

考研英语阅读理解B型题(三) PDF转换可能丢失图片或格式 ,
建议阅读原文

https://www.100test.com/kao_ti2020/110/2021_2022__E8_80_83_E7_A0_94_E8_8B_B1_E8_c73_110213.htm Directions: In the

following article, some sentences have been removed. For Questions 1-5, choose the most suitable one from the list AG to fit into each of the numbered blank. There are two extra choices, which do not fit in any of the gaps. These are things to watch out for when starting to invest. Calculate your worth: Make a note of all your assets, no matter how insignificant they seem. 1). Know your risk levels: 2).

Consider the objective behind your decision to invest: are you aiming to retire in a decade, or are you saving for a deposit on a house? Your age and circumstances, as well as economic conditions, will determine the right investment for you. Have a nest egg: Keep at least three months' wages available in cash before considering any other investment. That way, you will not lose out by having to liquidate a poorly-performing asset at an unfavourable time. Learn the basics: 3) The market for property may appear favourable for first-time homebuyers, but a house is an illiquid investment. Equities are relatively volatile, but can be liquidated quickly. Take advice: 4) News takes a long time to filter down to the guy in the street and chances are that any hot tip is past its sell-by date. Spend some time with a financial adviser, read the papers or books on investing. That way, you can make educated decisions. Diversify: Once you have a core position, look around for satellite investments that may spice up your portfolio. Do not only buy equities, consider bonds, property

or collectibles to protect yourself against poor performance in one asset class. Hang in there: Stick to your plan, even if your investment seems to be floundering. New investors are often driven by emotion and react at the wrong times. 5). [A] Create a core investment portfolio in something solid such as bluechip stocks that will bring in steady gains over the years. [B] That way, you can work out what sort of investment suits you and over what time frame. [C] Find out about various asset classes and their characteristics. [D] By this way, you avoid having to decide when the time is right to buy a skill even most mature investors fail to get right. [E] Financial experts will tell you that timing the market is almost impossible, but time in the market will eventually pay off. [F] Think carefully about your future plans and where you would like to be in a few years' time.

[G] Avoid following the herd and buying into the latest fashionable initial public offering. 答案及详解 1.B。估算财产，以及Make a note（做记录）的目的，显然是为了搞清楚投资类型，所以选B。 2.F。从下文，考虑一下决定投资的目的：你10年内打算退休呢还是为了买房而存款，显然是在思考未来的计划以及生活环境，所以选F。 3.C。从后文对房地产市场以及股票的特点分析看，此处作者对basics（常识）的概括是指，弄清有关的各种不同资产类别及其特点。 4.G。文中提到对普通人来讲，信息需要很长时间方能传到他们的耳中，因此“any hot tip is past its sell-by date”。得知的热门消息往往是过时的。所以我们知道作者此句旨在强调不要随波逐流去买进一些时髦证券。 5.E。前文说到投资新手常常感情冲动，在错误的的时间里做出反应，且此段标题为hang in there（坚持不懈）。

显然，我们知道此句应为E中前面一个timing the market指掌握市场（买卖时机）后一个time in market指在市场上坚持下去。中心思想 本文论述投资必须谨记的几件事情，估算财产以搞清投资类型，了解投资风险和基本常识，咨询理财顾问，阅读相关书稿。投资方式多样化以及坚持执行计划。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com