

Property Investment

Discussion

It will take one week to recover.

Do you go to work?

Yes, I do.

Maybe it would take less if you could rest for few days?

Maybe you would recover sooner?

Do you have a fever?

No, I don't.

some + noun(plural)

some pill(wrong)

some pills(correct)

Today I will take some pills.

I know that China is very strict when comes to Covid-19.

So do you have some kind of control, at workplace or in your neighbourhood?

In some cities in China, people have to do tests every day.

How is the weather today?

Temperature is about 26 degrees. It's a sunny day. Temperature is about 26 degrees.

South of China almost has tropical climate.

Thailand only has one season, and rainy and dry periods interchange.

What do you think property investment?

It's the act of buying a property to make money.

You can flip houses or apartments. You can buy a house or apartment in a bad state, you can renovate it and sell it for much more.

You can buy and hold a property and expect that the price of real estate will go up.

You can create passive income, by renting your property.

Have you thought about investing in real estate?

Yes, I have some experience. I have bought a comercial property.

It's not a good investment.

Some people like to go to stores, if it is special in some way.

When you buy a house or something, it's a physical thing, while a stock is intangible.

Real estate is a little bit more predictable.

Real estate is expensive.

Chinese market is very different. In big cities China has very dense population. People don't like to go to store, there is too much traffic, it's just easier to order something.

Many students have told me that traffic in Beijing is very bad. It's very hard to park the car.

What is happening with real estate market in China now?
It's coming down.

I think there was a bubble.

Real estate investors they build apartment building, from borrowed money. If they don't sell the apartment, how can they return the money to the bank?

Apartments are so expensive in China. Especially in Shenzhen or Shanghai. You need 20% of downpayment, which quite a lot of money.

Maybe it's a good thing in a long run, the price will maybe become more realistic.

By saving in a bank you would lose money because of high inflation.

How about bonds?

How about government bonds?

If you want to protect yourself from inflation, you should invest in gold.

Vocabulary

New Words

1. situated(adj.):to be positioned.
2. gain(noun):a profit, something that you get.
3. fund(noun):(investment)it's a company that pools money from investors and invests in wide variety of investment products.
4. amenity(noun) e.g. Swimming pool is one of the amenities of this property.
5. commercial(adj.)
6. pool(verb)
7. stable(adj.)
8. tenant(noun)
9. trust(noun)

Useful Words

1. volatile(adj.):unstable, change the value often. e.g. stock market is very volatile.
2. bubble(noun):(economy-market)it's a state on the market, where something is overvalued. It costs more than it's really worth. Eventually a

bubble bursts.

3. residential property(noun):a house or an apartment, a property for living.
4. comercial property(noun):an office, a store building, a property used for business.
5. real estate(noun):property
6. passive income(noun):an income for which you don't have to work. e.g. rent
7. tenant(noun):person who rents an apartment.
8. landlord(noun):person who lends an apartment to tenant.