

# Chapter 32 Real Estate and Other Investment Options

## Section 32.2 Other Investment Options

### Section Summary with Key Terms and Academic Vocabulary

**Other Investment Options** Investing in precious metals, gems, and other commodities, or collectibles can be another way to diversify your investment portfolio. With these types of investment, the only way an investor can profit is to sell the item for more than the purchase price. With any of these investments, there is considerable risk. Investors should be sure to develop an understanding of the market and the items in that market. Being aware of possible fraudulent practices in the areas of gems and collectibles is important. This is especially true for online collectors.

#### Key Terms \_\_\_\_\_

**diversify** To vary investments in order to spread risk or expand

**precious metals** Valuable ores such as silver, gold, and platinum

**precious gems** Rough mineral deposits (usually crystals) that are dug from the earth by miners and then cut and shaped into brilliant jewels

**commodities exchange** Exchange where investors can buy contracts for quantities of a given commodity for delivery at a future date

**collectibles** Items that appeal to collectors and investors

**fraud** The crime of obtaining money or some other benefit by deliberate deception

#### Academic Vocabulary \_\_\_\_\_

**finally** Last in a series, process, or progress

**despite** In spite of

**site** The location occupied by a building

**scheme** An elaborate and systematic plan of action, especially a crafty or secret one