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A: I'm gonna buy a new house and try to **flip** it. I know a lot of people making easy money doing this. Wanna **get in on it together**?

B: The market has been out of control for the past 5 years. I think we **missed the boat**.

A: We've still got a **window of opportunity** if we act now.

B: I personally don't think **the risk is worth the reward**.

A: You are such a **pansy**. You'll never make any money if you don't have any **balls**.

B: **You can't see past your nose**. If the market falls you'll be **sitting on a house** that you won't be able to **move**. Then what will you do?

A: I'll rent it out. I've got enough money to maintain this investment in a worst case scenario.

B: **I don't have that luxury**. I'm still paying off credit card debt.

**Flip:** If you "flip" something it means that you buy it And try to sell it quickly. We often use this term for buying and selling houses when the real estate market is hot.

My friend made a ton of money flipping houses.

**Get in on it together:** If you are starting a business and you want to ask someone if they want to join the business with you, then you could ask, "Do you want to get in on it together". This basically means, "Do you want to invest and do this project with me".

**Missed the boat:** If you "miss the boat" it means that you miss out on an opportunity and don't have a chance to do it again.

I should have bought an apartment in Shanghai 10 years ago when the prices were so cheap. I really missed the boat on that one.

**Window of opportunity:** A "window" of opportunity is a short period of time where you still have an opportunity to do something.

We should get into this market before all the big companies come here. I think the window of opportunity is a couple of years max.

**The risk is worth the reward:** This is a set phrase that means that it is a good risk to take because the reward is so big compared with the risk.

Many people invest in the stock market because they feel the risk is worth the reward. They know the stocks might go down but they feel that overall it is a good investment.

**Pansy:** A “pansy” is a slang and insulting word to call someone. It means they are weak and have no courage. Guys often talk like this with other guys.

I can't believe you won't go over there and talk to that girl. You are such a pansy.

He is still afraid of the dark? What a pansy.

**Balls:** “Balls” in this context refer to a part of a guys body. It is an old way of thinking that men are strong and it takes courage or “balls” to do something.

It takes balls to invest all your money into your own company.

**You can't see past your nose:** This is a set phrase that means that you can't see very far into the future. You can only see what is directly in front of you.

Someone could say, “I don't think we should invest in this country yet because the market is too small”.

The other person might disagree and reply with “You can't see past your nose. Sure the market is small right now, but look at how fast it's growing. In 5 years we'll be rolling in it”.

**Sitting on a house:** If you are “sitting” on some investment it means you are holding onto it without selling it.

I'm going to sit on this house until at least the end of next year before selling it.

**Move:** In this context, to “move” something means to sell it.

We've been moving a lot of bikinis lately because summer is coming and many people are getting ready for the beach.

**I don't have that luxury:** This is another set phrase that means that you don't have the ability to do something because of some constraints.

I wish I could go on a long vacation with you but unfortunately I don't have that luxury. I only get 2 weeks vacation per year from my job.

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Back in the VIP room once again for lesson number 45. This is a really good one. We're kind of tying in two pieces here. It's friends once again, business as usual Add and a lot of slang stuff. So it's two buddies, two friends, talking slang which friends always do. Even when it is about business and trying to get in on some business together, risk a bit of money and then there's a lot of slang talk as well. So this is a business and friend kind of thing Add. Sounds pretty good. I wouldn't mind risking a couple bucks and then making some return on my investment. Yeah, and as we talked about Add, if you're risking a couple of bucks, it's not really a risk, because I think we told everyone that you still owe me a couple of bucks, so really you like to risk some of my money, which really isn't much of a risk at all. Sounds like a great idea, let's do it. Sounds really good Add, let's just jump right into the dialogue.

A: I'm gonna buy a new house and try to **flip** it. I know a lot of people making easy money doing this. Wanna **get in on it together**?

B: The market has been out of control for the past 5 years. I think we **missed the boat**.

A: We've still got a **window of opportunity** if we act now.

B: I personally don't think **the risk is worth the reward**.

A: You are such a **pansy**. You'll never make any money if you don't have any **balls**.

B: **You can't see past your nose**. If the market falls you'll be **sitting on a house** that you won't be able to **move**. Then what will you do?

A: I'll rent it out. I've got enough money to maintain this investment in a worst case scenario.

B: **I don't have that luxury**. I'm still paying off credit card debt.

I'm glad that I'm actually not paying off credit card debt, more of debt to Andrew but at least I'm not going to give him any interest, so not too bad. Yeah, that is a pretty good luxury Add. I'm just hoping that I get the money back. I'm not even worried about the interest at this point, but I think that'll happen at some point, especially if you risk some of my money, if somehow you can convince me to do that. Or even if I can "flip" something with your money, which is the first term here. Great intro to that term Add, yeah if you flip something it means that you buy it and try to sell it quickly and we often use this term for buying and selling houses when the real estate market is hot. People were doing that a lot in Shanghai, awhile ago and making a lot of money. They do it all over when the real estate market is really cooking. So I could say, my friend made a ton of money flipping houses. So he's just buying them, waiting a little bit and then

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selling them. There's a lot of risk in there, but if it's working, there's rewards as well. Right, and usually when you flip something we're talking about something that requires a fairly large investment like a house or a car or something with real value. Well you can do it with small things too Add, I think you just kind of made that one up. You can but usually you hear it talked about with larger things like houses, that's all I meant. All right the next one is a great phrase here Add and it's kind of a question type thing in the slang fashion, if you're asking your friend to "get in on" a business with you, and I'm kind of using this slang here I noticed in the explanation of the slang, which is get in on it together. And again, if you're starting a business with someone and you want them to join you, you could say, do you want to get in on it together and that basically means, do you want to invest and do this project together with me. Andrew loves to ask me if I want to get in on things with him because he knows that I'll be doing most of the work and he can enjoy most of the reward I suppose. It's an interesting thing to hear from a guy who owes his older brother a couple of bucks, I'm just trying to get in on it together so maybe we'll both make some money here Add. But you know, these are just brotherly jokes here, really this isn't happening in real life, we're both...we got an excellent relationship going on. It's getting better all the time, but anyway Add another excellent phrase, it just keep coming out of nowhere and that is "missed the boat: and if you missed the boat, it means that you missed out on an opportunity and don't have a chance to do it again. So you really don't want to miss the boat on any opportunity. Exactly, I could say I should have bought an apartment in Shanghai 10 years ago when the prices were so cheap. I really missed the boat on that one. So I should've made the investment a long time ago and I missed out on the opportunity or I missed the boat. Yeah and you can imagine missing a boat in real life, if you're trying to take a boat to an island and the boat has already left and you miss it and there's no other boat, you don't really have any chance but to swim, that's kind of I guess the idea there Add, although I've never looked it up. Sounds like it must be right though. Anyway, "window of opportunity" another opportunity kind of thing here Add. A window of opportunity is a short period of time where you still have an opportunity to do something. So I could say, we should get into this market before all the big companies come here. I think the window of opportunity is a couple of years max so that's that brief time period where you should be able to invest and it'll work. You've got this small window of opportunity. It's not going to stay around forever. Right, the world changes all the time so you have a small window to get in and to get out and make some money. Very nicely put Add, and Add's thinking, if you want to get in and you think you can make some money, then you could say "the risk is worth the reward"...and this is a set phrase that means that it's a good risk to take because the reward is so big, compared with the down side or compared with what you're risking. So I could say, many people invest in the stock market because they feel the risk is worth the reward. They know that the stocks might go down, but they feel that overall it is still a good investment. So they know that there is a risk and they know that there is a potential reward and they think the upside potential, the reward is a stronger possibility or a bigger thing than that little baby risk. Exactly and I think you

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explained that one pretty well and the next one we have here is a really fun term, and it's a very slang thing that you can call someone and Andrew called me this in the dialogue. He called me a "pansy" and this is a terrible thing to call someone, but it's a good one. It means that you're very weak or you have no courage. Guys often talk like this with other guys and call them pansies. It's not a very fun thing to say, but if it's with friends it's not a big deal. Yeah, but even with friends, they don't like to be called that. It's such an insulting word and it really challenges other guys. You don't want to be a pansy, it means you're a wimp, you're this weak guy or whatever. So I could say to my friend, if I'm trying to tease him and get him to do something that I want him to do. I could say, I can't believe you won't go over there and talk to that girl, you are such a pansy. So I'm saying, well he likes the girl but he won't go over there and do it. He has no courage. Right, and he's calling me a wimp or what we talked about I think in a few dialogs before, he called me a pussy basically or a pansy same idea here. Just telling me I'm very weak and not very manly. Yeah, or another sentence Add I could say, he's still afraid of the dark? What a pansy! Like what a scared, cowardice, wimpy guy, or girl I mean girls can be pansies too. It's just more of a guy talk kind of thing and you'll hear it a lot in movies, and it's a very close to the next one. This is another kind of male thing where I guess all cultures a long time ago and it's not even true, but I guess when our language was developing we had this idea that men were so strong and courageous. I certainly know I'm not a real man, if that's the case. But anyway guys, this sounds like a pretty bad thing, but we have to explain it Add, because we're really trying to teach you real language here and it's "balls" and in this context it refers to a part of a guys' body and I think you know what part we're talking about with the balls, but it's...men physically have balls and women do not physically we're talking about it and it's another way of stating whether or not someone has courage. I could say, it takes balls to invest all of your money into your own company. Exactly, so if you have balls, you have courage, and if you don't have balls you're a wimp. Right, and if you have balls, I've even heard girls talk about this to each other and girls don't have balls but they can still use this phrase, and they do it all the time to mean courage. You can say, ahh you don't have any balls, you're such a wimp and it's just part of the English slang language now. Right, you're just calling someone a wimp. It doesn't matter if you're a guy or a girl, good point. The next one here Add is a set phrase and it is "you can't see past your nose", which I guess if that was literally true, it would be a very weird situation, but it means that you can't see very far into the future and you can only see what is directly in front of you. Someone could say, I don't think we should invest in this country yet because the market is too small. The other person might disagree and reply with, you can't see past your nose. Sure the market is small right now. But look at how fast it's growing. In five years we'll be rolling in it and we talked about this rolling in it, which means to be very rich, do very well. Exactly, and we used to hear this phrase all the time in our house growing up. My...my dad used to love telling this to my mom. Not a very nice thing to say but pretty funny. He told it to us as well. He tells everybody that, they can't see past their noses, but I guess he think he can...he's a futurist and he can see past his nose pretty well but he's a confident

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guy. It's a good thing and he definitely, well he thinks he's not a pansy, he can be from time to time. Good thing he's not listening to this. Anyway, next one we have, "sitting" on a house, which sounds a little bit odd to do, but if it's a slang thing once again, and if you're sitting on some investment it means that you're holding on to it without selling it. So I could say, I'm going to sit on this house until at least the end of next year before selling it. Exactly, or you could sit on a stock and wait to sell it for a long time. You're just not doing anything. You're not buying or selling any more. Right, and the next one Add is "move" and we all know it means to move but in this context to move something means to sell it. So I could say, if I was a company owner selling a lot of bikinis to lovely young girls, I could say, we've been moving a lot of bikinis lately because summer is coming and many people are getting ready for the beach. So they've been selling a lot of bikinis, they've been moving a lot of bikinis. We're going to Thailand so that's probably where I got this example in my mind so... I think that makes sense and actually when you hear this we will be in Thailand and you can think about us with the bikinis and I don't mind that image in my mind. That's a weird image Add if you're going to be wearing a bikini. I don't want to thinking of that. It wasn't me wearing it. It was me with ladies with them presumably. I'm glad you clarified that, and the last one here Add is "I don't have that luxury" and this is another set phrase that means that you don't have the ability to do something because of some constraints, and I could say, I wish I could go on a long vacation with you, but unfortunately I don't have that luxury. I only get two weeks vacation per year from my job and this is the case with a lot of people unfortunately. They don't have the luxury of taking long vacations because they do work in these companies that only give them two weeks vacation a year. And if you're listening to this and you're in that situation, I feel very sorry for you and you should try to get out of it if you want to have the luxury of a longer vacation Add. All right, And we like to take many luxuries over here. Not necessarily with things that require money, because we don't have that. But we do have time and that's a great luxury to use and enjoy. Yeah, so we have some luxuries and we don't and I guess that's pretty much the case with everyone of you and as usual Add, we love the comments. Getting more of them as time goes on. Glad to have so many fans enjoying the VIP section. Very nice feeling for us and love to have you back on the site. We will see you next week as usual at [triplewdotChina232.com](http://triplewdotChina232.com)