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Money wise

有财贵善用,须要约己周人。金钱是商品交换的媒介,也是经济活动的重要组成部分。然而,金钱并不是衡量一切的标准,我们应当 正确理解金钱在人生中的意义与作用,学会明智地使用它。

本单元,你将通过阅读选篇,看"节俭"这一传统美德如何在当代 年轻人的生活中焕发新生,推动形成新型消费价值观。你还将通 过观看视频,了解范蠡和胡雪岩的经商之道,深刻理解中国商人 的商业精神是如何影响社会发展的。

Reading

Pre-reading

Being frugal is one of the traditional virtues in China. We can practice frugality in many aspects of our lives. Do you have any suggestions for how to be frugal in daily life?



Frugality is the new cool

frugality/fru:'gæləti/n.节约;俭省 extravagance/ik'strævəgəns/n. 奢侈;铺张 evil/'i:vəl/n.恶行 wickedness/'wıkıdnəs/n.不道德

be on (the) alert 保持戒备

- Frugality, which means rejecting waste and extravagance, is an important value of Chinese culture. There is an old saying, "Frugality is the great virtue in morality and extravagance is the great evil in wickedness."
- ² Frugality helps balance saving and spending. It also offers security against unexpected events and emergencies in the future. As our ancestors said, "Be on alert against potential danger when living in peace." By being frugal, we can save for a rainy day.



- ³ As a legacy passed down through generations, frugality is being practiced in innovative ways and has become the new cool. Today's young people are challenging the stereotype of frugality and embracing a new way of being frugal. For them, living frugally does not imply limiting consumption, but rather focusing on rational consumption and cost-effectiveness. These young people advocate for a simple and green lifestyle.
- ⁴ Fashion is a good example of this trend. More and more young people in China are **opting** for simple **canvas** bags instead of designer or **luxury** bags. Canvas bags are reusable, **durable**, and environmentally friendly. In addition, they allow young people to express their creativity and **individuality** through diverse designs and **customization** options. Therefore, canvas bags have become both a fashion statement and a simple step toward frugal living, offering young people a cost-effective choice without sacrificing quality and user experience.
- ⁵ The growing second-hand market also reflects young people's commitment to frugality. Websites and stores for swapping and selling used items have become very popular. Notably, 60 percent of the people who use these services are between the ages of 18 and 35. Take 27-year-old Wang Dan from Wuhan as an example. By trading in her old phone, she saved 500 yuan on a new one. She

also made money by selling her used furniture online. This is not just about saving money but also about choosing wisely for both financial and environmental benefits.

 Young people in China understand that frugality can be achieved through simple but effective steps. They incorporate other small **stereotype** /'steriətaɪp/ *n*. 模式化 的思想

consumption /kən'sʌmp∫ən/ n. 购买; 消费 **rational** /'ræ∫ənəl/ a. 基于理性的; 合理的

opt / ppt/ vi. 选择 canvas /'kænvəs/ n. 帆布 luxury /'lʌkʃəri/ n. 奢华; 奢侈 durable /'djuərəbəl/ a. 耐用的 individuality /ˌɪndəvɪdʒu'æləti/ n. 个性 customization /ˌkʌstəmaɪ'zeɪʃən/ n. 定做; 定制

swap /swop/ v. 交换

trade sth. in 以(旧物)折价换购





disposable /dɪ'spəuzəbəl/ a. 一次 性的

materialism /mə'tɪəriəlɪzəm/ n. 物质主义 instant /'ɪnstənt/ a. 立即的 gratification /ˌɡrætɪfɪ'keɪʃən/ n. 满足

epitomize /ɪ'pɪtəmaɪz/ vt. 是…的 典型 civilized /'sɪvəlaɪzd/ a. 文明的

venue / venju:/ n. 举行场所; 会场

actions into their daily routines, such as choosing reusable coffee cups instead of **disposable** ones and avoiding buying plastic bags at supermarkets. These actions contribute to a frugal lifestyle by minimizing costs that can add up over time.

- At a broader societal level, frugality promotes responsible and sustainable consumption, encouraging businesses to produce high-quality and eco-friendly products at reasonable prices. In addition, frugality encourages collaboration and community support. Engaging in activities such as resource sharing and local initiatives strengthens social bonds, fosters a sense of belonging, and builds resilient communities. Moreover, mass-scale frugality challenges excessive materialism, instant gratification, and overconsumption, leading to a shift in social values toward simplicity, moderation, and long-term well-being.
- ⁸ The Hangzhou Asian Games epitomized this trend. The concept of hosting a "green, intelligent, frugal, and civilized" Asian Games was at the core of the event's organization. The organizers focused on renovating existing venues rather than building new ones. Out of the 56 competition venues, 44 were

either renovated or **temporary** structures, and all 31 training venues were **remodeled**. The event prioritized borrowing over renting, and renting over buying for facilities and equipment, with a strong emphasis on recycling and reusing whenever possible. Staff members were encouraged to bring their own water bottles. There were also a variety of **promotional** activities, ensuring that the concept of "frugal Asian Games" resonated with the public. The Hangzhou Asian Games showed the world China's commitment to frugality.

 Frugality means a healthier consumption pattern, a way of life, and a sustainable path toward social prosperity. By embracing frugality, we can shape a more balanced, sustainable, and harmonious society for generations to come. temporary /^Itemp*ə*rəri/*a*. 临时的 remodel /,ri:'mɒdl/ v. 改建

promotional /prə'məʊ∫ənəl/ a. 广告宣传的

Notes

Frugality is the great virtue in morality and extravagance is the great evil in wickedness.

俭,德之共也;侈,恶之大也。(《左传·庄公二十四年》)

Global understanding

Check (\checkmark) the statement that best summarizes the text.

- A Young people in China challenge the stereotype of frugality, advocate for a simple and green lifestyle, and practice frugality through simple but effective steps.
- **B** Frugality in China has become the new cool, not only at the individual level in rational consumption, but also at the societal level in promoting responsible and sustainable consumption.
- C Frugality is a foundational value in Chinese culture, promoting sustainability and conscious choices.

Detailed understanding

Answer the following questions.

- 1 What does frugality mean?
- 2 What are the benefits of being frugal?
- 3 What does living frugally imply according to today's young people?
- 4 Why do more and more young people in China prefer canvas bags instead of designer or luxury bags?
- 5 How did Wang Dan practice frugality?
- 6 What else do Chinese young people do in their daily routines to practice frugality?
- 7 What positive effects does frugality have at the societal level in China?
- 8 How was the concept of frugality applied during the Hangzhou Asian Games?



Higher-order thinking

From the text, we can see that frugality means a healthier consumption pattern and a way of life. As China continues to prosper, people's living standards are improving, and people are increasingly seeking a higher quality of life. In your opinion, is there a conflict between embracing frugality and maintaining a high quality of life? How can we practice frugality while ensuring a high quality of life?

Language focus

Complete the following sentences with the correct form of the expressions in the box.

opt for on alert disposable cup rational consumption promotional activity

- 1 People today are replacing ______ with reusable bottles, which is a more ecofriendly option.
- 2 Facing competition from online shopping, many brick-and-mortar stores have adjusted their marketing tactics, using various kinds of ______ to attract consumers.
- 3 Though we are living a relatively affluent life today, we should stay ______ against any kind of waste in our daily lives.
 - 4 To save money, some families _____ cooking at home instead of dining out on weekends.

Viewing

Pre-viewing

Complete the following paragraph with the words and expressions in the box.

righteousness conflict pursuit of gain

Throughout history, a conflict has persisted between the 1) ______ and the upholding of morality. Despite the 2) ______, the basic principle of doing business lies in honesty and integrity. Around 2,500 years ago, Confucius introduced the idea of "thinking of 3) ______ in the face of gain (见利思义)," emphasizing that people should strive for gain on the basis of the principle of morality.



Notes

- 1 Sima Qian: 司马迁(约公元前145或公元前135—?),西汉史学家、文学家、思想家。
- 2 How quickly after gain the whole world races! How madly after gain the whole world chases! 天下熙熙,皆为利来;天下壤壤,皆为利往。(《史记·货殖列传》)
- 3 Fan Li: 范蠡, 春秋末期越国大夫。
- 4 Hu Xueyan: 胡雪岩(1823—1885),清代徽商。

Vocabulary

New words

chase /tʃeɪs/ v. 设法获得 fur /fɜ:/ n. 毛皮 inventory /'ɪnvəntri/ n. 库存 profitability /ˌprofətə'biləti/ n. 赢利; 利润 fluctuation /ˌflʌktʃu'eɪʃən/ n. (价格、数量、 水平等的)波动, 起伏 exceed /ɪk'siːd/ vt. 超过 inflation /ɪn'fleɪʃən/ n. 通货膨胀; 物价上涨 accumulate /ə'kju:mjəleɪt/ vt. 积累 the needy /'niːdi/ n. 贫困者; 穷人 exhaust /ɪg'zə:st/ vt. 用完; 耗尽 herbal /'hɜ:bəl/ a. 药草的 pharmacy /'fɑ:məsi/ n. 药店 plaque /plɑːk/ n. 匾牌 deceit /dr'siːt/ n. 欺骗; 欺诈 inferior /In¹fIəriə/ *a*. (质量等)差的,次的 charity /¹tʃærəti/ *n*. 慈善事业 refugee /₁refjʊ¹dʒi:/ *n*. 难民;避难者 donation /dəʊ¹neɪʃən/ *n*. 捐款;捐赠物 drought /draʊt/ *n*. 旱灾

Phrases

stock up on 贮备; 囤积

Proper nouns

Records of the Grand Historian《史记》(中国 第一部纪传体通史)

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Unit 1 Money wise

Viewing and understanding

Watch the video and complete the following notes about the business philosophies of Fan Li and Hu Xueyan.



Fan Li Oox

- Seizing the 1) ______ for trade: During the summer when people don't buy fur products, businesspeople should prepare their inventory to ensure
 2) ______ when selling them in the winter.
- The price of goods mainly depends on 3) ______ fluctuations: If the government aims to 4) ______ grain prices, it should purchase grain when it is cheap and sell it at a 5) ______ when it is expensive.
- He never lived in luxury; instead, he used his money to help the needy. After exhausting his fortune, he started a business again and made another fortune, only to 6) ______ once more.



Hu Xueyan Oox

- No deceit: Everyone who works at Huqingyutang should not deceive their customers or sell 7) _____.
- He did a lot for charity. He helped refugees, established refugee centers, charity halls, schools, and clinics, made 8) ______ to areas heavily affected by floods and droughts, and went abroad twice to 9) ______ ancient Chinese relics that had been lost during wars.

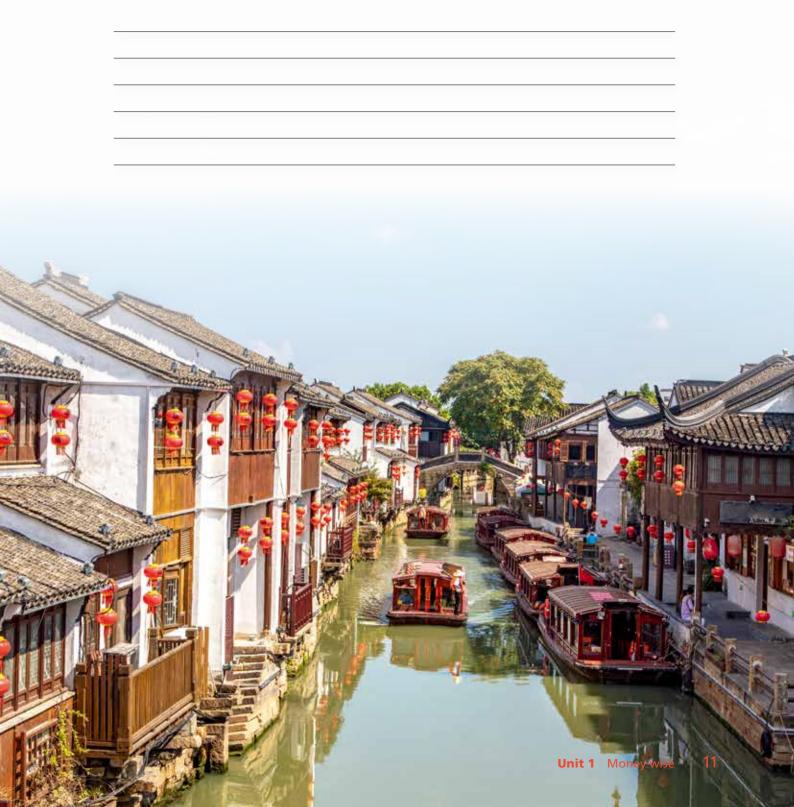
Higher-order thinking

The social and economic circumstances in which ancient Chinese merchants like Fan Li and Hu Xueyan lived were significantly different from those of today. However, some of their wisdom in conducting business remains relevant. What can we learn from Fan Li and Hu Xueyan?

Language focus

Translate the following paragraph into English.

商业的目的在于实现利润,同时满足社会的需求,促进社会的发展。在商业活动中,企业家的决策和行为不仅影响企业自身的发展,也对整个社会的走向产生深远的影响。成功的企业家必备的素质是诚实守信,并善于抓住时机,通过创新不断开发符合市场需求的产品。与此同时,他们还应有很强的社会责任感,比如在国家遭受自然灾害侵袭时,他们会捐款捐物,为国分忧。



Unit task

There have been many businesspeople in Chinese history who are well-known not only for their fortunes, but also for their contributions to the progress of society. They maintained integrity, prioritized righteousness over gain, and shouldered social responsibility.

Your university is holding a business seminar which will invite international students to attend. As a participant in the seminar, you will talk about China's business philosophies and share stories of some famous businesspeople in Chinese history. The following points are for your reference.

- The Chinese view on "profit"
- Fan Li's business philosophy
- Hu Xueyan's business principles

