

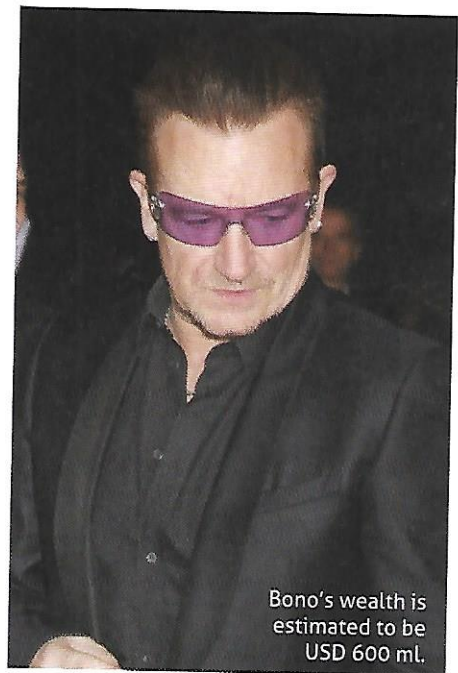
Isn't He Rich Enough?

Ordinary⁴ people who work hard to make ends meet⁵ might well look at celebrities from the world of entertainment, or highly paid sports stars, and wonder⁶ why they don't just sit back and enjoy⁷ the money they've earned. The truth is that only a few people at the very top of the tree⁸ make megabucks⁹; for every Tom Hanks or Meryl Streep earning USD 20 mln a movie, there are hundreds of well-known¹⁰ names earning relatively¹¹ modest¹² sums. Hollywood can be cruel¹³; there's always someone younger waiting in the wings¹⁴, and your star could fade¹⁵ at any time. It's wise to have something tucked away¹⁶ for a rainy day¹⁷. For those film stars and musicians, or sportsmen and women whose careers have a limited life span¹⁸ too, sensible¹⁹ investing is essential²⁰, not greedy²¹.

While many of the world's wealthiest celebrities love to splash out on²² sleek²³ yachts, private aeroplanes and the latest sports cars, a new class of investment savvy²⁴ stars knows just what to do to protect and increase their wealth. For the more modest earners, putting money into stocks²⁵ and shares²⁶ can be a way of putting cash out of reach²⁷, so there is less temptation²⁸ to spend it on a lavish²⁹ lifestyle.

Investing some of your wealth into new areas of business is also a way of boosting your public profile.

Knowing how best to move your money around and where to put it can have tax³⁰ benefits³¹, too. It's often said that the American business magnate³² Warren Buffet, number two in Forbes list of the wealthiest Americans, pays less tax in percentage terms³³ than his secretary: this is partly³⁴ because he knows how to use perfectly legal methods of investment to reduce his tax burden³⁵, and partly because he contributes much of his wealth to³⁶ philanthropic³⁷ causes. In the United States, long-term³⁸ capital gains³⁹ are taxed at 20 percent, and qualified retirement accounts⁴⁰ attract no capital gains tax. In the United States, pension funds⁴¹ are safe from litigation⁴²; even if someone successfully takes out a lawsuit against⁴³ an individual⁴⁴, their



Bono's wealth is estimated to be USD 600 ml.

pension investments cannot be touched, which is why former⁴⁵ American footballer⁴⁶ OJ Simpson was able to maintain⁴⁷ his extravagant lifestyle when the family of his ex-wife took him to court⁴⁸ and won.

Investing some of your wealth into new areas of business is also a way of boosting⁴⁹ your public profile⁵⁰ and keeping your name in the news. It's common for models and

⁴ ordinary 'ɔ:dinri zwyczajny

⁵ to make ends meet tə meɪk endz mi:t związać koniec z końcem

⁶ to wonder tə 'wʌndə(r) zastanawiać się

⁷ to sit back and enjoy sth tə sit bæk ənd ɪn'dʒɔɪ 'sʌmθɪŋ zrelaksować się i (na)cieszyć czymś

⁸ at the top of the tree ət tɒp ɒf ðə tri: na szczycie (kariery zawodowej, w swojej branży)

⁹ megabucks 'megəbʌks gruby szmal

¹⁰ well-known wel nəʊn doskonale znany, sławny (tylko przed rzeczownikiem)

¹¹ relatively 'relatɪvli stosunkowo, dość

¹² modest 'mɒdɪst skromny

¹³ cruel 'kru:əl okrutny

¹⁴ to wait in the wings tə weɪt ɪn ðə wɪnz czekać na podorędziu/za kulisami

¹⁵ sb's star is fading 'sʌmbədi:z stɑ:(r) ɪz 'feɪdɪŋ czyjaś gwiazda gaśnie, ktoś nie cieszy się już taką popularnością jak kiedyś

¹⁶ to tuck sth away tə tʌk 'sʌmθɪŋ ə'weɪ odłożyć coś (na później)

¹⁷ for a rainy day fə(r) ə 'reɪni deɪ na czarną godzinę

¹⁸ life span laɪf spæn okres życia, długość życia

¹⁹ sensible 'sensəbl rozsądny

²⁰ essential 'ɪsenʃl konieczny, niezbędny

²¹ greedy 'ɡri:di pazerny, chciwy

²² to splash out on sth tə splæʃ aʊt ɒn 'sʌmθɪŋ szarpnąć się na coś

²³ sleek sli:k elegancki

²⁴ savvy 'sævi zmyślny, łebski

²⁵ stocks stɒks akcje

²⁶ shares ʃeə(r)z udziały

²⁷ out of reach aʊt əv ri:tʃ poza zasięgiem

²⁸ temptation temp'teɪʃn pokusa

²⁹ lavish 'lævɪʃ wystawny, pełen przepychu

³⁰ tax teɪks podatek

³¹ benefit 'benɪfɪt tu: korzyść

³² magnate 'mæɡneɪt magnat

³³ in X terms ɪn tɜ:mz w zakresie X, pod względem X

³⁴ partly 'pɑ:tlɪ częściowo

³⁵ burden 'bɜ:dən obciążenie

³⁶ to contribute sth to sth tə kən'trɪbjʊt 'sʌmθɪŋ tə 'sʌmθɪŋ wspierać coś czymś

³⁷ philanthropic 'fɪlən'θrɒpɪk dobroczynny, filantropijny

³⁸ long-term lɒŋ tɜ:m długoterminowy (tylko przed rzeczownikiem)

³⁹ capital gains 'kæpɪtəl geɪnz odsetki/zyski kapitałowe

⁴⁰ qualified retirement account 'kwɒlɪfaɪd rɪ'taɪəmənt ə'kaʊnt konto kwalifikowanego programu emerytalnego

⁴¹ pension fund 'penʃn fʌnd fundusz emerytalny

⁴² litigation 'lɪtɪ'geɪʃn spór sądowy

⁴³ to take out a lawsuit against sb tə teɪk aʊt ə 'lə:saɪt ə'ɡenst 'sʌmbədi tu: wytoczyć komuś sprawę sądową

⁴⁴ individual ɪn'dɪvɪdʒʊəl osoba, jednostka

⁴⁵ former 'fɔ:mə(r) były

⁴⁶ footballer 'fʊtbɔ:lə(r) futbolista (UK)

⁴⁷ to maintain tə meɪn'teɪn zachować, utrzymywać

⁴⁸ to take sb to court tə teɪk 'sʌmbədi tə kɔ:t pozwać kogoś do sądu

⁴⁹ to boost sth tə bu:st 'sʌmθɪŋ podnieść coś, podwyższyć

⁵⁰ public profile 'pʌblɪk 'prəʊfaɪl pozycja społeczna, czyjś publiczny wizerunek