职场双语:如果金融界由女人来掌管 PDF转换可能丢失图片或格式,建议阅读原文

https://www.100test.com/kao_ti2020/645/2021_2022__E8_81_8C_ E5_9C_BA_E5_8F_8C_E8_c96_645575.htm Fess up, fellows: The masters of the universe have turned out to be masters of disaster. No matter which aspect of the financial crisis you consider, there is a man behind it. 大伙儿说实话吧, 男人自以为是宇宙的主宰, 结果却成了灾难的源头。无论从哪个角度来看这次的金融危 机,背后都有一个男人是罪魁祸首。 So, it is worth pointing out how different things might be if the financial world were female. 所以 我们有必要指出,如果金融界由女人来掌管的话,情况应该 会有所不同。 Finance professors Brad Barber and Terrance Odean have found that womens risk-adjusted returns beat those of men by an average of about one percentage point annually. In short, women trade less frequently, hold less volatile portfolios and expect lower returns than men do. 金融学教授布莱德巴伯(Brad Barber)和特 伦斯奥丁(Terrance Odean)发现,女人的年投资回报率(经风 险因素调整后)比男人平均高于约一个百分点。总结来看, 女人的交易频率更低,持有组合的波动性更低,对回报率的 心理预期也比男人低。 On the other hand, in the testosterone-poisoned sandbox of the male investor, the most important thing is beating the other guy. the second most important: bragging about it. The long term is somebody elses problem, and asking for advice is an admission of inferiority. Worrying about risk is for sissies. Leverage is good, since it raises returns -- while the market goes up. Is it any wonder the male-dominated world of Wall

Street has boomed and busted every few years for more than two centuries? 从另一方面来看,在男性荷尔蒙旺盛的老爷们儿唱 主角的投资界,最重要的事情是打败其他的男人,第二重要 的事情是炫耀自己的胜利。至于长期回报率,则是别人的问 题。向别人请教等于承认自己的无能,担心投资风险显得娘 娘腔。杠杆很好,因为当市场上涨的时候它能提高回报率。 因此,两个多世纪以来,男人唱主角的华尔街市场每隔几年 就会经历一次繁荣和随后的泡沫破灭,一点也不足以为奇。 Women, by contrast, put safety first. Even after controlling for age, income and marital status, women are more inclined than men to wear seat belts, avoid cigarette smoking, floss and brush their teeth and get their blood pressure checked. They even have been shown to be 40% less prone than men to run yellow traffic lights. 与此相反的 是,女人总是把安全放在第一位。即使经过年龄、收入水平 和婚姻状况的筛选后,女性仍比男性更习惯于开车系安全带 避免吸烟、经常刷牙和定期检查血压,女人黄灯抢行的几 率甚至都要比男人低40%。 Women are less afflicted than men by overconfidence, or the delusion that they know more than they really do. And theyre more likely than men to attribute success to factors outside themselves, like luck or fate. 女性不像男人那样,容易被 过度的自信所控制,也不容易陷于以为自己无所不能的幻觉 之中,女性更可能把自己的成功归因于外界因素,比如运气 或命运。 In 2001, a survey of financial analysts and investment advisers found that women felt it was much more important than men did to avoid incurring large losses, falling below a target rate of return and acting on incomplete information. In short, women are

more risk-averse than men. And they shy away from uncertainty: Asked whether having ambiguous information would reduce their confidence and raise their perception of risk, 92% of the women said yes, versus just 69% of the men. 2001年,对金融分析师和投资顾 问的一项调查发现,女人在避免重大投资损失、避免低于目 标回报率和避免信息不全就贸然从事等方面要比男人强得多 简而言之,女性比男性更厌恶风险,对不确定性更为谨慎 当被问及含糊不清的信息是否会降低其投资信心并提升风 险意识时,92%的女性给予肯定答复,而男性说是的只有69% 相关推荐:#0000ff>英文求职简历范文#0000ff>感悟:职场 英语对我们求职的影响 #0000ff>职场英语潮词:让人头疼 的workplace bully #0000ff>职场英语:英文商务电邮实用技巧 #0000ff>如何应对职场流感-"拖沓症"?编辑推荐:#0000ff> 办公室里怎样妙用英语 #0000ff>身在职场,如何应对职场中 的一切#0000ff>面试过程中绝对用得到的面试英语更多信息 进入:#0000ff>实用英语考试交流空间#0000ff>实用英语考试 辅导! 100Test 下载频道开通, 各类考试题目直接下载。详细 请访问 www.100test.com