

Invest Your Money

Discussion

How are you doing today?

I am great.

What did you do before the lesson?

I finished the breakfast.

What did you eat today?

I eat bread and milk.

What your plans for today?

Why do you need contact customers after work?

Shouldn't you don't that during working hours?

after work = when you working hours are finished

What it means to invest?

Investing means to put money into bussiness, stock market or fund.

Investing is using money to make more money.

Do you invest?

Yes, I do.

In what do you invest?

I invest in stock market. Invested in government public companies.

Why do you choose these companies?

They are more stable.

How can make money from these stocks?

They pay out dividends.

How much return do you get from your stocks?

It's about 5%.

You invested in Chinese stock market.

InteractiveBrokers

I think the US stock market is more mature.

I pay dividend paying stocks.

MMM EPD

Stocks related to gas and oil, pharmacy.

I invest for a long term. How about you?

I don't invest in such way. Tesla is a company that doesn't pay out the dividends, they use their entire capital and reinvest.

You need to buy it cheap and sell it more expensively.

I am a conservative investor.

I hope I will never have to sell any stocks that I bought.

I buy very stable businesses.

My businesses pay out dividends that are about 6-7% return.

They have been increasing their dividends a little bit every year for last 25 years.

EPD - owns complete infrastructure, pipelines, though which gas and oil is distributed across the USA and Canada.

EPD - 8%

I reinvest all money. I set my broker's account to automatically reinvest all the dividends.

In 30 years, they should compound a lot. I invest 30% of my salary every month.

Have you considered using any other financial products?

I bought some bonds.

What do you think about bonds?

The profit is very low.

You bought government issued bonds?

There is always a balance between risk and rewards.

Investing is not risky, investor is risky.

Vocabulary

New Words

1. methodology(noun)
2. motivation(noun)
3. approach(noun)
4. asset(noun)
5. balance(noun)
6. commission(noun)
7. analysis(noun)
8. monitor(verb)
9. alternative(noun)
10. allocate(verb)

Useful words

1. dividend(noun):(finance)the money with which a company rewards its shareholders.
2. conservative(adj.):old fashioned; more careful;
3. monetary(adj.):related to monet(money)

4. tolerance(noun):the ability not to get upset, or nervous by pain, difficult situation, etc.

Pronunuciation

Words

1. contact /kon-tekt/
2. analysis /e-ne-la-sis/