

Vocabulary: *finance* 词汇: 财经

We all have a different approach to money – some of us like to spend it as soon as we have it, even **splashing the cash** on extravagant things, while some of us like to hold on to it and spend it carefully. But for people who are very **savvy** about their cash, there are a number of interesting ways to **invest** it and, if things go well, make a **tidy profit**.

Buying stamps, wine, coins and books are all different ways of investing your money. It comes with **risks** but can be thrilling as, hopefully, you watch the value of your investment rise. However, you need to know what you're doing and making your **fortune** is not guaranteed.

If you're happy to **take a gamble**, then one of the most well-known ways of investing is by buying artwork. By purchasing a painting and holding on to it, its value can increase by a **handsome sum**, but of course it's only when you sell it do you feel the **financial benefit**. Some people get quite lucky, particularly when they don't expect to make any money. There are stories of people buying a painting in an antique shop for **peanuts** only to find out it's actually worth thousands of pounds.

Investing in art appears to be a hobby for the rich, but not always. Recently, an investor's dream came true when a picture believed to have been painted by Leonardo da Vinci sold for £341m. He had bought it about 60 years ago in an **auction** for just £45 thinking it was only painted by a follower of da Vinci.

Of course this is a rare story and investing in artwork is not a guarantee to make you a **millionaire**. Patrick Connolly, a financial adviser at Chase de Vere, told BBC News that to invest in art as a true investment, "you need a starting **fund** of at least £5,000, and possibly up to £500,000, which can be used to buy individual works of art or invested in an art fund." He feels investing in art is too risky and recommends their clients not to invest in it because the **downsides** outweigh the **upsides**.

But if you're still keen, there are art fairs, such as The Affordable Art Fair, and websites aimed at buyers with a **modest budget**. Patrick Connolly says the best approach here is to buy something you like and can afford and "if it goes up in value, that should be just **an added bonus**." If this has spoilt your plans for your investment **portfolio**, maybe there's more chance of winning big money by buying a lottery ticket!

词汇表

splash the cash	花大笔的钱，挥霍
savvy	懂行的
invest	投资
a tidy profit	一笔可观的利润
risk	风险
fortune	财富，一大笔钱
take a gamble	赌一把，冒险做某事
a handsome sum	一笔可观的数目
financial benefit	经济效益
peanut	一点钱
auction	拍卖
millionaire	百万富翁
fund	资金，专款
downside	缺点，不利的一面
upside	好处，优点
modest budget	有限的预算
an added bonus	附加的收益，额外的好处
portfolio	投资组合

测验与练习

1. 阅读课文并回答问题。

1. True or false? *By investing in stamps, wine, coins and books, your investments may rise or fall in value.*
2. If you buy a painting, what do you have to do to actually get the benefit of its financial value?
3. Was the painting by Leonardo da Vinci, bought by an art investor, actually painted by the artist?
4. According to Patrick Connolly, a financial adviser at Chase de Vere, how risky does he think it is to invest in art?
5. Which word used in the article means 'is certain that something will happen or exist'?

2. 请在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. The _____ of walking in the mountains at night are high but despite that, he's gone anyway.

chance	fortune	risks	upside
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2. We're putting money into a special holiday _____ and hope we will have saved enough to go away next year.

funds	fund	funding	funded
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3. The _____ of living in a beautiful village is it is very expensive.

downside	upside	fortune	chance
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4. We loved seeing the show at the theatre and meeting the actors afterwards was _____.

an adding bonus	an added bonus	a bonus addition	a added bonus
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5. Because I had lost my job, we didn't have much money and we had to live on a _____.

tidy profit	financial benefit	splash the cash	modest budget
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答案

1. 阅读课文并回答问题。

1. True or false? *By investing in stamps, wine, coins and books, your investments may rise or fall in value.*

True. The article says "making your fortune is not guaranteed."

2. If you buy a painting, what do you have to do to actually get the benefit of its financial value?

You have to sell it.

3. Was the painting by Leonardo da Vinci, bought by an art investor, actually painted by the artist?

Yes, it is believed to have been. But when he had bought it about 60 years ago in an auction for just £45 he thought it was only painted by a follower of da Vinci.

4. According to Patrick Connolly, a financial adviser at Chase de Vere, how risky does he think it is to invest in art?

He thinks it's too risky and recommends their clients do not invest in it.

5. Which word used in the article means 'is certain that something will happen or exist'?

guaranteed

2. 请在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. The **risks** of walking in the mountains at night are high but despite that, he's gone anyway.

2. We're putting money into a special holiday **fund** and hope we will have saved enough to go away next year.

3. The **downside** of living in a beautiful village is it is very expensive.

4. We loved seeing the show at the theatre and meeting the actors afterwards was **an added bonus**.

5. Because I had lost my job, we didn't have much money and we had to live on a **modest budget**.