

How Is The Stock Market?

Discussion

What did you do before today's class?

I woke up at about 7 o'clock. I drank some milk and ate bread.

What changed in last two months?

My son has a summer vacation.

How are you spending his vacation?

He did his homework and played with his classmates.

What are your plans for today?

I regularly book one class at 8 o'clock in the morning.

I will go to work on foot.

How much do you need to arrive there?

I need about 5 minutes.

How is the weather today?

It's about 35 degrees.

It's a sunny day.

What is a stock market?

A place where people can buy and sell stocks.

What are stocks? Stocks are shares or parts of companies.

Do you invest in stock market?

Yes, I do.

In what kind of stocks do you invest?

I invest in electricity and water based businesses.

Why?

These stocks are more stable.

If stocks are more stable that means that the reward is lower?

Do you invest in Chinese stock market?

Yes, I do.

I don't about US stocks.

Chinese stock market is relatively new, so what do you think, is it mature enough?

I like to diversify my portfolio.

I invest in stock market, real estate, and some other financial products.

Do you save money in the bank?

It's a good idea to save money in the bank.

I think that makes keeping money in the bank very dangerous.

High inflation deteriorates the value of money, so why would you want to deposit your money for a long-term, where it will lose its value every year.

One of the best ways to protect yourself from inflation is investing in gold and silver.

What interest rate do you get for saving money in China?

We get about 2% per year.

That is much lower than inflation, so by saving money in the bank, you are losing it.

Vocabulary

New words

1. stock(noun)
2. stock share(noun)
3. fall down(phrasal verb)
4. in the long run(expression)
5. return(noun)
6. risk(noun)
7. invest(verb)
8. unpredictable(adj.)
9. recovery(noun)
10. go up(phrasal verb)

Useful words

1. diversify(verb):make it different, to invest in different assets.
2. relatively(adv.):compared to other stock market(in that case USA market).
3. portfolio(noun):the list of all investments someone has made.
4. divided(adj.):broken into smaller parts or groups.
5. unpleasant(adj.):unhappy, not nice or good.
6. bound to do something(expression):it's destiny, it has to happen.
7. sum(noun):the amount, the quantity.
8. fluctuation(noun):a change, especially in the value of something.
9. macro-economy(noun):the economy of the world.
10. macro(adj.):large.
11. micro(adj.):small.
12. micro-economy(noun):the economy of a particular country, or city...
13. volatile(adj.):unstable so it changes frequently, to fluctuate a lot
14. contrast(noun):the state of being completely different, opposite.

Grammar

Past Tense

Everything that happened before this moment is past and you have to use past tense to express it.

Pronunciation

Words

1. divided /d-vaj-ded/
2. unpleasant /an-ple-zant/
3. further /fr-dr/
4. fluctuations /flank-chu-e-shns/
5. macro /mek-ro/
6. volatile(adj.)