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夸克英语笔记

Lesson 48 Planning a share portfolio

规划股份投资 **状语从句** **并列句**

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📑 单词列表 * 需要重点掌握

tipster /'tɪpstə(r) /

n. (以提供证券投机等内部消息为主的) 情报贩子

fritter /'frɪtə(r) / v. 挥霍, 浪费

broker /'brəʊkə(r) / n. 经纪人

mortgage * /'mɔ:ɡɪdʒ / n. 抵押贷款

priority /praɪ'brɪti / n. 优先权

convertible /kən'vɜ:təb(ə)l / n. 可换证券

heady /'hedɪ / adj. 令人陶醉的

pedestrian /pə'destriən / adj. 平淡无奇的, 乏味的

Las Vegas /lɑ:z 'veɪɡəs / n. 拉斯韦加斯

reputable /'repjətəb(ə)l / n. 享有声望的

finance * /'faɪnæns / n. 资金, 财源

pension /'penʃ(ə)n / n. 养老金

gilt /ɡɪlt / n. 金边证券 (高度可靠的证券)

sanguine /'sæŋɡwɪn / adj. 乐观的

alongside /ə'lɒŋ'saɪd / prep. 在...旁边, 和...一起

portfolio /pɔ:t'fəʊliəʊ / n. 投资组合

初识股市 难度: 5 级

※ There is no shortage of tipsters around offering 'get-rich-quick' opportunities.

『 there is a shortage of ... 缺乏... 』

- There is a **shortage of** food in the refugee camps.
- There is a **shortage of** nurses and doctors in this area.
- There is an acute **shortage of** clean drinking water in the affected area. 受灾地区严重缺乏清洁饮用水。
- The company is experiencing a **shortage of** skilled labor. 该公司正经历熟练劳动力不足的问题。

- Despite the rain, there is still a **shortage of** water in the reservoirs. 尽管下了雨，水库里仍然缺水。

lack of 缺乏

His failure was mainly due to a **lack of** preparation. 他的失败主要是因为缺乏准备。

『 **There is no shortage of ... = there are plenty of ...** 有的是... 』

- **There was no shortage of** helpers.
- **There is no shortage of** things to do in the town.
- New York is the ideal place for such an interesting study, because **there is no shortage of tall buildings**. **There are plenty of** high-rise windowsills to fall from!

『 **tipster** n. someone who sells information about which horse is likely to win a race or which products or companies people should invest in 情报贩子;爆料人, 内幕消息提供者 』

- The financial journalist relies on anonymous **tipsters** for market information. 这位财经记者依靠匿名的爆料人获取市场信息。
- Be wary of self-proclaimed **tipsters** who charge high fees for their advice. 要警惕那些自称爆料人, 并对他们的建议收取高额费用的人。
- A reliable **tipster** helped the police solve the case quickly. 一位可靠的内幕消息提供者帮助警方迅速破案。

『 **get-rich-quick** adj. enabling you to make a lot of money in a short time 迅速致富的 』

- a **get-rich-quick** scheme
- She despised the **get-rich-quick** mentality of the 1980s.
- Avoid **get-rich-quick** schemes that promise unrealistic returns. 避免那些承诺不切实际回报的快速致富计划。

※ **But if you are a serious private investor, leave the Las Vegas mentality to those with money to fritter.**

『 **mentality** n. a particular attitude or way of thinking, especially one that you think is wrong or stupid 某种 (错误的) 心态或思维方式 』

- a get-rich-quick **mentality**
- I can't understand the **mentality** of the people who are behind this kind of violence.
- You need to adopt a different **mentality** if you want to succeed in this field. 如果你想在这个领域成功, 你需要采取不同的心态。

『 **fritter** v. to waste time, money, or effort on sth. small or unimportant 浪费 (时间、金钱) ;挥霍; 将其消磨在...上 』

- He **frittered away** a fortune on fast cars and gambling.
- Don't **fritter** away your precious time on trivial things. 不要把宝贵的时间浪费在琐碎的事情上。
- He **frittered away** a huge fortune **on** gambling and expensive cars. 他把巨额家产都挥霍在赌博和名车上了。

fritter away one's time 虚度光阴; 浪费时间 (侧重于碎片化地消耗)	Don't fritter away your afternoon on social media when you have exams to study for. 要考试了, 别把下午的时间都消磨在社交媒体上。
fritter away one's energy 分散/浪费精力	The company frittered away its resources on minor projects instead of focusing on its core product. 公司把资源分散在一些小项目上, 而不是集中精力开发核心产品。
squander / waste / dissipate (squander 语气更重, 指大笔挥霍)	She squandered her inheritance on a series of bad investments. 她在一系列糟糕的投资中挥霍掉了她的遗产。

『 **leave sth. to sb.** 把某事留给某人处理/归某人 』

- Please **leave the cooking to** me tonight; I feel like preparing a feast. 今晚请把做饭的事留给我; 我想准备一顿大餐。
- The complex decision should be **left to** the experts. 这个复杂的决定应该留给专家们去处理。
- She decided to **leave the matter to** her lawyer for further action. 她决定把这件事留给她的律师作进一步处理。

※ The serious investor **needs** a proper 'portfolio' -- a well-planned selection of investments, with a definite structure and a clear aim.

『 **selection** n. 1. [U] the process of choosing sb./sth. carefully from a group of people or things 选择 』

- **selection** criteria
- the **selection** of a football team

『 **selection** n. 2. [C] number of selected items or people 挑选出的事项或人 』

- **selections** from 18th century English poetry
- a **selection** of milk and plain chocolates

※ But exactly how **does** a newcomer to the stock market **go** about achieving that?

『 **newcomer** n. someone who has only recently arrived somewhere or only recently started a particular activity 新来者, 新手 』

- a special award for the most promising **newcomer**

<p>newcomer to sth. ...(某个领域)的新手, 初来者</p>	<ul style="list-style-type: none"> • I'm a relative newcomer to the retail business. • As a newcomer to the city, I found it hard to navigate the public transport system. 作为一个城市的新手, 我发现很难驾驭公共交通系统。 • The young artist is a refreshing newcomer to the contemporary art scene. 这位年轻的艺术家是当代艺术界令人耳目一新的新手。 • She is a newcomer to the company, but she is learning fast. 她是公司的新手, 但她学得很快。 • As a newcomer to the world of photography, she had a lot to learn about lighting. 作为摄影界的一个新手, 她还有很多关于光影的知识要学。
<p>relative newcomer 相对的新来者 (指进入该领域时间尚短, 相对于资深人士而言)</p>	<p>Despite being a relative newcomer to politics, he managed to win the election. 尽管在政坛还是个相对的新人, 他还是成功赢得了选举。</p>
<p>newcomer to the area 刚搬到该地区的人</p>	<p>The local community center organizes events to welcome newcomers to the area. 当地社区中心组织活动来欢迎搬到该地区的新居民。</p>
<p>novice / rookie / greenhorn (novice 侧重缺乏经验, rookie 常指职业/体育新人)</p>	<p>The program is designed for both the novice and the expert. 该程序既为初学者设计, 也为专家设计。</p>

『 **go about (doing) sth.** 1. to start to do sth. 开始做某事 』

- I want to learn German but I don't know the best way to **go about it.**
- The leaflet tells you how to **go about making** a will.
- How should we **go about** solving this complex ethical problem? 我们应该如何着手解决这个复杂的伦理问题?
- He decided to **go about** the task in a completely different way. 他决定以一种完全不同的方式着手做这项任务。

- Tell me how you plan to **go about** implementing the new security measures. 告诉我你打算如何着手实施新的安全措施。

『 **go about sth.** 2. to do sth. in the way that you usually do 做自己常做的事;照常工作; 继续做自己的事; 各行其是 』

- The villagers were **going about** their business as usual.
- We enjoy staring at them entranced as they go **about their business**, unaware (we hope) of our presence.
- Despite the loud protest outside, most people in the office just **went about their business**. 尽管外面抗议声震天, 办公室里的大多数人还是照常忙自己的事。

<p>mind one's own business 管好自己的事; 别管闲事 (侧重于不干涉他人)</p>	<p>I was just minding my own business when the dog suddenly barked at me. 我正各走各的路, 那条狗突然朝我叫了起来。</p>
<p>go about sth. 着手做某事; 处理某事</p>	<p>I'm not sure how to go about finding a new job. 我不确定该如何着手找一份新工作。</p>

股票专家的建议 难度: 5 级

※ Well, if you go to five reputable stock brokers and ask them what you should do with your money, you're likely to get five different answers, -- even if you give all the relevant information about your age, family, finances and what you want from your investments.

『 **reputable** adj. that people consider to be honest and to provide a good service 声誉好的(有名望的), 值得信赖的 = reliable 』

- Always choose a **reputable** company when making a large purchase. 进行大额采购时, 务必选择一家声誉好的公司。
- She studied at a highly **reputable** university in London. 她在伦敦一所声誉极高的大学学习。
- To maintain a **reputable** business, honesty is crucial. 要维持一家有声望的企业, 诚信至关重要。

<p>a reputable dealer / company / supplier 信誉良好的 经销商 / 公司 / 供应商</p>	<p>Always buy second-hand cars from a reputable dealer to avoid being scammed. 务必从信誉良好的经销商处购买二手车, 以防上当受骗。</p>
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a reputable source 可靠的消息
来源；权威出处

The professor advised us to only cite information from **reputable sources** in our research papers. 教授建议我们在研究论文中只引用来自可靠来源的信息。

『 **disreputable** adj. considered to be dishonest, bad, illegal etc. 名声差的，品行不端的 』

- **disreputable** behavior
- a **disreputable** neighbourhood
- He was warned against associating with such **disreputable** characters. 他受到警告，不要与那些声名狼藉的人混在一起。

『 **broker** n. a person who buys and sells things, for example, shares in a business, for other people 经纪人，中间人，掮客 』

- A **stock broker** can execute trades on your behalf and provide investment advice. 股票经纪人可以代表你进行交易并提供投资建议。
- The **real estate broker** helped the couple navigate the complex legal paperwork for their new home. 房地产经纪人的帮助这对夫妇处理了购买新房时复杂的法律文件。
- Using an **insurance broker** allows you to compare policies from multiple companies at once. 通过保险经纪人，你可以一次性比较多家公司的保单。
- The diplomat helped to **broker** a peace treaty between the two nations. 这位外交官协助斡旋了两国之间的和平条约。
- He consulted a professional **stock broker** before making his first investment. 他在进行首次投资前咨询了一位专业的股票经纪人。
- A good **stock broker** provides advice on buying and selling shares. 一位好的股票经纪人提供关于买卖股票的建议。
- The firm employs several licensed **stock brokers** to manage client portfolios. 该公司雇佣了几位持牌股票经纪人来管理客户的投资组合。

『 **finances** n. [pl.] the money that an organization or person has, and the way that they manage it 经济状况 』

- concerns about the company's **finances**
- She refused to answer questions about her personal **finances**.

※ Moral? There **is** no one 'right' way to structure a portfolio.

『 **Moral** 寓意，教训 』

- The **Moral** of the story is that honesty is the best policy. 这个故事的寓意是诚实是最好的策略。
- The recent economic crisis offers a clear **Moral** about the risks of over-borrowing. 最近的经济危机为过度借贷的风险提供了一个明确的教训。

- The film explores various ethical questions, but its final **Moral** is ambiguous. 这部电影探讨了各种伦理问题，但它最终的寓意是模糊的。

『 **structure** v.to arrange the different parts of sth. into a pattern or system in which each part is connected to the others 组织，计划 = organize 』

- The exhibition **is structured** around three topics.
- software that helps users **structure** their work and their data
- It takes skill to properly **structure a portfolio** for maximum diversification. 适当地构建投资组合以实现最大化分散投资需要技巧。
- Before you invest, you need to decide how to **structure a portfolio** based on your risk tolerance. 在你投资之前，你需要根据你的风险承受能力来决定如何构建投资组合。
- His financial adviser helped him **structure a portfolio** that met his long-term goals. 他的财务顾问帮助他构建了一个满足他长期目标的投资组合。

no one way
没有唯一的方法

There is **no one way** to succeed in business; different approaches work for different people. 在商业上没有唯一的方法可以成功；不同的方法适用于不同的人。

※ However, there are undoubtedly some wrong ways, and you can be sure that none of our five advisers would have suggested sinking all (or perhaps any) of your money into Periwigs.

『 **undoubtedly** adv. 毫无疑问 』

- That is **undoubtedly** true.
- **Undoubtedly**, public interest in folk music has declined.
- She is **undoubtedly** the best candidate for the position. 她毫无疑问是这个职位的最佳人选。
- This painting is **undoubtedly** a masterpiece of the Renaissance period. 这幅画确凿地是文艺复兴时期的一件杰作。
- The evidence shows **undoubtedly** that the defendant is guilty. 证据毫无疑问地表明被告是有罪的。

『 **adviser** n. a person who gives advice, esp. sb. who knows a lot about a particular subject 顾问 』

- a **financial** adviser
- a special **adviser** to the President on foreign affairs

adviser to sb. on sth. 某人在某方面的顾问/指导者

He serves as a senior **adviser to** the President **on** foreign policy. 他担任总统的外交政策高级顾问。

legal / financial / technical adviser 法律/财务/技术顾问	You should consult a financial adviser before making any major investments. 在进行任何重大投资之前，你应该咨询财务顾问。
advisory adj. 顾问的；咨询的；提供建议的	The committee acts in an advisory capacity only and has no decision-making power. 该委员会仅以咨询身份运作，没有决策权。

『 **would** 表推测 』

- It's no use talking to Henry — he **wouldn't** understand. 推测现在
- Where **would** he have hidden the keys? 推测过去

『 **suggest doing sth.** 建议做某事 』

- Joan **suggested asking** her father for his opinion.

『 **sink** v. to spend a lot of money on sth. 花大笔钱(打水漂的钱) 』

- They **sank** their entire savings into their house.
- Many investors made the mistake of **sinking all their money into** volatile tech stocks. 许多投资者犯了把所有钱投入波动性科技股的错误。
- He regretted **sinking so much money into** the failing startup. 他后悔把这么多钱投入到这家失败的初创公司。
- Be cautious about **sinking your money into** projects with unproven business models. 对于把钱投入商业模式未经证实的项目的行为要保持谨慎。

sink sth. in / into sth. 将某物插入/刺入/埋入...	The wolf sank its teeth into the deer's neck. 狼把牙齿刺进了鹿的脖子里。
sink money/time into sth. 在...上投入大量金钱/时间 (通常暗示难以收回或有风险)	They sank all their savings into the failing business. 他们把所有的积蓄都投入到了那个快倒闭的生意中。
sink an axe into a tree 把斧头砍进树里	He sank his axe into the log with one powerful swing. 他用力一挥，把斧头砍进了原木里。
sink one's head into one's hands 用手捂住脸/低头沉思 (表现出沮丧或疲惫)	After hearing the news, he sank his head into his hands and wept. 听到消息后，他双手抱头痛哭。

『 **periwig** n. a type of white wig with curls that people wore in the past 长假发 』

- 'Periwigs' is the name of a fictitious company.

『 **fictitious** adj. invented by sb rather than true 虚构的 』

- All the places and characters in my novel are **fictitious**.
- The account he gives of his childhood is **fictitious**.

操作步骤 难度: 5 级

※ So what should you do? We'll assume that you have sorted out the basics -- like mortgages, pensions, insurance and access to sufficient cash reserves.

『 **sort out** v. 1. to find an answer to a problem or mystery 弄清楚, 搞明白 』

- Investigators are still trying to **sort out** why the accident happened.
- Before starting a business, you must have **sorted out the basics** of financing and legal structure. 在创业之前, 你必须理清融资和法律结构的基本事项。
- Once we have **sorted out the basics** of the schedule, we can move on to the details. 一旦我们把日程的基本事项理清了, 我们就可以继续讨论细节了。
- It took a few days for the new employee to get **sorted out the basics** of the company's internal system. 这位新员工花了好几天才把公司内部系统的基本事项弄清楚。

『 **sort out** v. 2. to arrange or organize sth. that is mixed up or untidy, so that it is ready to be used 将...分类整理好 』

- We need to **sort out** our camping gear before we go away.

『 **sort out** v. 3. to separate one type of thing from another 从...中挑出来 』

- I've **sorted out** the papers that can be thrown away.
- **At least sorting out the things she should have discarded years ago was now being made easier for her.**

『 **basics** n. [pl.] the most important and necessary facts about sth., from which other possibilities and ideas may develop 基础知识, 基本原理, 基本原则 』

- the **basics of** computer programming
- This range of books for young children covers **basics** like the alphabet and numbers
- To learn a new language, you must first master the **basics** of grammar. 学习一门新语言, 你必须先掌握语法的基本要点。

fundamentals 根本; 基本原则
(强调支撑整个体系的“根基”, 更正式)

- Let us get down to **fundamentals** and agree that the young are after all human beings — people just like their elders.
- Understanding the **fundamentals** of physics is essential for any engineer. 对于任何工程师来说, 理解物理学的基本原理都是必不可少的。

<p>rudiments 入门；初步；萌芽 (指学科最原始、最简单的形态或初级阶段)</p>	<ul style="list-style-type: none"> • master the rudiments of economics • He only had time to learn the rudiments of piano playing before the concert. 在音乐会之前，他只来得及学习钢琴弹奏的入门基础。
<p>first principles 第一性原理；基本推论 (强调从最底层的逻辑出发，不带假设地思考)</p>	<ul style="list-style-type: none"> • Discussing all these details will get us nowhere; we must get back to first principles. • Elon Musk often advocates for solving problems by thinking from first principles. 埃隆·马斯克经常提倡从第一性原理出发思考来解决问题。

『 **access** n. 1. (使用某物或接近某人的) 机会或权利 (have access to ...) 』

- Students must **have access to** a good library.
- Only high officials **have access to** the president.

『 **access** n. 2. (接近或进入某地的) 方法，通道 (access to ...) 』

- The only **access to** the farmhouse is across the fields.
- Students are given **access to** the university library resources. 学生被赋予获得大学图书馆资源的途径。

『 **reserve** n. [C usu. pl.] a supply of sth. kept to be used if it is needed 储备 』

- \$10 million in cash **reserves**
- dwindling oil **reserves**
- It is prudent to maintain sufficient **cash reserves** for emergencies. 保持足够的现金储备以应对紧急情况是谨慎的做法。

<p>have great reserves of capital 拥有雄厚的资本储备 (指企业或银行拥有充足的现金或可动用资产)</p>	<p>To survive the economic downturn, the company relied on its great reserves of capital. 为了度过经济低迷期，公司依靠其雄厚的资本储备。</p>
<p>have great reserves of energy 精力充沛；拥有巨大的能量储备 (既可以指人的体力，也可以指国家的能源)</p>	<p>Despite her age, the marathon runner seemed to have great reserves of energy. 尽管年龄不小了，这位马拉松选手似乎仍有充沛的精力。</p>
<p>foreign exchange reserves 外汇储备 (国家层面的金融术语)</p>	<p>The central bank increased its foreign exchange reserves to stabilize the national currency. 中央银行增加了外汇储备以稳定本国货币。</p>

oil / gas reserves 石油/天然气储量 (指自然资源的蕴藏量)

The country is known for having some of the world's largest **oil reserves**. 该国以拥有世界上一些最大的石油储量而闻名。

※ You should then establish your own individual aims.

『 **establish one's own aims** 确立某人的目标 』

- One should **establish his own aims** in early years if he means to make achievements in his life.
- The company decided to **establish clear aims** for the next fiscal year. 公司决定为下一个财政年度确立明确的目标。
- Before starting any project, it is crucial to first **establish your aims**. 在开始任何项目之前, 首先确立你的目标至关重要。
- She took a moment to reflect and **establish her personal aims** for the coming decade. 她花了一些时间反思并确立了她未来十年的个人目标。

『 **individual aims** 个人目标 』

- The career coach helped the client define his **individual aims** and aspirations. 职业教练帮助客户确定他的个人目标和抱负。
- While working as a team, members should not forget their **individual aims**. 在团队合作的同时, 成员不应忘记他们的个人目标。
- Setting realistic **individual aims** is the first step toward self-improvement. 设定切合实际的个人目标是自我提升的第一步。

set goals 设定目标

It is important to **set goals** that are both challenging and achievable. 设定既有挑战性又可实现的目标是很重要的。

define objectives 界定目标

The project manager asked the team to clearly **define objectives** before starting the work. 项目经理要求团队在开始工作前明确界定目标。

※ These are partly a matter of personal circumstances, partly a matter of psychology.

『 **partly a matter of** 部分是...的问题 』

- His success is **partly a matter of** luck and **partly a matter of** hard work. 他的成功部分是运气的问题, 部分是努力工作的问題。
- The complexity of the solution is **partly a matter of** technical constraints and **partly a matter of** budget limitations. 解决方案的复杂性部分是技术限制的问题, 部分是预算限制的问题。

- The public's perception of the issue is **partly a matter of** media representation and **partly a matter of** personal experience. 公众对这个问题的看法部分是媒体呈现的问题，部分是个人经验的问题。

<p>partly 部分地；不完全地 (最常用，侧重于原因或组成部分)</p>	<ul style="list-style-type: none"> Later, for its personal safety and practical needs, it has to develop (partly by means of touch) the ability to judge roughly three-dimensional distances. The accident was partly my fault and partly his. 这次事故部分是我的错，部分是他的错。
<p>in part 在某种程度上；部分地 (比 partly 更正式，常用于句首或句末)</p>	<ul style="list-style-type: none"> When we use a phrase like it serves him right, we are, in part, admitting that a certain set of circumstances has enabled justice to act of its own accord. His success is due, in part, to his relentless hard work. 他的成功在一定程度上归功于他持之以恒的努力。
<p>to some degree / extent 在某种程度上 (强调程度，而不是具体的组成部分)</p>	<ul style="list-style-type: none"> Disillusionment with the parents, however good and adequate they may be both as parents and as individuals, is to some degree inevitable. Everyone is to some degree responsible for the environment. 每个人都在某种程度上对环境负有责任。

『 a / the matter / question of ... 的事儿/问题 』

- ... it looks very much as if sleeping is not simply **a matter of** giving the body a rest.
- Education in the wilderness is not **a matter of** monetary means.
- It is **a question of** pride as much as anything else.
- ... but as soon as **the question of** prestige arises, ...
- If it is not **a question of** resting the body, then perhaps it is the brain that needs resting?
- Overcoming stage fright is often more a **matter of psychology** than skill. 克服怯场往往更多是一个心理学问题而不是技能问题。

对于老年人的建议 难度：5 级

※ For instance, if you **are** older you **have** less time to recover from any major losses, and you **may** well **wish** to boost your pension income.

『 **may / might / could well ...** used to say that sth. is likely to happen or is likely to be true (某事) 可能 (发生或是真的) 』

- Over the years one **may well** become an authority on one's hobby and will very probably be asked to give informal talks to little gatherings and then, if successful, to larger audiences.
- Apart from moral considerations this is a stupid method of training, for it produces a resentful animal who at a later stage **may well** turn man-killer.
- ... and the railway of the future **may well** be the 'hovertrain', ...
- Indeed, it **may well** be that those whose work is their pleasure are those who most need the means of banishing it at intervals from their minds.
- Another patient **might** equally **well** complain that her neighbours were combining to slander her and persecute her, and yet one might be cautious about believing this statement.
- Given the traffic, you **may well wish to** leave earlier than planned. 考虑到交通状况，你很可能希望比计划更早离开。

『 **wish to do sth. (fml.) = want to do sth. = like to do sth.** (正式/委婉) 想要做某事

』

- This is the point I **wish to** emphasize.
- I **wish to** speak to the manager, please. 我想和经理谈谈。(多用于正式商务、法律或服务场景)

want to do sth. (通用/直接) 想要做某事	I want to go home and rest. 我想回家休息。(最常见的表达, 语气直接)
would like to do sth. (礼貌/客气) 想要做某事	I would like to invite you to our wedding. 我想邀请你参加我们的婚礼。(非常得体的礼貌用语)

『 **boost** v. to increase or improve sth. and make it more successful 增加, 提高, 促进 』

- The new resort area has **boosted** tourism.
- The government introduced policies to **boost** the local economy. 政府出台了政策来促进当地经济。

『 **recover from** 从...中恢复 』

- It took him a long time to **recover from** the severe flu. 他花了很长时间才从重感冒中恢复过来。
- The company is slowly **recovering from** the financial downturn. 这家公司正在缓慢地从经济衰退中恢复过来。
- The patient is expected to fully **recover from** the surgery within a week. 预计患者将在一周内完全从手术中恢复。

major losses 重大损失	The earthquake caused major losses to infrastructure and homes. 地震给基础设施和房屋造成了重大损失。
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pension income 养
老金收入

She relies on her monthly **pension income** for her living expenses.
她依靠每月的养老金收入来支付生活费用。

※ So preserving your capital and generating extra income are your main priorities.

『 **priority** n. [C] sth. important, that must be done first or needs more attention than anything else 优先的事物 』

- Health insurance will be our top **priority**.
- Being a parent is her first **priority**.
- Finishing the report and preparing the presentation are our **main priorities** this week.
完成报告和准备演示文稿是我们本周的主要优先事项。

be one's main / top priority 最重要的事；当务之急 (强调重要性排名第一)	Reducing costs is the company's top priority this year. 降 低成本是公司今年的首要任务。
be a high priority 高度优先的事 (重要，但不一定是唯一的首位)	Customer safety is always a high priority for us. 客户安全对 我们来说始终是高度优先的事项。
be an immediate priority 紧 迫的任务 (强调“现在就要做”，即时性最强)	Our immediate priority is to clear the roads after the snowstorm. 我们的当务之急是扫除暴风雪后的路障。

『 **preserving capital** 保全/保存资本 』

- The main goal of conservative investors is **preserving capital**. 保守型投资者的主要目标是保全资本。
- The foundation is focused on **preserving capital** while supporting charitable causes.
该基金会致力于保全资本，同时支持慈善事业。
- A low-risk investment strategy is essential for **preserving capital** in volatile markets.
在波动性市场中，低风险投资策略对于保全资本至关重要。

『 **generating extra income** 创造额外收入 』

- He took on a part-time job for the purpose of **generating extra income**. 他找了一份兼职工
作，目的是创造额外收入。
- Investing in dividend stocks is a way of **generating extra income**. 投资股息股票是一种创造额
外收入的方式。
- The side project proved successful in **generating extra income** for the team. 这个副业项
目在为团队创造额外收入方面取得了成功。

safeguarding funds 保 护资金	The new security system is aimed at safeguarding funds from cyber threats. 新的安全系统旨在保护资金免受网络威胁。
creating more revenue 创造更多收入	The sales team is focused on creating more revenue in the next quarter. 销售团队致力于在下一季度创造更多收入。

※ In this case, you'd probably construct a portfolio with some shares (but not high risk ones), along with gilts, cash deposits, and perhaps convertibles or the income shares of split capital investment trusts.

『 **construct** v. to form sth. by putting different things together 构建, 构成, 形成 』

- You must learn how to **construct** a logical argument.
- a well-**constructed** novel
- The financial analyst advised us on how to **construct** a portfolio balanced between growth and stability. 金融分析师就如何构建一个在增长和稳定之间平衡的投资组合向我们提供了建议。
- She learned to **construct** a portfolio by spreading her investments across different sectors. 她通过将投资分散到不同行业来学习构建投资组合。
- To mitigate risk, it is important to **construct** a portfolio that includes a mix of asset classes. 为了减轻风险, 构建一个包含混合资产类别的投资组合是很重要的。

to construct a theory 构建/创立理论	It took Einstein years to construct the theory of relativity. 爱因斯坦花了很多年才构建出相对论。
to construct a diagram 绘制图表/简图	Please construct a diagram to illustrate the flow of energy in this ecosystem. 请绘制一张图表来展示该生态系统中的能量流动。
to construct a plan 制定计划 (侧重于计划的结构严密性)	We need to construct a detailed plan before we launch the marketing campaign. 在启动营销活动之前, 我们需要制定一个详细的计划。

『 **share** n. [C] any of the equal parts into which the capital of a business company is divided, giving the holder a right to a portion of the profits 股份 』

- People in China are eager to buy **shares** in new businesses. 中国民众热衷于购买新企业的股票。
- **Shares** were floated at 585p. 股票最初上市价为5英镑85便士。
- The **shares** have halved in value. 股价已经跌了一半。

『 **along with** used for mentioning additional people or things that are also included or involved in sth. 还有...; 和...一起 』

- Ramos was arrested **along with** eleven other men.
- Dunne was murdered, **along with** three guards.
- A little later, a man came **along with** a biscuit which occupied the whole boot of his car.
- The prize included a trophy **along with** a significant monetary award. 奖品包括一座奖杯以及一笔可观的奖金。
- She attended the conference **along with** her colleagues from the research department. 她和她的研究部门的同事一起参加了会议。
- The package contained the product **along with** a detailed instruction manual. 包裹里有产品以及一份详细的说明书。

『 **gilt** n. [C] a stock or share that is gilt-edged 金边证券(英国国债) 』

gilt-edged stocks or shares do not give you much interest (=additional money) but are considered very safe as they are sold mainly by governments

- A failed **gilt** auction, in particular, could send sterling tumbling. 特别是镀金拍卖失败，很可能导致英镑贬值。
- Mr Islam reckons overseas investors have been buying around 30% of recent **gilt** issuance. Islam认为海外投资者购买了大约30%的金边债券。
- The British inflation-linked **gilt** that is due to mature in 2016 trades on a negative real yield. 英国2016年到期的通胀挂钩金边债券的实际收益率也是负值。
- Investors often buy **gilts** for their low risk and stable income. 投资者通常购买金边债券，因为它们的低风险和稳定收入。

『 **deposit** n. an amount of money that is paid into a bank account 存款 』

- I'd like to **make a deposit** into my savings account.
- We have \$500. Will it be enough for **a deposit**? 我们有500元。够不够作押金?
- Every act of honesty is **a deposit** into your personal bank account and will build strength. 诚实的行为像一笔储蓄金，会存入你的个人银行账户并建立你的诚信度。
- He kept a large portion of his savings in secure **cash deposits**. 他把大部分储蓄放在安全的现金存款中。

make a deposit 存钱 (入账)	I need to go to the bank to make a deposit of \$500. 我需要去银行存500美元。
make a deposit (on sth.) 支付定金/押金	We made a deposit on the apartment to secure the lease. 我们交了公寓的定金以确保租约。
direct deposit (工资等) 直接汇入账户	Most employees prefer their salary to be paid via direct deposit . 大多数员工希望工资通过直接汇款的方式发放。

non-refundable deposit 不可退还的定金	The hotel requires a non-refundable deposit at the time of booking. 酒店要求在预订时支付不可退还的定金。
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『 **trust** n. an organization that manages money or property so that it can help other people or organizations 信托公司 』

- Housing **trusts** help to provide houses for people who are not well off.
- He had set up two charitable **trusts**. 他已经成立了两家慈善信托机构。
- The money will be placed in a **trust** fund for her daughter. 这笔钱将投入到为她女儿设立的信托基金里。

convertibles 可转换债券	Convertibles offer the potential for equity growth with the safety of a bond. 可转换债券提供了股权增长的潜力以及债券的安全性。
split capital investment trusts 分拆资本投资信托	Split capital investment trusts are used to separate income and capital returns. 分拆资本投资信托被用来分离收入和资本回报。

Bull markets are born on pessimism, grow on skepticism, mature on optimism, and die on euphoria. - (Sir John Templeton)

对于年轻人的建议 难度：6级

※ **If you are younger, and in a solid financial position, you may decide to take an aggressive approach -- but only if you're blessed with a sanguine disposition and won't suffer sleepless nights over share prices.**

『 **solid** adj. financially sound 殷实的 』

- However, if your company is **on solid financial ground**, it may be safe to do so. 如果你的公司有雄厚的财政基础，那提出加薪也是很安全的。
- Its sovereign wealth funds can buy shares **in solid European non-financial and financial companies**. 中国主权财富基金可以购买欧洲财务稳健的非金融及金融企业的股票。
- He was determined to give his family a secure and **solid base**. 他决心为他的家庭打下一个坚实的牢固的基础。

『 **position** n. the situation that someone is in, esp. when this affects what they can and cannot do 地位，处境，状况 』

- This may be illustrated by comparing **the position of a nation** with that of a private business enterprise.

- She's in the enviable **position of** being able to choose who she works with.
- When two of your best friends argue it puts you in a **very awkward position**.
- **Future historians will be in a unique position** when they come to record the history of our own times.
- The company is in a **solid financial position**, reporting high profits this quarter. 该公司财务状况稳固，本季度报告高额利润。
- Before investing, make sure you are in a **solid financial position** with no outstanding debts. 在投资之前，确保你的财务状况稳固，没有未偿债务。
- Even after purchasing the new equipment, the business remained in a **solid financial position**. 即使在购买了新设备之后，该企业的财务状况仍然保持稳固。

<p>in a delicate position 处 境微妙；处境棘手 (需要小心处理，稍有不慎就会 出错)</p>	<p>As a mediator, she found herself in a delicate position between the two warring parties. 作为调解人，她发现自己处于对立双方之间一个非常微妙的境地。</p>
<p>in a dominating position 处于支配/统治地位 (拥有绝对优势或控制权)</p>	<p>The tech giant is in a dominating position in the global smartphone market. 这家科技巨头在全球智能手机市场处于统治地位。</p>
<p>in a favorable position 处于有利位置 (形势大好，成功几率高)</p>	<p>With their superior technology, the company is in a favorable position to win the contract. 凭借领先的技术，该公司在赢得合同方面处于有利地位。</p>
<p>in an adverse position 处于不利地位；陷于逆境 (面临困难或竞争劣势)</p>	<p>The team found itself in an adverse position after their star player was injured. 在明星球员受伤后，球队发现自己陷入了不利的局面。</p>

『 **approach** n. a method of doing something or dealing with a problem 方式，方法，手段 』

- This book takes **an unorthodox approach** to art criticism.
- He decided to adopt **a different approach** and teach the Bible through story-telling.
- The marketing team decided to take an **aggressive approach** to capturing the new market segment. 营销团队决定采取激进策略来抢占新的细分市场。
- Taking an **aggressive approach** to investment usually involves high risk for potentially high reward. 对投资采取激进的方法通常涉及高风险以获取潜在的高回报。
- The coach advised the team to take a more **aggressive approach** in the second half of the game. 教练建议球队在下半场采取更激进的策略。

take / adopt a ... approach 采取.....的方法/态度	The government decided to adopt a more cautious approach to economic reform. 政府决定对经济改革采取更加谨慎的态度。
a pragmatic / flexible approach 务实/灵活的方法	We need to take a pragmatic approach to solving the technical issues. 我们需要采取务实的方法来解决这些技术问题。
a proactive / reactive approach 主动/被动的方法	The company is taking a proactive approach by identifying potential risks early. 公司通过尽早识别潜在风险，采取了主动出击的方法。
a multi-disciplinary approach 多学科/跨领域的方法	Solving climate change requires adopting a multi-disciplinary approach . 解决气候变化需要采用跨领域的方法。

『 **be blessed with sth. / sb.** be fortunate in having sth. / sb. 幸运地拥有（带有“上天眷顾”的感激色彩） 』

- He is **blessed with** excellent health.
- We're **blessed with** five lovely children.
- She is **blessed with** both beauty and brains. 她很幸运，才貌双全。
- She is **blessed with** natural intelligence and great patience. 她有幸拥有天生的智慧和极大的耐心。

enjoy sth. 享有；享受... (常指享有某种权利、地位或长期拥有的好处)	<ul style="list-style-type: none"> • The city at one time must have been prosperous, for it enjoyed a high level of civilization. • In his day, Mendoza enjoyed tremendous popularity. • The region enjoys a mild climate all year round. 该地区全年气候温和。
be endowed with sth. 天生具有；天赋... (侧重于与生俱来的才能、特质或自然资源)	<ul style="list-style-type: none"> • Duck, and like them the pigeons, are endowed with steel-like muscles, ... • Humans are endowed with the capacity for reason. 人类天生具有理性思考的能力。
boast sth. 拥有（值得夸耀的事物）；以拥有...而自豪	<ul style="list-style-type: none"> • Often a valley boasted no inn at all, ... • The hotel boasts a spectacular view of the ocean. 这家酒店拥有壮丽的海景（足以向人炫耀）。

『 **sanguine** adj. happy and hopeful about the future = optimistic 乐观的 』

- She was her usual **sanguine** self.
- Josh was less **sanguine** about the situation in the eastern region of the country.

『 **disposition** n. [C, usually sing.] the natural qualities of a person's character 性情, 性格 』

- to have a cheerful **disposition**
- people of a nervous **disposition**
- His **sanguine disposition** helped him remain positive even during difficult times. 他乐观开朗的性格帮助他在困难时期保持积极。

indisposition n. (fml.) a slight illness 小病, 小恙

... a bottle of medicine formerly prescribed for an **indisposition** of Mrs. Carlyle's.

『 **suffer** v. experience or undergo sth. unpleasant 经历或遭受不愉快之事 』

- We **suffered** huge losses in the financial crisis.
- Company reputation might **suffer**. 公司声誉可能受损。
- Do you **suffer** from constipation? 你便秘吗?

『 **over** prep. because of or concerning sth. 因为, 关于 』

- an argument **over** money
- a disagreement **over** the best way to proceed
- The project manager would often **suffer sleepless nights over** tight deadlines. 项目经理经常因为紧迫的截止日期而夜不能寐。

※ **If you recognize yourself in this description, you might include a couple of heady growth stocks in your portfolio, alongside your more pedestrian investments.**

『 **might** modal v. used to suggest politely what someone should do (建议)或许...;不妨... 』

- It **might** be a good idea to put those plants in the shade.
- If you need more information, you **might** try the Internet.

『 **a couple of ...** a small number of things 几个, 两三个 』

- I left the bag in the hall and Robert and I went into the living-room where we talked for **a couple of hours**.
- I saw **a couple of** men get out. 我看见有两个男人出去了。
- We went there **a couple of** years ago. 我们几年前去过那里。
- Please give me **a couple of** days to review the documents thoroughly. 请给我两三天时间来彻底审查文件。

『 **heady** adj. swift and violent 迅猛的 』

- a **heady** growth
- a **heady** current
- Investing in **heady growth stocks** carries high volatility but the promise of substantial returns. 投资高增长型股票具有高波动性，但有可观回报的承诺。
- He shifted a portion of his assets into **heady growth stocks**, aiming for quick capital appreciation. 他将部分资产转移到高增长型股票中，目标是快速资本增值。
- Experienced traders are always on the lookout for the next big **heady growth stocks**. 经验丰富的交易员总是在寻找下一个大的高增长型股票。

『 **alongside** prep. 1. next to or at the side of sth. 在...旁边 』

- A police car pulled up **alongside** us.
- Seeing a cake flying through the air, a lorry-driver who was drawing up **alongside** the car, pulled up all of a sudden.

『 **alongside** prep. 2. together with or at the same time as sth./sb. 与...在一起；与...同时 』

- Charles spent a week working **alongside** the miners.
- Traditional beliefs still flourish **alongside** a modern urban lifestyle.
- The new software works seamlessly **alongside** the existing database system. 新软件与现有数据库系统无缝协同工作。

pedestrian investments
(相对) 保守的投资

While not exciting, **pedestrian investments** like bonds offer reliable returns. 虽然不令人兴奋，但像债券这样的保守投资提供了可靠的回报。

※ **Once you have decided on your investment aims, you can then decide where to put your money.**

『 **decided on / upon ...** to choose sth. or sb. after thinking carefully 决定了，选定了(考虑之后选择) 』

- Have you **decided on** a date for the wedding?
- After seeing all the candidates we've **decided on** this one.
- They finally **decided on** the color scheme for the new living room. 他们最终决定了新客厅的配色方案。
- Have you **decided on** the venue for the company's annual party yet? 你决定好公司年会的场地了吗?
- After much deliberation, the committee **decided on** the proposal with the lowest environmental impact. 经过深思熟虑，委员会决定了环境影响最低的提案。

『 **put** v. invest 投资 』

- **put** her money **in / into** the company
- Where do you think is the safest place to **put your money** during an economic recession? 你认为在经济衰退期间，投入你的资金最安全的地方是哪里？
- She decided to **put** her money **into** real estate rather than the volatile stock market. 她决定把资金投入房地产而不是波动的股票市场。
- Financial advisors often recommend not to **put** all your money **in** one type of asset. 财务顾问经常建议不要把所有的钱投入一种资产。

put money in / into sth. 把钱投在某事上；投资某事	She decided to put all her savings into the stock market. 她决定把所有积蓄都投进股市。
put money in / into a company 注资/投资一家公司	Several venture capitalists put their money into the tech startup. 几位风险投资家向这家初创科技公司注了资。
put time / effort into sth. (引申用法) 投入时间/精力	You need to put more work into your English grammar if you want to be fluent. 如果你想流利，就需在英语语法上多下点功夫。
investment aims 投资目标	Defining your investment aims helps shape your overall portfolio strategy. 界定你的投资目标有助于塑造你的整体投资组合策略。

※ The golden rule here is (to) spread your risk -- if you put all of your money into Periwigs International, you're setting yourself up as a hostage to fortune.

『 **golden rule** very important principle which should be followed when performing a particular task 重要的原则，金科玉律 』

- **The golden rule** in playing tennis is to watch the ball closely.
- **The golden rule** of programming is to keep the code simple and clean. 编程的金科玉律是保持代码简洁明了。
- In customer service, the **golden rule** is always to listen to the client's needs. 在客户服务中，基本原则是始终倾听客户的需求。
- Treat others as you would like to be treated yourself; that is the **golden rule**. 待人如待己；这就是金科玉律。

『 **spread** v. if you spread a risk, you invest in several different things so that if one fails you do not lose everything 分散 (风险) 』

- Smith **spread** his financial risk by investing in a wide range of businesses.
- The best way to **spread your risk** is by diversifying your investments across different markets. 分散风险的最佳方式是将你的投资分散到不同的市场。

- To **spread your risk**, don't rely solely on one client for your business revenue. 为了分散风险，不要仅仅依赖一个客户来获取你的业务收入。
- Financial planners always advise clients to **spread your risk** across various asset classes. 财务规划师总是建议客户将风险分散到各种资产类别。

『 **set oneself up as sb.** regard oneself as or claim to be the specified type of person 将自己当做或称为某种人;受制于某事;为某事所累 』

- He likes to **set himself up as** an intellectual.
- politicians who **set themselves up as** moral authorities
- By betting all his savings on one horse, he was **setting himself up as a hostage to fortune**. 通过把所有的积蓄都赌在一匹马上，他使自己成为了命运的玩物。

『 **hostage to sth.** If you say you are a hostage to sth., you mean that your freedom to take action is restricted by things that you cannot control 受制于...的人 』

- With the reduction in foreign investments, the government will be even more a **hostage to** the whims of the international oil price.
- The government's economic policy is being held **hostage to** rising oil prices. 政府的经济政策正受到油价上涨的掣肘。

<p>be (held) hostage to fortune 受命运支配; (因言行) 易受不可控因素影响而受损</p>	<p>To promise a profit in the first year is to be a hostage to fortune. 承诺第一年就盈利，这完全是在听凭命运摆布 (极具风险)。</p>
<p>be hostage to one's past 受困于过去 (的经历或名声)</p>	<p>The politician found himself hostage to his past radical statements. 这位政治家发现自己被过去那些激进的言论给套牢了。</p>



Knock on wood.

祈求好运

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一场孤独的修行，需要相信积累的力量。专注当下、珍惜时间、顶峰相见。