支付他们能负担得起的费用。

朱利安:很好,她会很高兴听到这个。现在她想了解一些有关进入大学的信息。她必须在考试中取得高分吗?

Creighton:啊,是的,她必须做得很好,但学术能力并不是唯一重要的事情。我们还看重个人品质。

朱利安: 你是什么意思?

Creighton:成熟度,与来自不同国家的人相处融洽的能力,诸如此类。

朱利安:当然。我明白你的意思。她的最后一个问题是关于她的其他兴趣。例如,她会画画和现代舞吗?

克赖顿:是的,可能是。这取决于她进入的大学的工作人员。每个学院都有自己的特殊活动,例如学生可以参

加的戏剧研究或环境工作。

朱利安:好。我想仅此而已。非常感谢您的帮助。

克赖顿:不客气。我希望你的朋友寄来一份申请。

朱利安:我相信她会的。再次感谢。再见。

克赖顿:再见。

### 4.4

Grace: It's so great seeing you guys again.

Curtis: Yeah.

Martin: I agree.

Grace: I can't believe it's been twenty years since we were all in college together.

Martin: You know something, I remember it as if it were yesterday.

Curtis: I do ... (Yeah.) I was just going to say, as if it were yesterday.

Martin: Incredible.

Grace: Martin, what do you remember most about our college days?

Martin: Oh, I remember most?

Grace: Uh-huh.

Martin: Curtis' s hair ... down to his waist.

Curtis: Now, I remember how Grace looked. (Wha ...) She always had a flower painted on her

face, remember that?

Martin: Oh, yes. I remember that.

Grace: Now wait, wait. Let's not forget about Martin and his air-conditioned blue jeans 牛仔裤.

I never saw anybody with more holes in their jeans than Martin.

Martin: They' re a classic. You know, I still have those blue jeans. (Oh.)

Grace: Still have them? I don't believe it.

Curtis: Oh. Incredible 不可思议的,难以置信的. I don't either.

Martin: And I still wear them, too.

Curtis: You know, I was just thinking the other day — it's funny -about **that worst** ... worst

thing that happened in college.

Martin: The worst thing?

Grace: What was that?

Curtis: Yeah. The time we were driving home from college for a **spring break** 春假, remember? (Oooh.) (Ooh. Yeah. Oooh.) It was a holiday, and every gas station was closed. And that darn (加强语气)该死的,讨厌的 **gas gauge**(测量仪器(或仪表);计量器)油量表 was on empty.

Martin: And (We were desperate.) we stopped at that gas station and tried to get some gas out of that pump.

Grace: And the neighbours saw us and called the police. We almost got arrested. (Oooh.) Gosh, I was scared stiff (ad.)非常;极其.

Martin: You were scared stiff? I was petrified 非常害怕;恐慌的;石化的. And — but, you know, it was a lot different **from the time** we actually did get arrested.

Curtis: Umm.

Grace: Yeah. You know, that's my best memory. That peace 和平;太平 demonstration 集会示威;游行示威. (Yeah.) You know, somehow 以某种方式(或方法) 主 getting arrested **for something you believe in**  $\S$  isn't scary at all.

Curtis: No, it isn't at all.

Martin: You' re right.

Curtis: But **it did help** that there were five hundred other students getting arrested **along with** 与某物或某人一起 us.

Martin: That was a great day, though.

Grace: Hey, hey, you all remember our last day of college?

Martin: What, you mean graduation?

Curtis: Graduation, what' s to remember? None of you went to graduation. I didn' t go.

what's to remember?

在这个对话中,短语 "what's to remember?" 表示一种质疑和不理解的态度。Curtis在这里的意思是,毕业典礼对他们来说并没有什么特别值得回忆的,因为他们中没有人参加毕业典礼。类似于 "为什么要记得什么呢?" 或 "有什么值得记得的吗?" 的意思。

Martin: Do you regret 惋惜;懊悔 that, that ... that **after all these years** you **skipped out on** (尤指不顾某人而)离开,溜走 the ceremony 典礼;仪式?

Grace: Not me. Hey, **I' ve changed my mind** about a lot of things in twenty years, but I don' think we missed anything that day.

Curtis: No, nothing at all. And that picnic 野餐 that **the three of us had** by the stream, remember? (That was great.) (Oooh.) Drinking wine, playing guitar, singing. Oh, **that was worth more** to me **than** any graduation ceremony.

Martin: That was (Mm-hmm.) the best graduation ceremony there could have been.

Curtis: Mm-hmm.

格蕾丝:很高兴再次见到你们。

柯蒂斯:是的。 马丁:我同意。

格蕾丝:我不敢相信我们一起上大学已经二十年了。

马丁:你知道吗,我记得好像就在昨天一样。

柯蒂斯:我愿意.....(是的。)我只是想说,就好像那是昨天一样。

马丁:难以置信。

格蕾丝:马丁,你对我们大学时代印象最深的是什么?

马丁:哦,我记得最多的?

格蕾丝: 嗯嗯。

马丁:柯蒂斯的头发......一直垂到腰部。

柯蒂斯:现在,我记得格蕾丝的样子。(什么.....)她脸上总是画着一朵花,还记得吗?

马丁:哦,是的。我记得那个。

格蕾丝:现在等等,等等。我们不要忘记马丁和他的空调蓝色牛仔裤。我从来没有见过比马丁牛仔裤上破洞更

多的人。

马丁:它们是经典。你知道,我还有那条蓝色牛仔裤。(哦。)

格蕾丝:还有吗?我不相信。 柯蒂斯:哦。极好的。我也不知道。

马丁:我也仍然穿着它们。

柯蒂斯:你知道,前几天我只是在想——这很有趣——大学里发生的最糟糕的……最糟糕的事情。

马丁:最糟糕的事情是什么?

格蕾丝:那是什么?

柯蒂斯:是的。还记得我们放春假从大学开车回家的那次吗?(噢。)(噢。是啊。噢。)那天是假期,每个加油站都关门了。那个该死的油表已经空了。

马丁:(我们很绝望。)我们在那个加油站停下来,试图从那个泵中抽出一些汽油。 格蕾丝:邻居们看到了我们并报了警。我们差一点就被捕了。(哦。)天哪,我吓坏了。 马丁:你吓坏了?我吓呆了。而且——但是,你知道,这与我们实际被捕的时候有很大不同。

柯蒂斯:嗯。

格蕾丝:是的。你知道,那是我最美好的回忆。那个和平示威。(是的。)你知道,因为你相信的事情而被

捕……一点也不可怕。 柯蒂斯:不,根本不是。

马丁: 你说得对。

柯蒂斯:但这确实有帮助,因为还有其他五百名学生与我们一起被捕。

马丁:不过,那真是美好的一天。

格蕾丝:嘿嘿,你们还记得我们大学的最后一天吗?

马丁:什么,你是说毕业吗?

柯蒂斯:毕业了,要记住什么?你们都没有毕业。我没有去。

马丁:这么多年之后你没有参加颁奖典礼,你后悔吗?

格蕾丝:不是我。嘿,二十年来我对很多事情改变了主意,但我不认为那天我们错过了任何事情。

柯蒂斯:不,什么也没有。还有我们三个人在小溪边野餐,还记得吗?(那太好了。)(噢。)喝酒,弹吉

他,唱歌。哦,这对我来说比任何毕业典礼都更有价值。

马丁:那是(嗯嗯)最好的毕业典礼。

柯蒂斯:嗯嗯。

## 5.5

- 1. Most of the subjects 接受试验者;实验对象 of the enquiry 调查;查究;查问 think that nearly every word in English has just one meaning.
- 2. While it's true, of course, that many words in English do have only one meaning, it can easily be shown that the majority have more than one.
- 3. 主 The third important misconception 错误认识; 误解 on the part of the students 系 is their idea that a word can be used correctly as soon as its meaning is known.
- 4. English has a larger vocabulary (某人掌握或使用的)词汇,词汇量 than any other language. The reason for this, of course, is that it has been influenced by several other languages. It has, in fact, borrowed words from many sources. It is, therefore, particularly rich in synonyms 同义词.
- 5. Perhaps more important is a grammatical matter 课题;事情;问题, namely that 主 some words which mean the same 谓 can only be used when certain other words are present.
- 6. Unfortunately, when many students pick up a book to read /they tend to have **no** particular purpose in mind /**other than** 只有; 除了.....之外 simply to read the book.
- 7. The result is that /students frequently don't have an overall view of what they're reading; also 此外,而且, 主 they tend to forget fairly 一定地;相当地 soon 谓 what they've been reading.
- 8.  $\pm$  One reason for poor comprehension from reading \$ may be that students fail to make notes or to ask themselves questions about the text.
- 9. If the reading material was broken down 分解 every twenty-five pages [by short tests], reminding him what he had read, he could go on [without fatigue 疲劳; 劳累 or loss of efficiency] for periods of **up to** six hours.
- 10. If he can increase his reading speed without loss of comprehension, then he' ll have become a more efficient reader.

大多数调查对象认为英语中几乎每个单词都只有一个含义。

当然,虽然英语中的许多单词确实只有一种含义,但很容易证明大多数单词都有不止一种含义。

学生的第三个重要误解是他们认为只要知道单词的含义就可以正确使用单词。

英语比任何其他语言都拥有更大的词汇量。当然,其原因是它受到了其他几种语言的影响。事实上,它从许多来源借用了词语。因此,它的同义词特别丰富。

不幸的是,当许多学生拿起一本书来阅读时,他们往往没有任何特定的目的,而只是为了阅读这本书。 结果是学生常常无法全面了解他们正在阅读的内容;而且,他们往往很快就会忘记自己读过的内容。 阅读理解能力差的原因之一可能是学生没有做笔记或问自己有关课文的问题。 如果通过简短的测试将阅读材料每二十五页分解一次,提醒他读过什么,他就可以继续阅读长达六个小时而不会感到疲劳或效率下降。

如果他能够在不损失理解力的情况下提高阅读速度,那么他就会成为一个更有效率的读者。

也许更重要的是语法问题,即某些具有相同含义的单词只有在存在某些其他单词时才能使用。

### 6. Credit Cards

Many businesses, such as **department stores** 百货公司;大百货商店, restaurants, hotels and airline companies, use a credit system for selling their products and services. In a credit system, the seller agrees to sell something to the buyer without immediately receiving cash. The buyer receives the goods or services immediately and promises to pay for them later. This "buy-now-pay-later" credit system is quite old. People have been buying things **on credit** 赊购;赊欠 for centuries 有好几个世纪. But nowadays people use credit cards. There are two types of credit cards. One type is issued directly by a store to a customer. Many large department stores issue credit cards to their customers. The store credit card can be used to make purchases only at a particular store. The other kind of credit card is issued by a credit company 信贷公司. Credit cards from credit companies can be used to buy things almost anywhere. If you have a major credit card, you can buy airplane tickets, stay at hotels, and eat at restaurants with it. Most large credit companies are connected to large banks. So if you want a credit card from a credit company, you generally have to make an application at a bank. After an applicant receives a credit card, he or she can make purchases, using the card.

信用卡

许多企业,例如百货商店、餐馆、酒店和航空公司,都使用信用系统来销售其产品和服务。在信用系统中,卖方同意向买方出售商品,但不会立即收到现金。买方立即收到货物或服务并承诺稍后付款。这种"先买后付"的信用体系已经相当古老了。几个世纪以来,人们一直在赊账购买东西。但现在人们使用信用卡。信用卡有两种类型。一种类型由商店直接向顾客发放。许多大型百货公司向顾客发行信用卡。商店信用卡只能用于在特定商店购物。另一种信用卡是由信贷公司发行的。信用卡公司的信用卡几乎可以在任何地方用来购物。如果你有一张主要的信用卡,你可以用它购买机票、入住酒店、去餐馆吃饭。大多数大型信贷公司都与大型银行有联系。因此,如果您想要信用卡公司的信用卡,通常必须向银行提出申请。申请人收到信用卡后,可以使用该卡进行购物。