

金融英语阅读辅导：规划股份投资 PDF转换可能丢失图片或格式，建议阅读原文

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generating extra income are your main priorities. In this case , youd 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. If you are younger , and in a solid financial position , you may decide to take an aggressive approach but only if youre blessed with a sanguine disposition and wont suffer sleepless nights over share prices. If portfolio , alongside your more pedestrian investments. Once you have decided on your investment aims , you can then decide where to put your money. The golden rule here is spread your risk if you put all of your money into Periwigs International , youre setting yourself up as a hostage to fortune. \*Periwigs is the name of a fictitious company. INVESTORS CHRONICLE , March 23 1990

New words and expressions 生词和短语 portfolio n. 投资组合 tipster n. ( 以提供证券投机等内部消息为主的 ) 情报贩子 Las Vegas n. 拉斯韦加斯 fritter v. 挥霍 , 浪费 reputable n. 享有声望的 broker n. 经纪人 finance n. 资金 , 财源 mortgage n. 抵押贷款 pension n. 养老金 priority n. 优先权 gilt n. 金边证券 ( 高度可靠的证券 ) convertible n. 可换证券 sanguine adj. 乐观的 heady adj. 令人陶醉的 alongside prep. 在.....旁边 , 和.....一起 pedestrian adj. 平淡无奇的 , 乏味的 参考译文 我们周围不乏情报贩子 , 向人们提供迅速发财致富的机遇。但是 , 如果你是一个认真的私人投资者 , 就把拉斯韦加斯的心态留给那些有钱可供挥霍的人。认真的投资者需要一份正规的投资组合表 一种计划很周密的投资选择 , 包括你的投资结构和明确的目标。但是 , 一个股票市场的新手又如何能做到这一点呢 ? 如果你去

向5位有威望的股票经纪人咨询，询问你应该如何使用你的资金，你可能得到5种不同的答复，即便你提供了有关于你的年龄、家庭、财源和你想从投资中获得好处的信息。这是个道德问题吗？没有一种完全"正确"的方法来排列这种投资组合，然而，却毫无疑问地有几种错误的方法。可以相信5位经纪人中不会有人建议你全部（或一部份）资金投入佩里威格斯公司。那么你该怎么做呢？我们假定你已把基本情况弄清楚了，如抵押贷款、养老金、保险金和动用现金储备的机会。然后，你一定要建立起自己的目标。这里一方面是个所处的环境，另一方面是个心理学的问题。比如说，如果你年纪较大，你从重大投资损失中恢复过来的时间就较少，你就很希望能够提高你的养老金收入。因此，你的首要任务就是保护你的资金和引发额外的收入。在这种情况下，你大概想制定一份包括某些股份（但不是风险很大的股份）的投资组合，同时还有高度可靠的证券、现金储蓄，可能还有可换证券，或分割资本投资信托公司的所得股。如果你年轻一些，并且经济状况可靠，你可能会采取一种积极进取的方式。你必须性格开朗，不会因股票价格的浮动而夜不能眠。如果你觉得你的情况是这样的话，你可在投资组合中包括几项有令人陶醉的增值前景的增长股，和其他比较平淡的投资项目放在一起。一旦你的投资组合中包括几项有令人陶醉的增值前景的增长股，和其他比较平淡的投资项目放在一起。一旦你的投资目标确立以后，你就可以决定你的钱投向何处。这里的指导原则是：分散你的投资风险。如果你把所有资金投入佩里威格斯国际公司，你就把自己当成了命运的人质。

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