

The background of the slide is a golden-yellow color with a dense, repeating pattern of various currency symbols (dollar, euro, pound, yen) in a 3D, embossed style. The symbols are arranged in a way that they appear to be floating or overlapping, creating a textured, metallic effect.

# “Taking Stock”

Language of stocks

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Finance and Business English Webinar Series 2022

# Thanks to

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REGIONAL ENGLISH LANGUAGE  
OFFICE Russia (U.S . Embassy and  
Consulates), США



**Jennifer Uhler,**  
Regional English Language Officer  
Russia



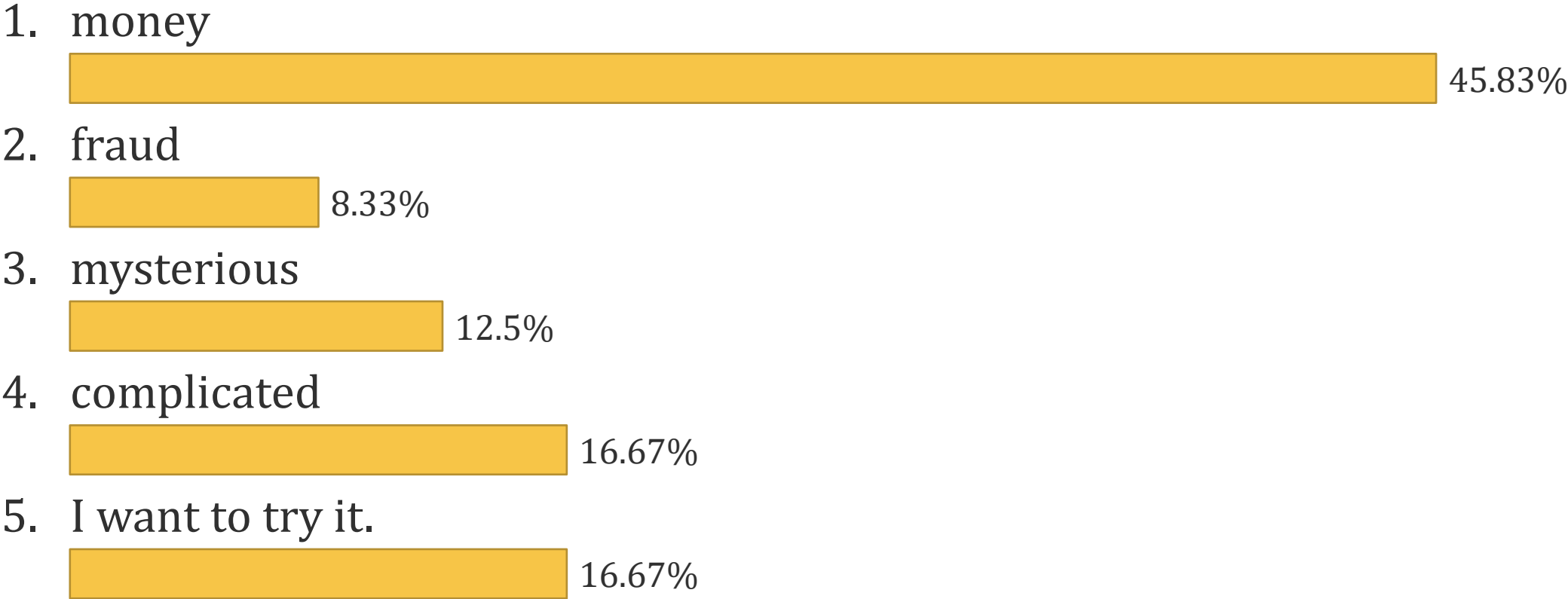
Центр юридического  
английского языка Legal  
English Centre, Россия

**Софья Барина,**  
Руководитель и  
преподаватель центра



# When you hear the term "stock market" which of these do you think of first?

POLL  
OPEN





"With Great Risk,  
Comes Great Reward"

*Thomas Jefferson*



# I have an idea, but I need some money.

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- “Joint-share company”
- Dutch East Indies Company
- 1602



# Stockholders Meeting

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Board of Directors

Shareholders

Proxies



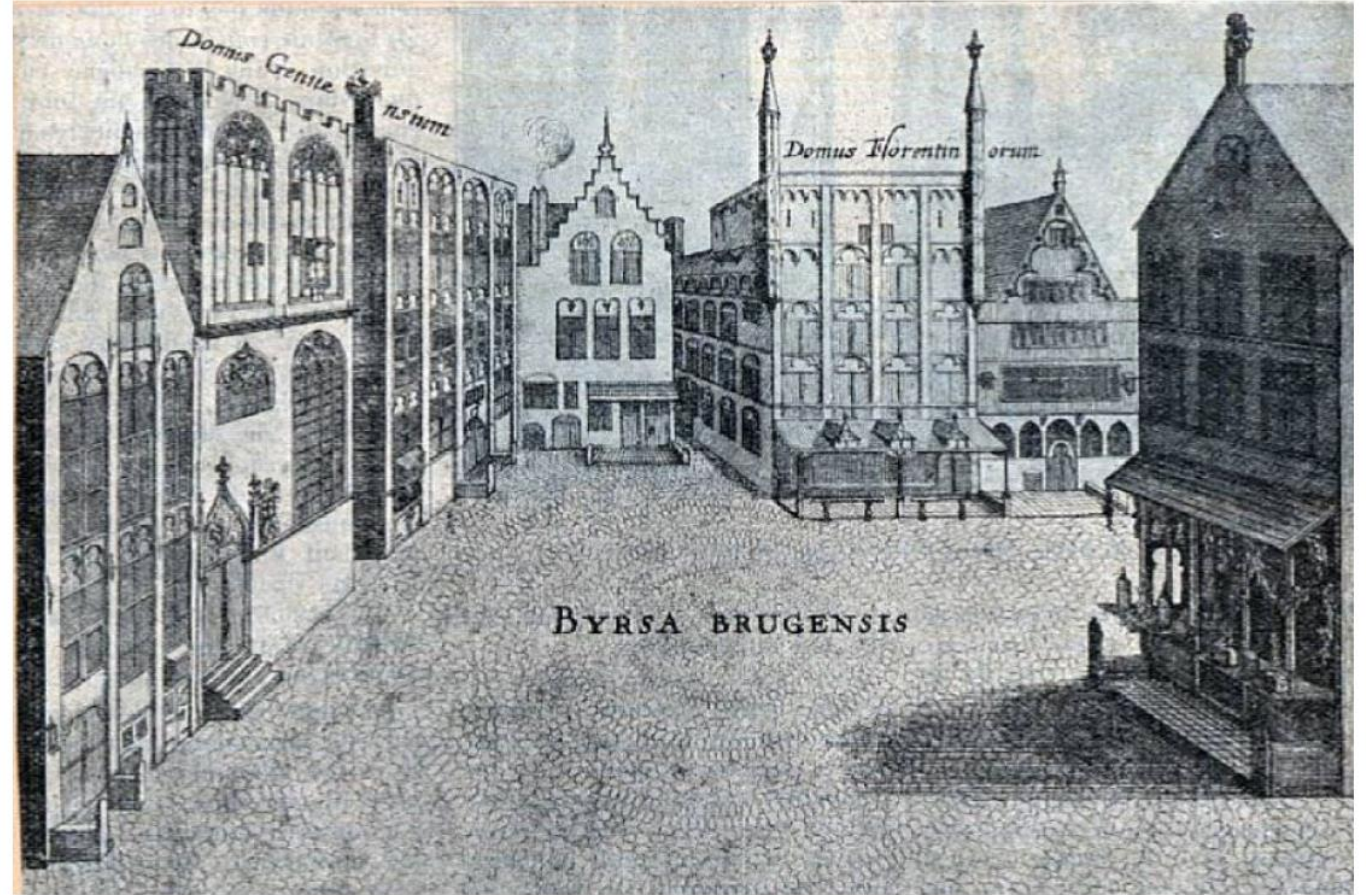


# Stock Market

bourse, die Börse, биржа, 証券取引所

Meeting to sell/buy

- Open air markets
- Maybe Bruges, 1400
- Maybe *Van der Beurze*,
- Maybe bursa/purse



The old Ter Buerse square in Bruges (Belgium). Engraving by A. Sanderus, in « Flandria Illustrata » (1641). The house of the Van der Buerse family is the one with the stork on the chimney - Credit: Universiteitsbibliotheek Gent

# A famous resident of Bruges (Brugge)

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- 1434
- Italian merchant



*The Arnolfini Wedding, Jan van Eyck*

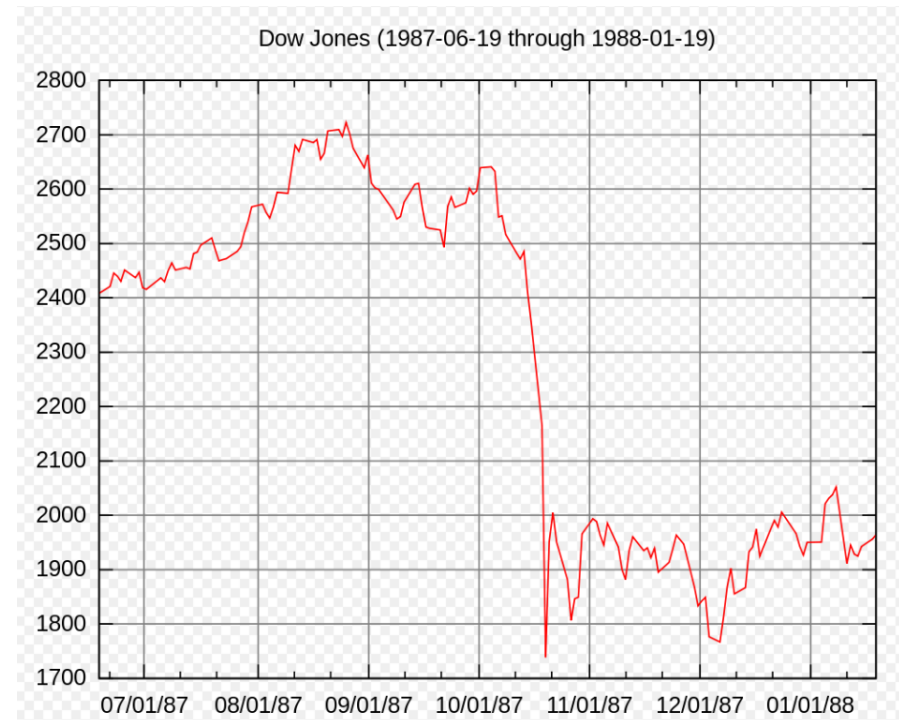


# Stock Market

bourse, die Börse, биржа, 証券取引所

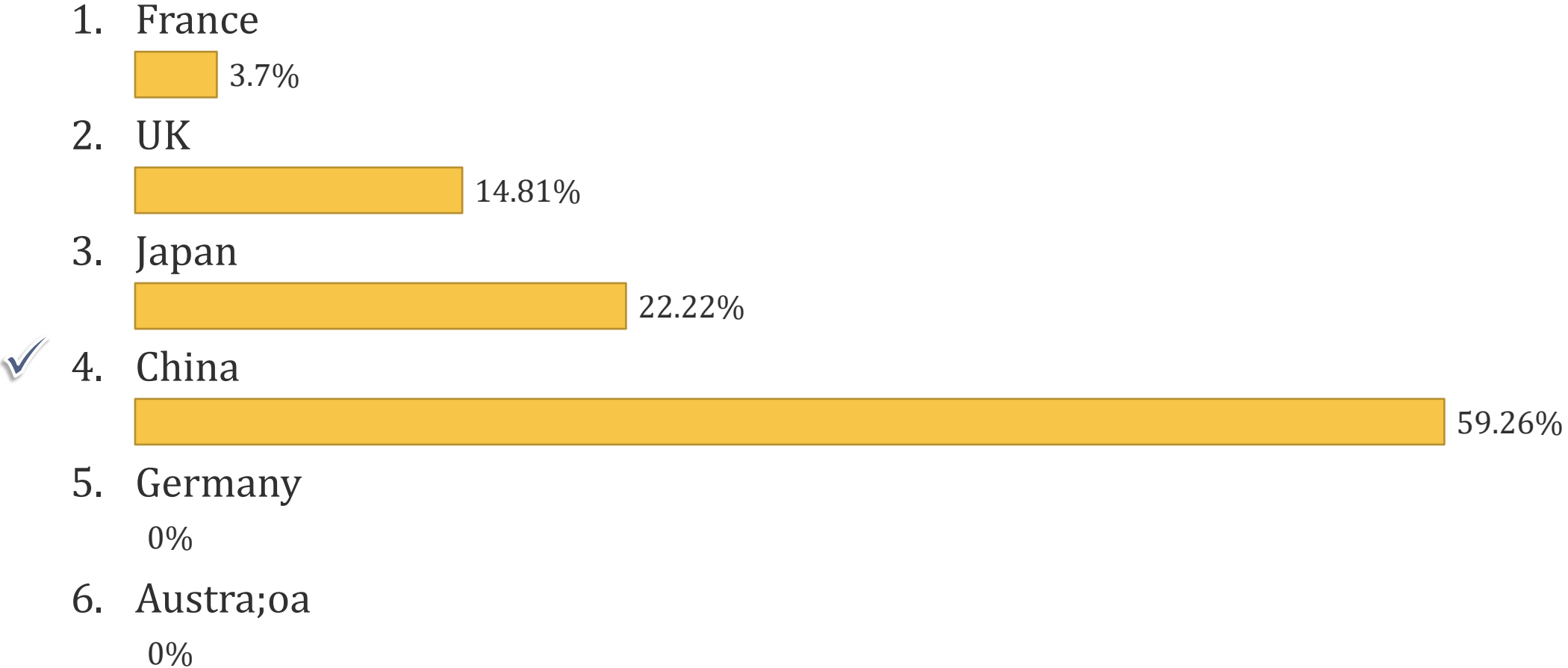
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- Buying/Selling
- Ask
- Bid
- Black Monday, 1987
- Dow Jones: 20%



# After the United States, where do you think the next "largest" stock market exchange is?

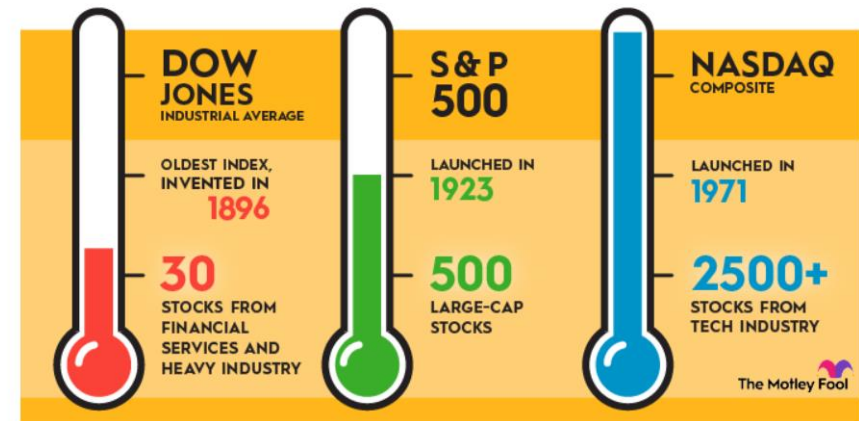
POLL  
OPEN



# Who or what is Dow Jones?

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- Index of 30 important blue-chip companies on the NYSE
- The Dow
- Up, down
- So up is always good?
- We'll come back to that.





# Wall Street

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- Blame it on the Dutch!
- Waalstraat
- Later slave market
- Now symbolic for all the evils of the world
- Just kidding
- New York Stock Exchange



Using the indices like the Dow Jones, we can see the general trend in the "market". What is the term for a market that is growing.. going up?

POLL  
OPEN



1. Bull market



2. Lion's market



3. Bear market



4. Angel market



5. None of these

0%

# Up and down

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- Bull market

- Bear market





# Things to do with shares

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- Buy --- ask
- Bid --- offer
- Sell – cash out
- If someone wants to buy



# Things to do with shares

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- Market order
- Right now
- Buy limit order
- Don't spend more than  $x$
- Sell limit order
- Don't sell unless it's at least  $X$



# Things to do with shares

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- Stop loss
- Triggered by preset prices
- To protect gains (in case, the stock falls back down)
- To buy before it gets too expensive

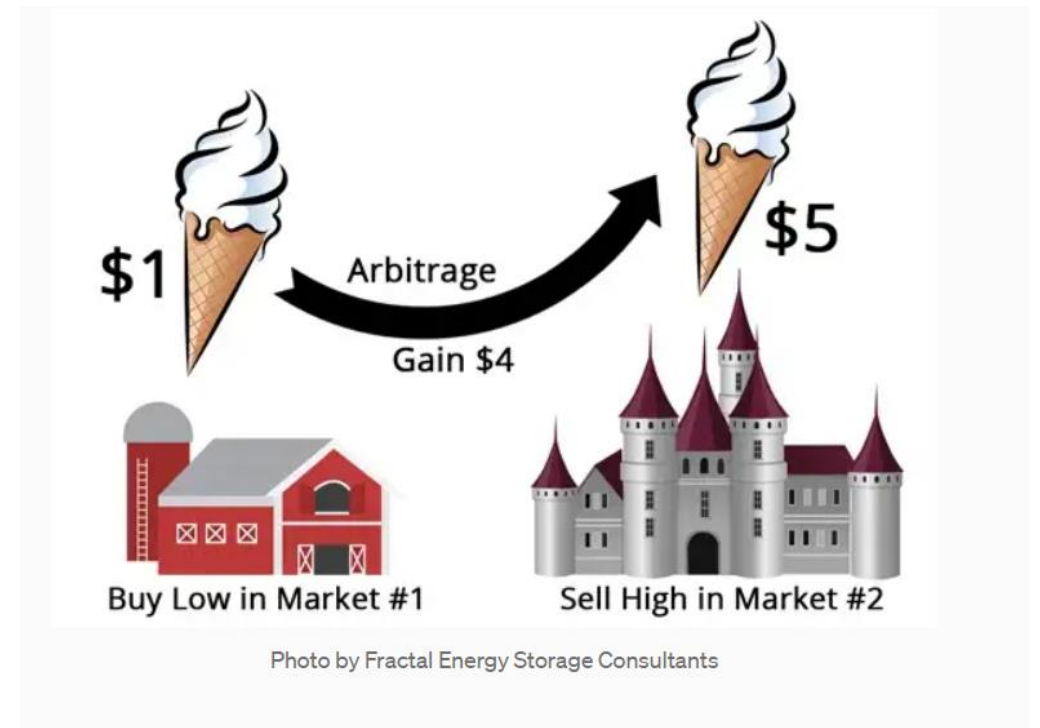




# Things to do with shares

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- Arbitrage
- Buy on this market for \$10
- Sell on that market for \$15
- Profit!!!
- Pay taxes!
- Capital gains



# Things to do with shares

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- Collect money
- Dividends



# Selling short

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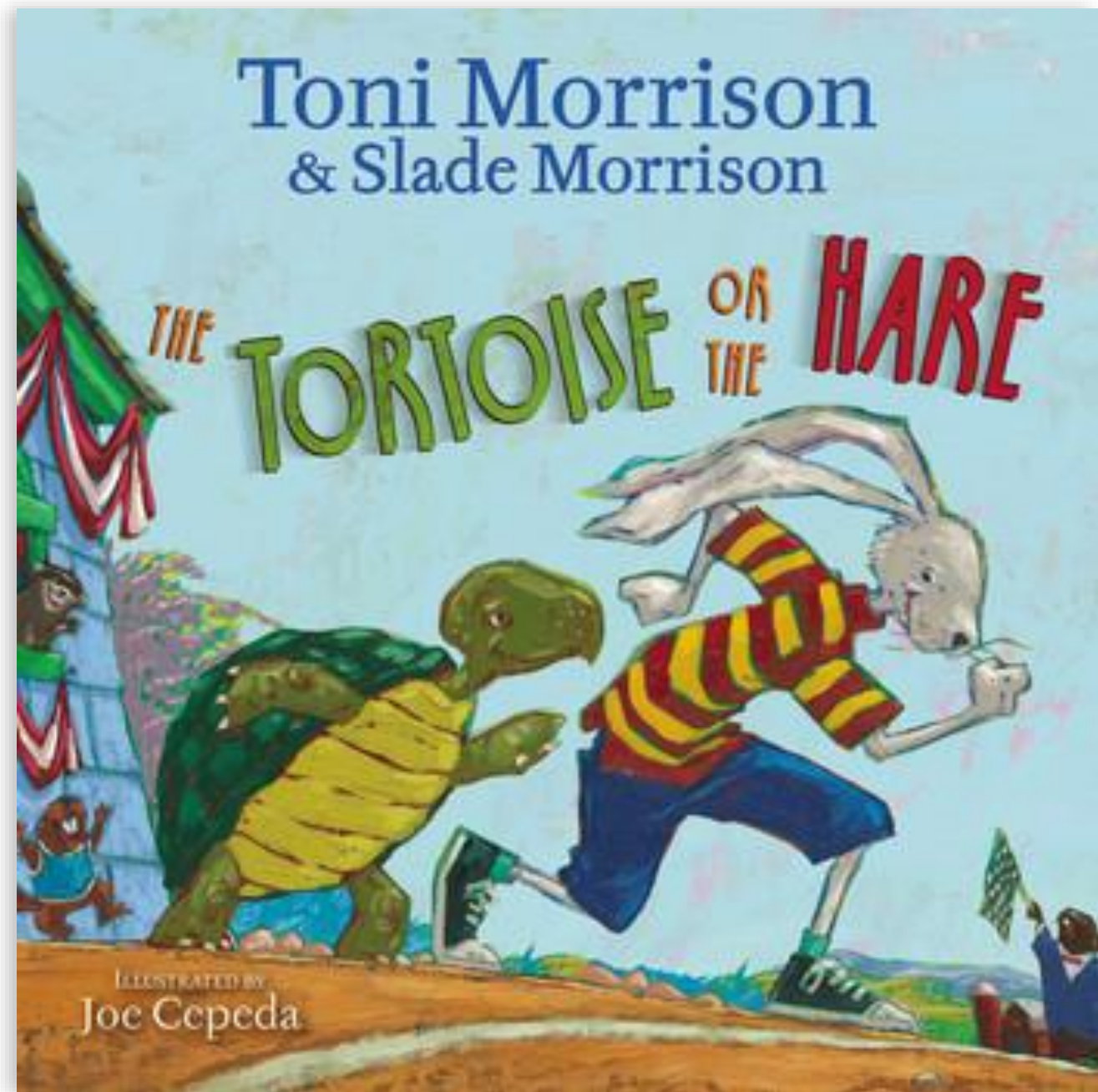
- Borrow shares at \$15
  - Sell at \$15
  - Go have coffee
  - Price of the share falls to \$10
  - Buy at \$10
  - Return shares to the broker
  - Keep profit!!!
- Or course.....
  - If the share goes up
  - You go down

# Risk tolerance

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Slow but steady

Make a quick buck





# Shares

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- In the risk
- And the profit
- Or the loss
- Common
- Preferred
- Stock option



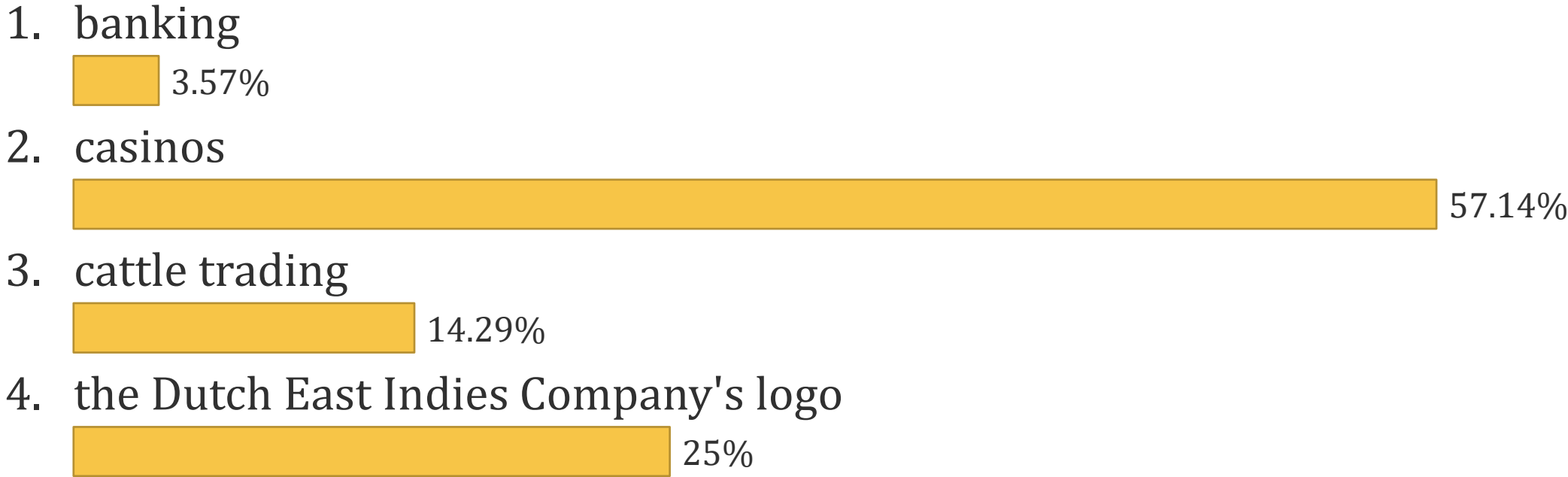
# Shares

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- Income stocks
- ESG stocks
- environmental protection,
- social justice, and
- governance (ethical management practices)
- 



# Where do you think the term blue chip for very solid, respectable companies come from?





# Blue chip stocks

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- most valuable chip in a casino
- Predictable, reliable





# Penny stocks

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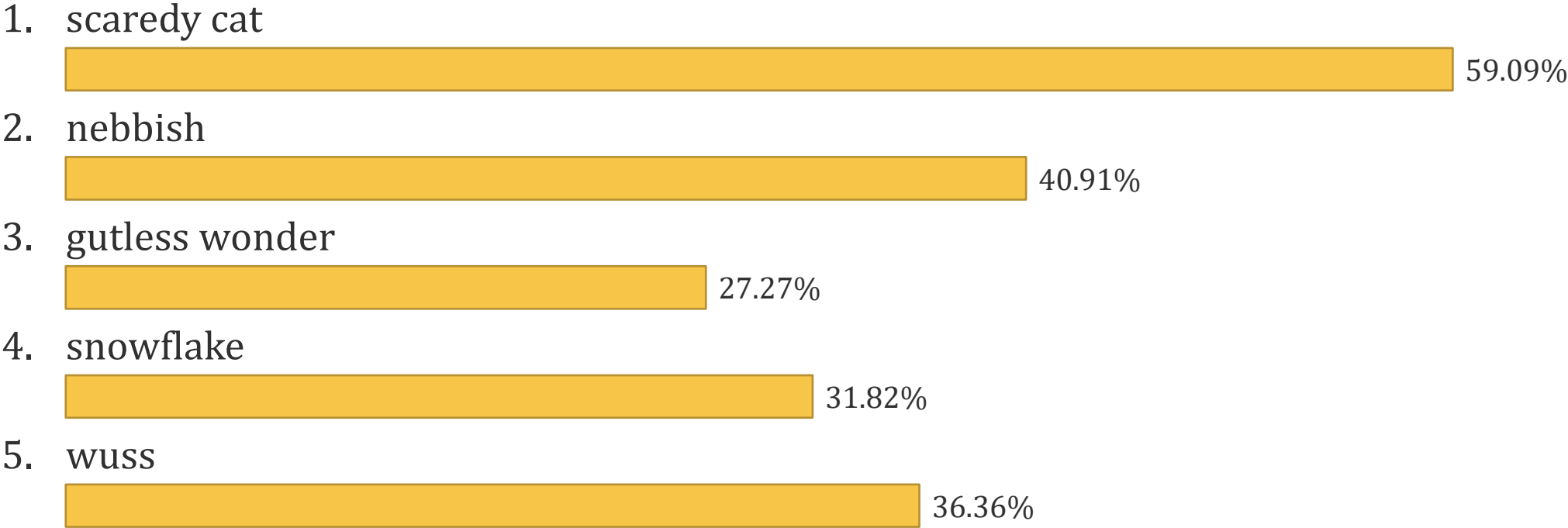
- over-the-counter stocks
- OTC stocks
- traded on a broker-dealer network
- used by smaller companies
- don't qualify for a stock exchange
- volatile



IMAGE SOURCE: GETTY IMAGES.

# Which term means a very timid or risk adverse person?

Vote for up to 5 choices



(% = Percentage of Voters)

# What if you're not a tortoise or a hare?

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- Scaredy-cat
- Mutual funds





# It's not all champagne and yachts

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- Bubbles
- Fraud
- Bankruptcy

## **INVESTMENT RISKS**

There are risks associated with investing in securities. Investing in stocks, bonds, exchange traded funds, mutual funds, and money market funds involve risk of loss. Loss of principal is possible. Some high risk investments may use leverage, which will accentuate gains & losses. Foreign investing involves special risks, including a greater volatility and political, economic and currency risks and differences in accounting methods. A security's or a firm's past investment performance is not a guarantee or predictor of future investment performance.



# Robbing Peter to Pay Paul

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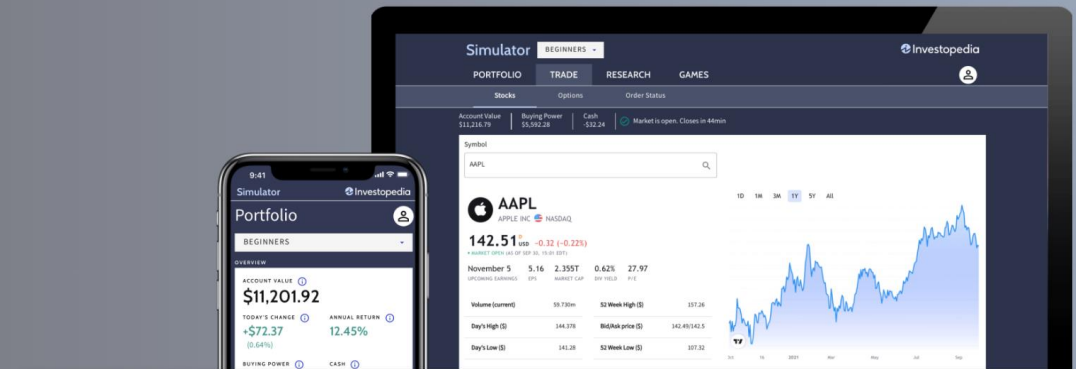
- Ponzi Scheme
- If it's too good to be true, it usually is..
- Bernie Madoff
- 150 years in jail
- 170 billion dollars
- Restitution
- Btw, that's 10,694,747,940,000 Rubles



# Take a spin on the market with virtual money!

<https://www.investopedia.com/simulator/>

Yep. I went bankrupt. Twice.

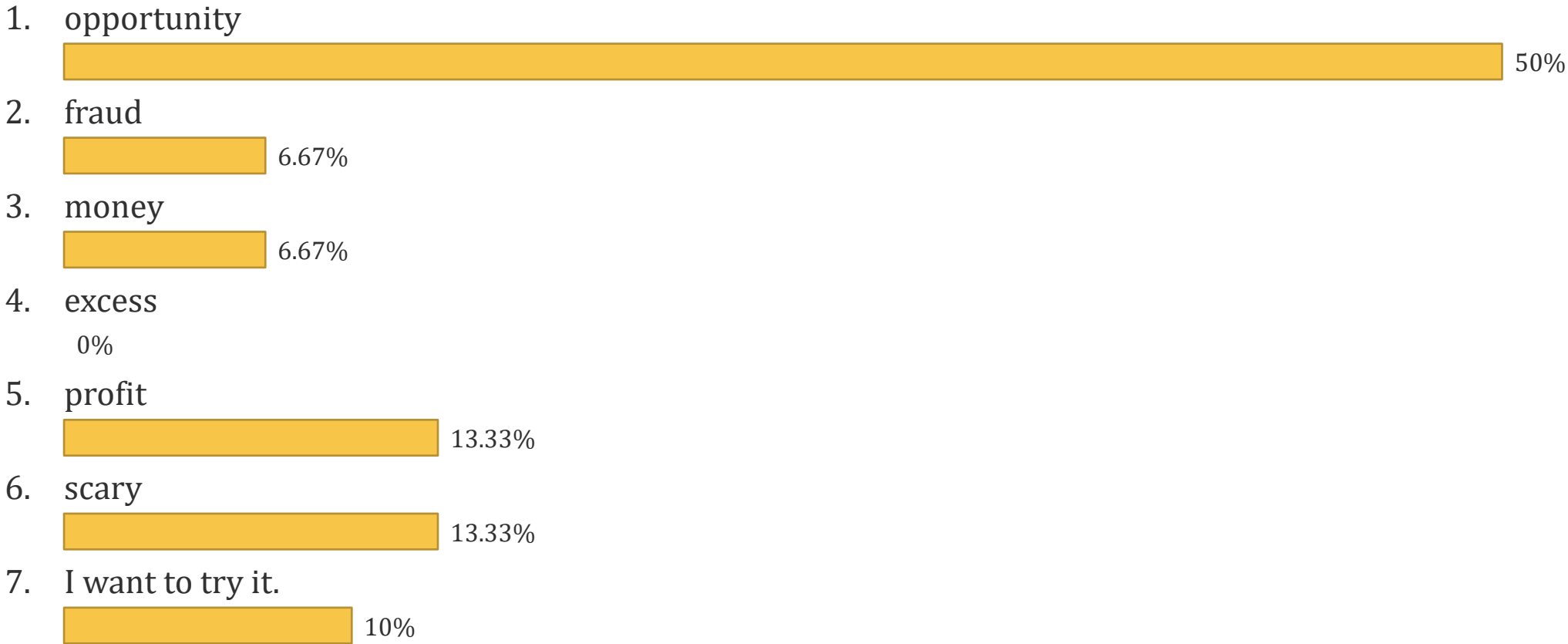


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# So, after all that, what word will you think of now?



# “Taking Stock

Language of stocks

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# Thank you so much!

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- Charles Hall
- Department of English
- Alfaisal University
- Riyadh, Saudi Arabia

