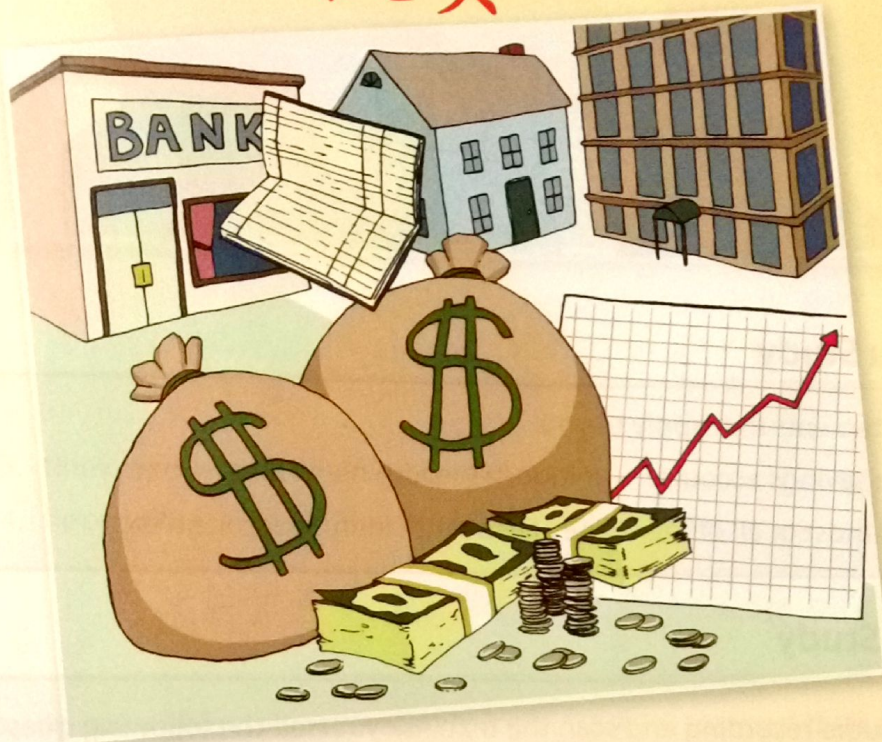


第十七課
理財與
投資

第十七課
理財與
投資



LEARNING OBJECTIVES

In this lesson, you will learn to use Chinese to

1. Describe if you're a saver or a spender;
2. Identify ways to invest money;
3. Talk about ways to purchase a big-ticket item;
4. Describe your spending habits;
5. Describe in basic terms the ups and downs of the stock market.

RELATE AND GET READY

In your own culture/community—

- Do many people save?
- Do many people invest in the stock market or the housing market?
- Do people get a mortgage or pay cash when purchasing a house?



Before You Study

Check the statements that apply to you.

1. I have a savings account.
2. I spend most or all of the money I earn.

When You Study

Listen to the audio recording and scan the text. Ask yourself the following questions before you begin a close reading of the text.

1. In general, do you think Chinese people are savers or spenders?




中國改革開放以前，一般人收入不高，沒有剩餘的錢，所以沒有投資理財的問題。可是現在不一樣了，很多人收入增加了，而且中國老百姓一向^①省吃儉用，所以很多家庭在銀行都有存款。錢存在銀行，安全是安全，但利息太少，錢增加得太慢。於是很多人開始考慮用別的方式投資理財了。



- 3. I think investing in the stock market is risky.
- 4. I hope to buy a house after I graduate from college.

2. Why do many Chinese people start to look into ways to invest their money?
3. What does Tianming's cousin want Tianming's aunt to do?
4. Does Tianming's aunt follow her son's advice?

 中国改革开放以前，一般人收入不高，没有剩余的钱，所以没有投资理财的问题。可是现在不一样了，很多人收入增加了，而且中国老百姓一向^①省吃俭用，所以很多家庭在银行都有存款。钱存在银行，安全是安全，但利息太少，钱增加得太慢。于是很多人开始考虑用别的方式投资理财了。

最近一些年，中國的房價^①漲得很快，買房子成為一些人投資的選擇。也有人看見別人“炒股”^②，賺錢好像很容易，於是也炒起股來。還有一些人更願意把錢花在子女教育上，他們覺得讓子女受到最好的教育，將來事業成功、生活幸福，才是最好的投資。

當然也有人認為有錢就應該消費享受，有人甚至說“錢只有花了才是自己的。”在他們看來，把^②錢省下來投資，不如舒舒服服地享受生活。

張天明平常不大考慮投資理財的事，今天他表哥跟他在網上聊了半天這個問題，才引起他的思考。他剛剛下線，麗莎就走了進來。

★ ★ ★

麗莎：天明，又上網聊天兒了？

張天明：對，是表哥找我聊天兒。姑媽跟表哥鬧起矛盾來了，表哥好像有點兒鬱悶。

麗莎：為什麼？

張天明：說來話長。姑媽退休前省吃儉用存了一筆錢，要留給孫子孫女上大學用。

麗莎：表哥還沒結婚呢！這錢看來得存二十年啊。

張天明：可不是，表哥也這樣說。後來姑媽想出了一個花錢的主意。

麗莎：什麼主意？

張天明：表哥不是明年要結婚嗎？姑媽要給表哥的未婚妻買一輛新車，算是結婚禮物。

麗莎：姑媽真好。

張天明：可是表哥他們不同意買車。他們倆上班的地方很近，合用一輛車就行了。他們勸姑媽買房子，說姑媽辛苦了幾十年，應該住一套大一些的房子，舒舒服服地享受退休生活。

LANGUAGE NOTES

① 房價/房价 is short for 房子的價格/房子的价格 (housing price).

最近一些年，中国的房价^①涨得很快，买房子成为一些人投资的选择。也有人看见别人“炒股”^②，赚钱好像很容易，于是也炒起股来。还有一些人更愿意把钱花在子女教育上，他们觉得让子女受到最好的教育，将来事业成功、生活幸福，才是最好的投资。

当然也有人认为有钱就应该消费享受，有人甚至说“钱只有花了才是自己的。”在他们看来，把^②钱省下来投资，不如舒舒服服地享受生活。

张天明平常不大考虑投资理财的事，今天他表哥跟他在网上聊了半天这个问题，才引起他的思考。他刚刚下线，丽莎就走了进来。

★ ★ ★

丽莎：天明，又上网聊天儿了？

张天明：对，是表哥找我聊天儿。姑妈跟表哥闹起矛盾来了，表哥好像有点儿郁闷。

丽莎：为什么？

张天明：说来话长。姑妈退休前省吃俭用存了一笔钱，要留给孙子孙女上大学用。

丽莎：表哥还没结婚呢！这钱看来得存二十年啊。

张天明：可不是，表哥也这样说。后来姑妈想出了一个花钱的主意。

丽莎：什么主意？

张天明：表哥不是明年要结婚吗？姑妈要给表哥的未婚妻买一辆新车，算是结婚礼物。

丽莎：姑妈真好。

张天明：可是表哥他们不同意买车。他们俩上班的地方很近，合用一辆车就行了。他们劝姑妈买房子，说姑妈辛苦了几十年，应该住一套大一些的房子，舒舒服服地享受退休生活。

② 股 is 股票 (stock or share). 炒股 is slang meaning “to flip stocks” or “to speculate in stocks.”

- 麗莎：他們說得太對了！再說，買房子也是一種不錯的投資啊。
- 張天明：可是姑媽說她的錢不夠買一套房子。我表哥說他可以為姑媽貸款，還給姑媽講了一個美國老太太^③和一個中國老太太的故事。
- 麗莎：這個故事我以前也聽說過。說的是，一個中國老太太攢了三十年錢，到了老年才買上一套房子，住了進去。而一個美國老太太，三十年前就貸款買房子住進去了。比一比，哪個老太太更會生活？
- 張天明：對，表哥就用這個故事說服^④了姑媽，姑媽終於同意買房子了。
- 麗莎：好啊，問題算是解決了。
- 張天明：事情還沒完，你聽我接著說啊。兩個星期前，他們看中了一套三室一廳兩衛的房子，本來後天就要去簽購房合同了，沒想到姑媽的想法突然變了。
- 麗莎：看中了另外一套房子了？
- 張天明：不是。姑媽退休以後常跟以前在一起工作的老姐妹們打打^⑤麻將，聊聊天兒。前幾天姑媽聽說有幾個人這兩年炒股賺了不少錢，就變主意了，不想買房子了。
- 麗莎：難道她想投資股市^⑥？
- 張天明：可不是嗎？
- 麗莎：可是姑媽不知道炒股有風險嗎？跟李文父母一起打太極拳的一位老先生，把房子抵押給銀行，然後把錢全買了股票，沒想到股市一直跌，不到三個月，賠了一半。
- 張天明：買房子是不是就沒有風險呢？
- 麗莎：房價太高的時候買房子，當然有風險。
- 張天明：看來投資真不是一件簡單的事，不知道姑媽最後會怎麼決定。

LANGUAGE NOTES

- ③ 老太太 means an elderly lady. However, it is rarely used as a form of direct address. We can say 老太太, 老爺子/老爷子 to refer to older relatives in our immediate family. In China, respect for the elderly is still an important traditional value. The word 老 carries no stigma. The term 老師/老师,

- 丽莎：他们说得太对了！再说，买房子也是一种不错的投资啊。
- 张天明：可是姑妈说她的钱不够买一套房子。我表哥说他可以为姑妈贷款，还给姑妈讲了一个美国老太太^③和一个中国老太太的故事。
- 丽莎：这个故事我以前也听说过。说的是，一个中国老太太攒了三十年钱，到了老年才买上一套房子，住了进去。而一个美国老太太，三十年前就贷款买房子住进去了。比一比，哪个老太太更会生活？
- 张天明：对，表哥就用这个故事说服^④了姑妈，姑妈终于同意买房子了。
- 丽莎：好啊，问题算是解决了。
- 张天明：事情还没完，你听我接着说啊。两个星期前，他们看中了一套三室一厅两卫的房子，本来后天就要去签购房合同了，没想到姑妈的想法突然变了。
- 丽莎：看中了另外一套房子了？
- 张天明：不是。姑妈退休以后常跟以前在一起工作的老姐妹们打打^⑤麻将，聊聊天儿。前几天姑妈听说有几个人这两年炒股赚了不少钱，就变主意了，不想买房子了。
- 丽莎：难道她想投资股市^⑤？
- 张天明：可不是吗？
- 丽莎：可是姑妈不知道炒股有风险吗？跟李文父母一起打太极拳的一位老先生，把房子抵押给银行，然后把钱全买了股票，没想到股市一直跌，不到三个月，赔了一半。
- 张天明：买房子是不是就没有风险呢？
- 丽莎：房价太高的时候买房子，当然有风险。
- 张天明：看来投资真不是一件简单的事，不知道姑妈最后会怎么决定。

for instance, is widely used to refer to not just one's teachers but also to anyone accomplished in some discipline or field.

④ 说服/说服 is pronounced "shuǐfú" in Taiwan.

⑤ 股市 is short for 股票市場/股票市场 (stock market).

After You Study

Challenge yourself to complete the following tasks in Chinese.

1. Recap the story of the two elderly women told by Tianming's cousin.
2. In chronological order, list Tianming's aunt's ideas for what to do with her money.

帳號 A/C											戶名 NAME
	拾億	億	仟萬	佰萬	拾萬	萬	仟	佰	拾	元	
台幣金額 (小寫)AMT											
次交票據 總金額											
外匯	原幣別： <input type="checkbox"/> 美金USD <input type="checkbox"/> 歐元EUR <input type="checkbox"/> 日幣JPY <input type="checkbox"/> 港幣HKD										
	<input type="checkbox"/> 其他 _____										
	外幣金額(小寫) _____										

一張銀行存款單
 一张银行存款单

3. Among the investment options mentioned in the text, pick the one that you think is most appropriate for you.

借:		贷:	
币别 _____		金额 (小写) _____	
		存期 _____	
1000			
500			
100			
50			
20		入账账号:	
10		客户证件:	
5		本人确认所办业务与银行记录相符。存款(代办)人签字:	
附件		张	事后监督
			复核(授权)
			经办

一張銀行存款單
 一张银行存款单

VOCABULARY

1.	理财	理财	lǐcái	vo	to manage money
2.	投资	投资	tóuzī	v/n	to invest (money); (financial) investment
3.	剩餘	剩餘	shèngyú	v/n	to be left over; surplus
4.	利息		lìxī	n	interest
5.	增加		zēngjiā	v	to increase; to add
6.	一向		yíxiàng	adv	all along; the whole time; constantly [See Grammar 1.]
7.	省吃 儉用	省吃 儉用	shěng chī jiǎn yòng		to be frugal (with food and other living expenses)
8.	存款		cúnkǔǎn	n	bank savings
9.	方式		fāngshì	n	way; method
10.	漲	漲	zhǎng	v	(of water, prices, etc.) to rise; to surge; to go up
11.	炒		chǎo	v	to stir-fry; to sauté; to speculate (for profit)
12.	消費	消費	xiāofèi	v	to consume
13.	享受		xiǎngshòu	v/n	to enjoy; enjoyment; pleasure
14.	引起		yǐnqǐ	v	to give rise to; to lead to
15.	思考		sīkǎo	v/n	to think deeply; to ponder over; contemplation; cogitation
16.	矛盾		máodùn	n/adj	contradiction; contradictory; conflicting
17.	鬱悶	郁悶	yùmèn	adj	gloomy; depressed

18.	筆	笔	bǐ	m	(measure word for sums of money)
19.	孫子	孙子	sūnzi	n	son's son; grandson
20.	孫女	孙女	sūnnü	n	son's daughter; granddaughter
21.	未婚妻		wèihūnqī	n	fiancée
22.	算		suàn	v	to count as; to be considered as
23.	合		hé	v	to combine; to join
24.	勸	劝	quàn	v	to persuade; to advise; to urge
25.	辛苦		xīnkǔ	adj/v	hard; strenuous; toilsome; laborious; to work hard; to go to trouble
26.	老太太		lǎotàitai	n	elderly lady
27.	攢	攒	zǎn	v	to accumulate; to hoard; to save; to scrape together
28.	老年		lǎonián	n	old age
29.	說服	说服	shuōfú	v	to persuade; to convince
30.	終於	终于	zhōngyú	adv	at last; in the end; finally; eventually
31.	接著	接着	jiēzhe	v	to follow; to continue
32.	中		zhòng	v	to fit exactly; to hit
33.	簽	签	qiān	v	to sign; to autograph
34.	合同		hétong	n	agreement; contract
35.	想法		xiǎngfǎ	n	idea; opinion
36.	突然		tūrán	adj	sudden; unexpected
37.	姐妹		jiěmèi	n	sisters; female friends or co-workers who share a sister-like bond
38.	麻將	麻将	májiàng	n	mahjong
39.	股市		gǔshì	n	stock market

40.	風險	风险	fēngxiǎn	n	risk; danger; hazard
41.	抵押		dīyā	v	to mortgage
42.	股票		gǔpiào	n	stock; share
43.	跌		diē	v	to fall
44.	賠	赔	péi	v	to lose (money, etc.); to suffer a loss in a deal

Enlarged Characters

鬱郁 勸勸 攢攢 簽簽



**信用有循环
理财又享受**

先消费,后还款,
更有最长50天免息
期,让您理财更灵活,
消费更便利。

這是一個銀行的信用卡廣告。
这是一个银行的信用卡广告。

- 1 The Chinese national savings rate is close to fifty percent, which is the highest among the world's major economies. The average family puts away approximately a third of its income in savings.



- 2 Before the early 1990s housing was allocated to city residents by the Chinese government. Rent was minimal. Most people have since purchased their rentals at very inexpensive prices. This kind of subsidized housing was so-called welfare housing. However, it is no longer available.

Currently, the housing stock in China consists of “low-rent housing” (廉租房), “economical, practical housing” (經濟適用房/经济适用房) sold below market rates to low-income people, and “commercial housing” (商品房). No matter what the housing type, the state owns the land. Land use rights have a term of seventy years.

As of 2009, there is no residential housing tax in China.

- 3 There are two stock exchanges in mainland China, the Shanghai Stock Exchange and the Shenzhen Stock Exchange, each with its own stock index. Hong Kong also has an important stock exchange, as does Taiwan.

Grammar

1. 一向 vs. 一直

一向 means persisting from the past to the present.

- ① 中國老百姓一向省吃儉用。
中国老百姓一向省吃儉用。
(Ordinary Chinese people have always been thrifty.)
- ② 我一向不喜歡上網看新聞、查資料，因為我的眼睛不太好。
我一向不喜欢上网看新闻、查资料，因为我的眼睛不太好。
(I have never liked going online for reading news or looking up information because of my poor eyesight.)
- ③ 小張的爸爸一向不會理財，所以總也買不起房子。
小张的爸爸一向不会理财，所以总也买不起房子。
(Little Zhang's dad has never been good at managing money. That's why he hasn't been able to afford to buy a house.)

一直 denotes a continuous action or constant, unchanging state within a time frame.

- ④ 昨天晚上他一直打電話，我給他打了好幾次電話，都打不進去。
昨天晚上他一直打电话，我给他打了好几次电话，都打不进去。
(Last night he was on the phone for a long time. I called him several times but couldn't get through.)
- ⑤ 上大學的時候他們一直是同屋，感情很好。
上大学的时候他们一直是同屋，感情很好。
(Throughout college they were roommates. They were very close.)
- ⑥ 他去年一直想投資買股票，但他太太不贊成。
他去年一直想投资买股票，但他太太不赞成。
(He was constantly thinking of investing in stocks last year, but his wife didn't agree.)

- 7 老王炒股，賠了很多錢，大家一直勸他別太難過。
老王炒股，赔了很多钱，大家一直劝他别太难过。
(Old Wang lost a lot of money on the stock market. Everyone has constantly been trying to comfort him.)

2. Summary of the 把 Construction (I)

If we want to describe what someone has done to something, and if that something is known to the listener, it is best to use the 把 construction.

- 1 把你在雲南買的紀念品給我們看看。
把你在云南买的纪念品给我们看看。
(Show us the souvenirs that you got in Yunnan.)
- 2 A: 你新買的枕頭和被子呢？怎麼不用？
你新买的枕头和被子呢？怎么不用？
(What happened to the pillows and comforters that you just bought? Why aren't you using them?)
- B: 我把它們送給我表哥了，算是給他和他未婚妻的結婚禮物。
我把它们送给我表哥了，算是给他和他未婚妻的结婚礼物。
(I gave them to my cousin and his fiancée as a wedding gift.)
- 3 房間裏空氣太不好了，把窗戶打開吧。
房间里空气太不好了，把窗户打开吧。
(The air in the room isn't very good. Why don't you open the windows?)

The 把 structure consists of:

Subject + 把 + noun + verb + other element (complement, 了, reduplicated verb, etc.)

把 is a preposition. In a typical 把 sentence, the noun after 把 is not only the object of 把, but also the object of the verb. In ①, 紀念品/纪念品 is also the object of 看. In ②, 它們/它们 is also the object of 送. In ③, 窗戶 is also the object of 開/开.

Please pay attention to the following when using the 把 structure:

A. The object of 把 must be known or at least recognizable to the listener. If you suddenly say to someone:

- ④ 你把雜誌給我。
你把杂志给我。
(Give me the magazine.)

That person may be confused if the magazine was not mentioned or defined previously, and ask

- 什麼雜誌/哪本雜誌?
什么杂志/哪本杂志?
(What magazine/which magazine?)

But if you say:

- ⑤ 剛才我把一本雜誌丟了。
剛才我把一本杂志丢了。
(I just lost a magazine.)

The listener will understand that you lost a magazine, not a computer or something else.

B. There is usually a complement indicating result, a 了, or some other element after the verb. This is because there is usually an impact on the object as a result of someone's action, e.g., 開/开 in ③. Here are some examples:

- ⑥ 大風把花吹下來了。
大风把花吹下来了。
(The gusty wind blew that flower to the ground.)
- ⑦ 昨天的剩菜把我的肚子吃壞了。
昨天的剩菜把我的肚子吃坏了。
(Yesterday's leftovers gave me stomach trouble.)
- ⑧ 請把這封信拿給老師。
请把这封信拿给老师。
(Please give this letter to the teacher.)

[Your giving will cause the letter to be in the teacher's possession.]

- 9 媽媽擔心我會把信用卡丟了。
妈妈担心我会把信用卡丢了。
(My mother worries I'll lose my credit card.)
[了 here also conveys result, namely, loss.]

The verb in a 把 sentence can also appear in reduplicated form, e.g.

- 10 請你把剛買回來的月餅給我嚐嚐。
请你把刚买回来的月饼给我尝尝。
(Please let me try the moon cakes that you've just bought.)

- 11 他把那個合同看了看，又放下了。
他把那个合同看了看，又放下了。
(He took a look at the contract and put it down.)

To sum up, when using the 把 construction, be sure to include a complement or some other element after the verb. See Lesson 20 for more on the 把 construction.

3. Reduplication of Verbs

We have studied the reduplication of verbs to make the tone of the sentence milder, e.g.,

- 1 請你談談應該怎樣理財。
请你谈谈应该怎样理财。
(Can you please talk about how to manage money?)
- 2 你看看這本書，寫的是環境保護方面的事情，寫得非常好。
你看看这本书，写的是环境保护方面的事情，写得非常好。
(Take a look at this book. It's about environmental protection, and it's very well written.)

The above are both imperative sentences. The actions are yet to happen. In this lesson, the reduplicated verbs are not time-specific. Rather, they indicate actions that occur frequently.

- ③ 姑媽退休以後常跟以前在一起工作的老姐妹們打打麻將，聊聊天兒。
 姑妈退休以后常跟以前在一起工作的老姐妹们打打麻将，聊聊天儿。
 (Since she retired, [Tianming's] aunt often plays mahjong and chats with her old co-workers.)

This kind of reduplication usually occurs in pairs or threes and often suggests a sense of leisure and casualness.

- ④ A: 你週末做什麼?
 你周末做什么?
 (What do you do on weekends?)

- B: 要麼上網聊聊天，要麼打打球，一般不學習。
 要么上网聊聊天，要么打打球，一般不学习。
 (I either chat online [with friends] or play ball for a bit. I don't usually study.)

- ⑤ 老人們每天早晨跳跳舞，打打拳，散散步，挺高興。
 老人们每天早晨跳跳舞，打打拳，散散步，挺高兴。
 (Every morning the elderly people have a pleasant time dancing, practicing tai chi, or walking. They are quite happy.)

Words & Phrases

A. 引起 (to give rise to; to lead to)

The verb 引起 usually takes as objects nouns such as 注意, 思考, 重視/重视, 反對/反对, 討論/讨论, 興趣/兴趣, or 危機/危机.

- ① 孩子的教育問題還沒有引起這兩個父母的注意。
 孩子的教育问题还没有引起这两个父母的注意。
 (The issue of their children's education has not attracted these two parents' attention.)

- ② 環保問題已經引起各個國家的重視。
 环保问题已经引起各个国家的重视。
 (The issue of environmental protection has drawn much attention in different countries.)
- ③ 小王的建議引起同學們的反對。
 小王的建议引起同学们的反对。
 (Little Wang's proposal met with objections from other students.)

B. 算(是) (to count as; to be considered as)

The basic meaning of 算 is “to count.” In this lesson 算 means “to count as,” or “can be taken as.” 是 is optional.

- ① 姑媽要給表哥的未婚妻買一輛新車，算是結婚禮物。
 姑妈要给表哥的未婚妻买一辆新车，算是结婚礼物。
 ([Tianming's] aunt wanted to buy a new car for [Tianming's] cousin's fiancée as a wedding gift.)
- ② 這錢算我借給你的，你什麼時候還給我都行。
 这钱算我借给你的，你什么时候还给我都行。
 (Take this money as a loan from me. You can return it whenever.)
- ③ 這個孩子算是他的兒子吧。
 这个孩子算是他的儿子吧。
 (This child could be considered his son, I guess.)

算是 sometimes means more or less the same as 是, as in ①—The car *is* a wedding gift—and ②—The money *can* be considered a loan. However, sometimes 算是 is not the same as 是. In ③, “this child” is definitely not his biological son, but “is considered” his son.

C. 合 (to combine; to join)

合 means two or more people together:

- ① 他們倆上班的地方很近，合用一輛車就行了。
他们俩上班的地方很近，合用一辆车就行了。
(Their workplaces are close to one another. They can share a car.)

- ② 麗莎打算跟雪梅合租一套房子。
丽莎打算跟雪梅合租一套房子。
(Lisa plans to rent a house with Xuemei.)

- ③ 我跟指導教授合寫了一本書。
我跟指导教授合写了一本书。
(I co-wrote a book with my advisor.)

More examples: 合唱一個歌/合唱一个歌 (to sing a song in chorus), 合開一家飯館/合开一家饭馆 (to open a restaurant with a partner).

D. 終於/终于 (at last; in the end; finally; eventually)

終於/终于 means the materialization of a certain, usually positive, result after long waiting and numerous changes.

- ① 表哥就用這個故事說服了姑媽，姑媽終於同意買房子了。
表哥就用这个故事说服了姑妈，姑妈终于同意买房子了。
([Tianming's] cousin used this story to persuade [Tianming's] aunt. Aunt finally agreed to buy a place.)

- ② 林先生林太太辛辛苦苦地工作了二十多年，現在兩個人退休了，終於可以輕鬆輕鬆，享受退休生活。
林先生林太太辛辛苦苦地工作了二十多年，现在两个人退休了，终于可以轻松轻松，享受退休生活。
(Mr. and Mrs. Lin worked hard for over twenty years. Now they are retired, and they can finally relax and enjoy their lives.)

- ③ 期末考終於考完了，我可以好好玩幾天了。
 期末考终于考完了，我可以好好玩几天了。
 (The final exams were finally over. I could have some fun for a few days.)

E. 接著/接著 (to follow; to continue)

接著/接著 means “to continue doing something”, as in ① and ②, or “to go on to do something,” as in ③.

- ① 事情還沒完，你聽我接著說啊。
 事情还没完，你听我接着说啊。
 (It's not over yet. Let me continue with the story.)
- ② 吃完了炒菜，後邊還有餃子，咱們接著吃。
 吃完了炒菜，后边还有饺子，咱们接着吃。
 (There will be dumplings after the stir-fries. Let's continue to eat.)
- ③ 麗莎先打了一遍太極拳，接著又做瑜伽，覺得很舒服。
 丽莎先打了一遍太极拳，接着又做瑜伽，觉得很舒服。
 (Lisa practiced a tai chi sequence and continued with yoga. She felt very good [afterwards].)

F. 突然 (sudden; unexpected)

突然 is an adjective. It can be used as an adverbial, a predicate, or a complement following 得.

- ① 沒想到姑媽的想法突然變了。 [adverbial]
 没想到姑妈的想法突然变了。
 (Who would have imagined Aunt would suddenly change her mind.)
- ② 剛才天氣很好，可是突然下起雨來。 [adverbial]
 刚才天气很好，可是突然下起雨来。
 (The weather was fine just now, but all of a sudden it started to rain.)

③ 這件事很突然，我一點準備也沒有。 [predicate]
 这件事很突然，我一点准备也没有。
 (This thing was too sudden. I wasn't prepared for it at all.)

④ 他病得太突然了，我根本没想到。 [complement]
 (He became ill without warning. I had had no idea whatsoever.)

Language Practice

A. Happy-Go-Lucky

Li Zhe has earned enough credits for graduation and is currently waiting for word about an internship opportunity, so he has been taking it easy and relaxing these past few weeks. Based on the pictures, describe Li Zhe's daily activities by using reduplicated verbs.

EXAMPLE: Early Morning:



→ 每天早晨李哲要麼打打籃球，
 要麼打打太極拳。

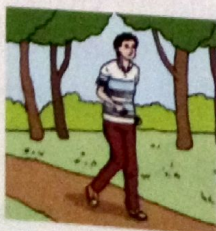
1. Morning:



2. Afternoon:



3. After dinner:



B. Think of It This Way!

Suppose you have an old friend who is in a financially difficult situation. You want to help him/her out with some money but he/she refuses to take it. Try to press your old friend into accepting the money by using 算 or 算是.

EXAMPLE: a loan from me

→ 這點錢算是我借給你的。 这点钱算是我借给你的。

- 1. Thanksgiving gift
- 2. Chinese New Year gift
- 3. my investment in you

C. Sunny or Gloomy

Some people's moods are determined by the weather. For instance,

只要天氣好，出太陽，就很高興。 只要天气好，出太阳，就很高兴。
 只要天氣不好，下雨，就很鬱悶。 只要天气不好，下雨，就很郁闷。

Some people's moods are set by the ups and downs of the stock market:

Some people's moods are set by the appreciation and depreciation of the value of their house:

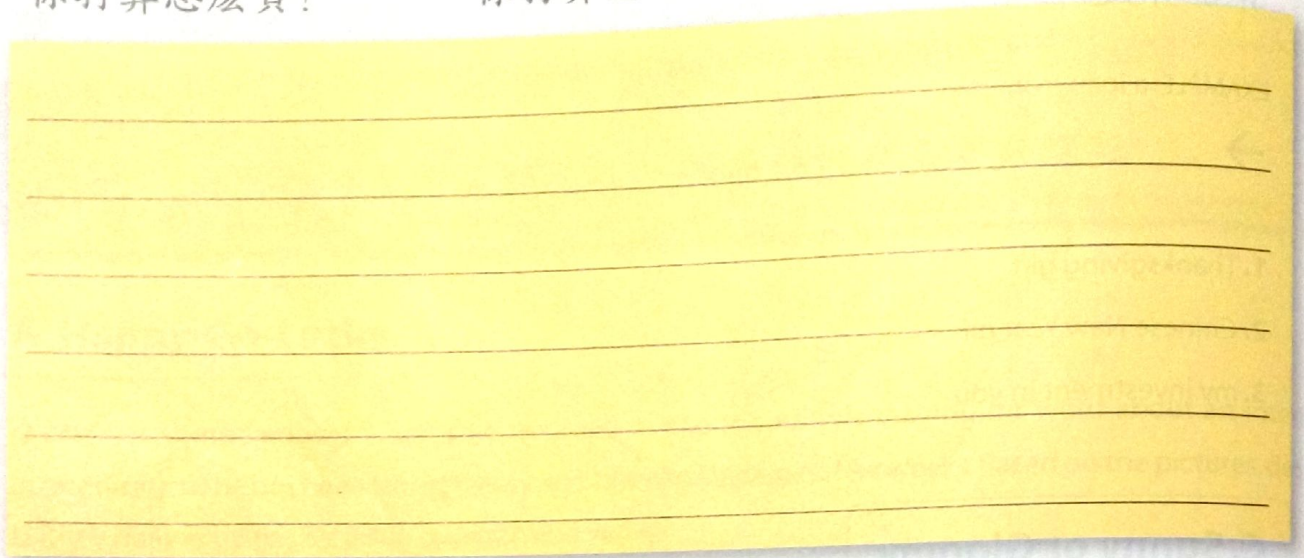
D. Save Up, Give Up, or Something Else?

- a. Ask a partner what big-ticket item he or she would like to purchase. Is it a refrigerator, a TV, a laptop, a car, or a house?

b. Ask him or her how he or she plans to pay for it. Is he or she going to save up for it, use bank savings, get a loan, ask his or her parents to lend him or her money, ask his or her parents for money as a gift, get a part-time job to pay for it, or give up?

你打算怎麼買？

你打算怎麼買？



還是不打算買了？

還是不打算買了？

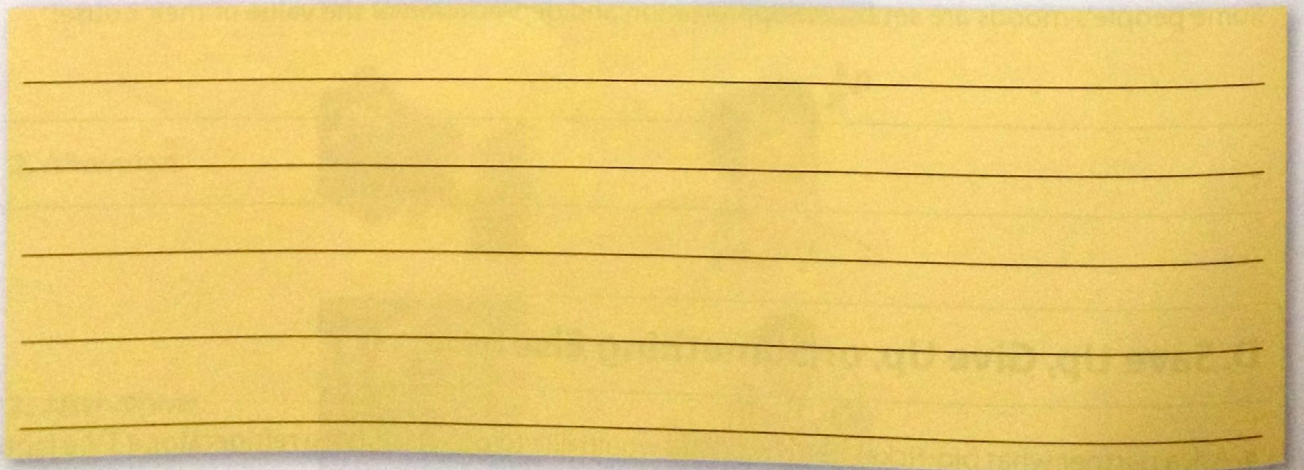
c. Can you offer your partner any advice?

我覺得你應該

我覺得你應該

E. Best Ways to Invest

a. Brainstorm with a partner and list ways to invest money.



b. Discuss with your partner the profitability and risk factors of the methods above. Rank them with #1 being the most profitable and least risky.

c. Present your conclusion to the class:

我們認為_____是最好的
投資方式，不但安全，風險低，
而且錢增加得很快。

我们认为_____是最好的
投资方式，不但安全，风险低，
而且钱增加得很快。

d. Comment on the other items on your list in terms of their relative profitability and risk.

F. Are You a Spender or a Saver?

a. Sort the words/phrases given into the following two groups to characterize a "spender" and a "saver":

整天叫外賣
經常亂買東西
把錢存在銀行裏
省吃儉用
借錢炒股
投資買房
享受生活
貸款買車

整天叫外卖
经常乱买东西
把钱存在银行里
省吃俭用
借钱炒股
投资买房
享受生活
贷款买车

Spender	Saver
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

- b. Compare your lists with a partner's and discuss how your lists are the same or different.
- c. Ask your partner to explain if he or she considers himself or herself a spender or a saver.

G. Be a Financial Consultant

Role play: Imagine you're a financial consultant, and your partner is a person seeking advice. You are looking at your partner's monthly income and spending, and trying to offer advice on how he or she can cut expenses and put the money in the bank or the stock market.

- a. List income: salary, allowance, scholarship, etc.

收入 _____

- b. List expenditures: rent, groceries, utilities, car loan, cell phone, internet, books, restaurant take-out, etc.

支出 (zhīchū) _____

c. Look at the two lists, and advise your partner on where he or she can cut expenses to put money into a savings account or invest it in the stock market.

你可以少/不_____，
把省下的錢存到銀行裏。

or

你可以少/不_____，
把省下的錢投資股市。

你可以少/不_____，
把省下的錢存到銀行里。

or

你可以少/不_____，
把省下的錢投資股市。



Pinyin Text

Zhōngguó gǎigé kāifàng yǐqián, yìbān rén shōurù bù gāo, méiyǒu shèngyú de qián, suǒyǐ méiyǒu tóuzī lǐcái de wèntí. Kěshì xiànzài bù yíyàng le, hěn duō rén shōurù zēngjiā le, érqǐ Zhōngguó lǎobǎixìng yíxiàng^① shěng chī jiǎn yòng, suǒyǐ hěn duō jiātíng zài yínháng dōu yǒu cúnkuǎn. Qián cún zài yínháng, ānquán shì ānquán, dàn lìxī tài shǎo, qián zēngjiā de tài màn. Yúshì hěn duō rén kāishǐ kǎolù yòng bié de fāngshì tóuzī lǐcái le.

Zuìjìn yì xiē nián, Zhōngguó de fáng jià^① zhǎng de hěn kuài, mǎi fángzi chéngwéi yì xiē rén tóuzī de xuǎnzé. Yě yǒu rén kàn jiàn biérén “chǎo gǔ”^②, zhuàn qián hǎoxiàng hěn róngyì, yúshì yě chǎo qi gǔ lai. Hái yǒu yì xiē rén gèng yuànyì bǎ qián huā zài zǐnǚ jiàoyù shang, tāmen juéde ràng zǐnǚ shòu dào zuì hǎo de jiàoyù, jiānglái shìyè chénggōng, shēnghuó xìngfú, cái shì zuì hǎo de tóuzī.

Dāngrán yě yǒu rén rènwéi yǒu qián jiù yīnggāi xiāofèi xiǎngshòu, yǒu rén shènzhì shuō “qián zhǐyǒu huā le cái shì zìjǐ de.” Zài tāmen kàn lai, bǎ^② qián shěng xia lai tóuzī, bùrú shū shu fú fú de xiǎngshòu shēnghuó.

Zhāng Tiānmíng píngcháng bú dà kǎolù tóuzī lǐcái de shì, jīntiān tā biǎogē gēn tā zài wǎng shang liáo le bàntiān zhè ge wèntí, cái yǐnqǐ tā de sīkǎo. Tā gānggāng xià xiàn, Lìshā jiù zǒu le jin lai.

Lìshā: Tiānmíng, yòu shàng wǎng liáo tiānr le?

Zhāng Tiānmíng: Duì, shì biǎogē zhǎo wǒ liáo tiānr. Gūmā gēn biǎogē nào qi máodùn lai le, biǎogē hǎoxiàng yǒu diǎnr yùmèn.

Lìshā: Wèishénme?

Zhāng Tiānmíng: Shuō lái huà cháng. Gūmā tuìxiū qián shěng chī jiǎn yòng cún le yì bǐ qián, yào liú gěi sūnzi sūnnǚ shàng dàxué yòng.

Lìshā: Biǎogē hái méi jié hūn ne! Zhè qián kàn lai děi cún èrshí nián a.

Zhāng Tiānmíng: Kě bu shì, biǎogē yě zhèyàng shuō. Hòulái gūmā xiǎng chu le yí ge huā qián de zhúyì.

Lìshā: Shénme zhúyì?

Zhāng Tiānmíng: Biǎogē bú shì míngnián yào jié hūn ma? Gūmā yào gěi biǎogē de wèihūnqī mǎi yí liàng xīn chē, suàn shì jié hūn lǐwù.

Lìshā: Gūmā zhēn hǎo.

Zhāng Tiānmíng: Kěshì biǎogē tāmen bù tóngyì mǎi chē. Tāmen liǎ shàng bān de dìfāng hěn jìn, hé yòng yí liàng chē jiù xíng le. Tāmen quàn gūmā

- Lìshā: mǎi fángzi, shuō gūmā xīnkǔ le jǐ shí nián, yīnggāi zhù yí tào dà yì xiē de fángzi, shū shu fú fú de xiǎngshòu tuìxiū shēnghuó.
- Zhāng Tiānmíng: Tāmen shuō de tài duì le! Zàishuō, mǎi fángzi yě shì yí zhǒng búcuò de tóuzī a.
- Lìshā: Kěshì gūmā shuō tā de qián bú gòu mǎi yí tào fángzi. Wǒ biǎogē shuō tā kěyǐ wèi gūmā dài kuǎn, hái gěi gūmā jiǎng le yí ge Měiguó lǎotàitai^④ hé yí ge Zhōngguó lǎotàitai de gùshi.
- Zhāng Tiānmíng: Zhè ge gùshi wǒ yìqián yě tīngshuō guo. Shuō de shì, yí ge Zhōngguó lǎotàitai zǎn le sānshí nián qián, dào le lǎonián cái mǎi shang yí tào fángzi, zhù le jìn qu. Ér yí ge Měiguó lǎotàitai, sān shí nián qián jiù dài kuǎn mǎi fángzi zhù jìn qu le. Bǐ yì bǐ, nǎ ge lǎotàitai gèng huì shēnghuó?
- Lìshā: Duì, biǎogē jiù yòng zhè ge gùshi shuōfú^⑤ le gūmā, gūmā zhōngyú tóngyì mǎi fángzi le.
- Zhāng Tiānmíng: Hǎo a, wèntí suàn shì jiějué le.
- Lìshā: Shìqing hái méi wán, nǐ tīng wǒ jiēzhe shuō a. Liǎng ge xīngqī qián, tāmen kàn zhòng le yí tào sān shì yì tīng liǎng wèi de fángzi, běnlái hòutiān jiù yào qù qiān gòu fáng hétong le, méi xiǎng dào gūmā de xiǎngfǎ tūrán biàn le.
- Zhāng Tiānmíng: Kàn zhòng le língwài yí tào fángzi le?
- Lìshā: Bú shì. Gūmā tuìxiū yǐhòu cháng gēn yìqián zài yìqǐ gōngzuò de lǎo jiěmèi men dǎ da^⑥ májiàng, liáo liao tiānr. Qián jǐ tiān gūmā tīngshuō yǒu jǐ ge rén zhè liǎng nián chǎo gǔ zhuàn le bù shǎo qián, jiù biàn zhúyì le, bù xiǎng mǎi fángzi le.
- Zhāng Tiānmíng: Nándào tā xiǎng tóuzī gǔshì^⑦?
- Lìshā: Kě bu shì ma?
- Zhāng Tiānmíng: Kěshì gūmā bù zhīdào chǎo gǔ yǒu fēngxiǎn ma? Gēn Lǐ Wén fùmǔ yìqǐ dǎ tàijíquán de yí wèi lǎoxiānsheng, bǎ fángzi dīyā gěi yínháng, ránhòu bǎ qián quán mǎi le gǔpiào, méi xiǎng dào gǔshì yìzhí diē, bù dào sān ge yuè, péi le yí bàn.
- Zhāng Tiānmíng: Mǎi fángzi shì bú shì jiù méiyǒu fēngxiǎn ne?
- Lìshā: Fáng jià tài gāo de shíhou mǎi fángzi, dāngrán yǒu fēngxiǎn.
- Zhāng Tiānmíng: Kàn lai tóuzī zhēn bú shì yí jiàn jiǎndān de shì, bù zhīdào gūmā zuìhòu huì zěnmē juédìng.

English Text

Before China's Reform and Opening-Up, the income of average people was not very high, and [most people] didn't have any spare money, so there was no question of investment and money management. However, it is different now. Many people's incomes have gone up. Besides, ordinary Chinese people have always been frugal, and that is why many families have savings in the bank. Depositing money in the bank may be safe, but the interest is minimal, and the money accumulates too slowly. So many people have started considering other ways to invest and manage their money.

In recent years China's housing prices have risen rapidly. Buying real estate has become an investment choice for some people. There are also people who see others "flipping stocks," seemingly having an easy time making money, so they begin to flip stocks, too. There are still others who prefer to spend their money on their children's education. They feel that letting their children receive the best education [possible so that they] will have a successful career and a happy life in the future is the best investment.

Of course, there are also people who think that money is to be spent and enjoyed. Some go so far as to say that "money is not yours until you've spent it." In their view, rather than saving money to invest it's far better to live in comfort.

Zhang Tianming ordinarily doesn't give much thought to investment and money management. Today his cousin chatted with him on the internet about this question for a long time, and only then did he start to think about it. He had just logged off when Lisa came in.

Lisa: Tianming, you were chatting online again?

Zhang Tianming: Yes, it was my cousin. He wanted to chat with me. My aunt and cousin started to clash with each other. My cousin seemed a little depressed.

Lisa: Why [did they clash with each other]?

Zhang Tianming: It's a long story. Before retiring, my aunt scraped and saved some money and planned to leave it for her future grandson or granddaughter's college education.

Lisa: Your cousin isn't even married yet! Seems the money will have to stay in the bank for twenty years.

Zhang Tianming: Exactly. That's what my cousin said. Then my aunt came up with an idea to spend the money.

Lisa: What idea?

Zhang Tianming: [You know how] my cousin is getting married next year, right? My aunt wanted to buy my cousin's fiancée a new car as a wedding gift.

Lisa: That's really kind of your aunt.

- Zhang Tianming: But my cousin and his fiancée wouldn't agree to her buying a car. Their work-places were so close to each other that they could share a car. They urged my aunt to buy an apartment. They said that my aunt had worked hard for years. She should live in a bigger apartment and enjoy her retired life in comfort.
- Lisa: They were right! Besides, buying an apartment is not a bad investment.
- Zhang Tianming: But my aunt said that she didn't have enough money to buy an apartment. My cousin said that he could take out a loan for her. He also told my aunt a story about an elderly American lady and an elderly Chinese lady.
- Lisa: I've also heard the story before. It is about an old Chinese lady who saved for thirty years. It wasn't until she was very old that she bought an apartment and moved in. However, the old American lady took out a loan and bought a house and moved in thirty years earlier. If you compare them, which old lady knows how to live better?
- Zhang Tianming: That's right. My cousin used this story to persuade my aunt to finally buy an apartment.
- Lisa: That's great. Problem solved.
- Zhang Tianming: That wasn't the end of it. Listen to what happened next [lit. Listen to me tell the rest of it]. Two weeks ago they had zeroed in on an apartment with three bedrooms, a living room and two bathrooms. Originally, they were going to sign the purchase agreement the day after tomorrow. Who could have imagined it? My aunt suddenly changed her mind.
- Lisa: Did she have her eyes on another apartment?
- Zhang Tianming: No. Since she retired, my aunt often gets together with her old friends from work to play mahjong and chat. A few days ago my aunt heard that some of them had made quite a bit of money flipping stocks. So she changed her mind, and doesn't want to buy the apartment anymore.
- Lisa: Are you saying she wants to invest in the stock market?
- Zhang Tianming: Exactly.
- Lisa: But doesn't your aunt know that flipping stocks is risky? An old gentleman who practices tai chi with Li Wen's parents mortgaged his house to the bank and used all of the money to buy stocks. But who would have imagined that the stock market would keep falling. Within three months he lost half [of the money].
- Zhang Tianming: Is buying an apartment risk-free?
- Lisa: Buying an apartment when housing prices are too high naturally is risky.
- Zhang Tianming: It seems that investment isn't a simple matter. I don't know in the end what my aunt will decide to do.

SELF-ASSESSMENT

How well can you do these things? Check () the boxes to evaluate your progress and see which tasks you may need to practice more.

I can	Very Well	OK	A Little
Talk about my philosophy on spending and saving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mention some common ways of investing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discuss if the stock market is risky or profitable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Say how I would pay for a big-ticket item	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe how I balance my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>