

# Englist.me



## Vocabulary Builder Reference from...

*Anushka Ratnayake: A transparent, easy way for smallholder farmers to save | TED Talk*

[https://www.ted.com/talks/anushka\\_ratnayake\\_a\\_transparent\\_easy\\_way\\_for\\_smallholder\\_farmers\\_to\\_save](https://www.ted.com/talks/anushka_ratnayake_a_transparent_easy_way_for_smallholder_farmers_to_save)

### All Words

#### IMPORTANT

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## Session 1: Word List

### smallholding

*n.* a small farm or estate that the owner or family typically works; often used to describe a farm that is smaller than a standard agricultural unit

*synonym*: small farm, homestead, mini ranch

(1) **smallholding** farm, (2) **smallholding** agriculture

The farmer's **smallholding** was enough to grow and sell vegetables for their family at the local market.

### government

*n.* the group of people with authority to control a country or state

*synonym*: administration, regime, state

(1) **government** bureaucracy, (2) **government** funding

The federal **government** is planning to increase taxes for the next fiscal year.

### subsidy

*n.* money paid by a government or an organization as part of the cost of something to aid or encourage it to happen

*synonym*: allowance, grant, sponsorship

(1) inefficient fossil fuel **subsidy**, (2) a **subsidy** for research

The government provided a considerable **subsidy** to the company.

## backbone

*n.* the spinal column of a vertebrate; a symbolic representation of strength and resilience

*synonym*: spine, courage, fortitude

(1) **backbone** of society, (2) **backbone** curve

She showed great **backbone** when standing up for her beliefs in opposition.

## invest

*v.* to put money, effort, time, etc. into something to make a profit or achieve a result

*synonym*: fund, sponsor, support

(1) **invest** in stocks, (2) **invest** capital

The government should view children as national assets and actively **invest** in them.

## yield

*n.* the total output of crops, profits, etc. that are produced; (verb) to produce or supply helpful something, such as a profit, an amount of food, or information

*synonym*: proceeds, harvest, output

(1) corn **yield**, (2) the **yield** on the bond

The company's stock gives a high **yield**.

## hectare

*n.* a unit of area equal to 10,000 square meters

(1) **hectare** land, (2) housing per **hectare**

The farm spans over 100 **hectares** of land.

## bulk

*n.* the quantity or size of something that is very large; the main part of something

*synonym*: majority, largeness, amount

(1) buy in **bulk**, (2) **bulk** data transfer

I received a parcel of great **bulk**.

## harvest

*n.* yields of plants in a single growing season; the period of the year when gathering occurs on a farm

*synonym*: crop, reaping, yield

(1) a scanty **harvest**, (2) reap a **harvest**

During **harvest**, farmers are incredibly busy.

## fast-forward

v. to advance or move forward in time or progress, particularly in a rapid or accelerated manner; to increase the playback speed of a recording

*synonym* : advance, hasten, speed up

(1) **fast-forward** 10 seconds, (2) **fast-forward** to the good part

I like to **fast-forward** through commercials when watching TV shows.

## prevailing

*adj.* most frequent, widespread, or currently dominant, usually referring to a particular opinion, attitude, or trend

*synonym* : dominant, prevalent, current

(1) **prevailing** wind, (2) **prevailing** trend

The **prevailing** opinion was that the project would be a success.

## assume

v. to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance

*synonym* : guess, presume, suppose

(1) **assume** a lousy attitude to his boss, (2) **assume** an important role

The following example **assumes** that the capacity of each battery is the same.

## grant

v. to agree to give or allow somebody

*synonym* : allocate, authorize, give

(1) **grant** a new license, (2) **grant** a land

The chairperson **granted** him the right to speak.

## creditor

n. a person, company, etc. to whom a debtor owes money

(1) the **creditor's** claims, (2) bankrupt **creditor**

I asked the lawyer to initiate **creditor** negotiations for voluntary liquidation.

## insight

n. the ability to gain an accurate and deep understanding of people or situations; an accurate and deep

understanding of what something is like

*synonym* : wisdom, discernment, understanding

(1) a profound **insight**, (2) share my **insights**

We gained various **insights** by analyzing the vast amount of data owned by the company.

## fundamental

*adj.* forming an essential base or core from which everything else develops or is affected

*synonym* : basic, essential, entire

(1) **fundamental** education, (2) **fundamental** rights

Human behavior has **fundamental** characteristics.

## paradox

*n.* a statement, situation, or person that has two opposite facts or features and therefore seems impossible, is difficult to understand, or is strange;

*synonym* : incongruity, dichotomy, contradiction

(1) French **paradox**, (2) the **paradox** of the heap

There are many theories to explain this **paradox**.

## microcredit

*n.* small loans, typically less than \$50,000, given to individuals or groups, particularly those who lack access to traditional banking services, to start or expand small businesses or other income-generating activities

*synonym* : microfinance, microloan, small loan

(1) **microcredit** lender, (2) **microcredit** program

The government has established a **microcredit** scheme to stimulate entrepreneurship and create job opportunities.

## repay

*v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given

*synonym* : compensate, refund, reimburse

(1) **repay** a kindness, (2) **repay** a debt

I must **repay** my loan on time to avoid late fees and penalties.

## advance

*v.* to go or move forward; to develop in a positive way  
*synonym*: progress, boost, come along

(1) **advance** the technology, (2) **advance** a cooperative relationship

Scientific knowledge will **advance** significantly with the power of AI.

## increment

*n.* a regular increase in the amount of something, such as money; a process of becoming larger, longer, or more important

*synonym*: increase, expansion, addendum

(1) steady **incremental** growth, (2) small **increments**

The bid **increment** for this auction is \$100.

## theft

*n.* the act of taking anything from someone or somewhere unlawfully; stealing

*synonym*: stealing, heist, robbery

(1) victim of identity **theft**, (2) **theft** of designs

Poverty is not a reproach; however, **theft** is.

## flood

*n.* a large amount of water flowing beyond its normal limits; an overwhelming number or amount

*synonym*: deluge, downpour, overflow

(1) **flood** advisory, (2) a **flood** of questions

These heavy rains caused flash **floods** on several islands.

## tempting

*adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe

*synonym*: alluring, attractive, inviting

(1) **tempting** offer, (2) sound very **tempting**

The chocolate cake was too **tempting** for me to resist.

## afford

*v.* to have enough money or time to be able to buy or do something

(1) **afford** to buy a new car, (2) **afford** a high travel cost

He cannot **afford** a holiday.

## resilient

*adj.* able to withstand or recover quickly from difficult conditions

*synonym* : robust, sturdy, tough

(1) a hard and **resilient** steel, (2) **resilient** population

She is a **resilient** person and has always bounced back from setbacks.

## climate

*n.* the weather in a particular location averaged over some long period

*synonym* : atmosphere, weather, environment

(1) a cold **climate**, (2) effects of **climate** change

**Climate** and weather have an impact on every part of our lifestyles.

## sub-Saharan

*adj.* of or relating to or situated in the area south of the Sahara Desert

(1) **sub-Saharan** Africa, (2) **sub-Saharan** countries

The coffee producers in **sub-Saharan** countries are at the sharp end of fluctuations in price.

## peanut

*n.* a type of legume that grows underground and is widely cultivated and consumed as a food source

*synonym* : nut, groundnut, earthnut

(1) **peanut** butter, (2) the seed of a **peanut**

Some people have severe allergies to **peanuts** and must avoid them completely.

## overwhelm

*v.* to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody

*synonym* : conquer, crush, dominate

(1) he was **overwhelmed** with gratitude, (2) **overwhelm** opponents by numbers

Too much variety may **overwhelm** and confuse viewers.

## cow

*n.* a domesticated mammal with characteristic features such as a hump, large udders, and curved horns that is raised for its milk or meat

*synonym* : bovine, cattle, kine

(1) **cow** herd, (2) dairy **cow**

The farmer milked the **cows** every morning before breakfast.

## plow

*n.* a farming implement used for breaking up and turning over the soil, especially before planting; (verb) to turn over and break up the soil in preparation for planting crops

*synonym* : plough, cultivator, hoe

(1) **plow** equipment, (2) deeply **plow** the soil

The farmer tied the yoke oxen to the **plow**.

## improvisation

*n.* the act of making something up on the spot or creating or performing something without preparation

*synonym* : spontaneity, ad-lib, extemporization

(1) **improvisation** on stage, (2) jazz **improvisation**

He created a beautiful piece of music using only **improvisation**.

## fertilizer

*n.* a natural or chemical substance added to soil to make plants grow more successfully

*synonym* : manure

(1) a chemical **fertilizer**, (2) nonsynthetic **fertilizer**

Nitrogen fixation by the Haber-Bosch method leads to the mass production of **fertilizers**.

## nonprofit

*adj.* not established for commercial profit

*synonym* : charitable

(1) a **nonprofit** organization, (2) **nonprofit** agency

Our law firm also focuses on **nonprofit** activities.

## improve

*v.* to make or become better

*synonym* : enhance, ameliorate, enrich

(1) **improve** a process, (2) **improve** the test score

We want to **improve** ties between our two countries.

## generate

v. to produce or create something; to make offspring by reproduction

*synonym*: create, yield, produce

(1) **generate** more electricity, (2) **generate** \$100 a month

The economic stimulation program would **generate** a lot of new jobs.

## entrepreneur

n. an individual who creates or invests in one or more businesses, especially when this involves taking financial risks

*synonym*: founder, executive

(1) a successful **entrepreneur**, (2) billionaire **entrepreneur**

**Entrepreneurs** willingly accept business risks to achieve success.

## equip

v. to provide a person or a place with the things that are needed for a particular purpose or activity

*synonym*: prepare, furnish, provide

(1) **equip** an army, (2) **equip** our children with some special skills

The construction company **equipped** the building with an earthquake-resistant device.

## smartphone

n. a mobile phone that functions as a computer and connects to the Internet

(1) **smartphone** app developer, (2) **smartphone** addict

Internet traffic volumes have increased significantly with the advent of **smartphones**.

## app

n. (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC

*synonym*: application, software

(1) killer **app**, (2) cannot log in to the **app**

The discovery of a critical bug caused the company to delay the **app's** release.



## territory

*n.* an area under the control of a ruler or state  
*synonym* : domain, region, realm

(1) acquire **territory**, (2) **territory** in charge

They incorporated the conquered **territory** into their nation.

## prepaid

*adj.* referring to something that has already been paid for in advance; paid for before it is used or received

*synonym* : pre-funded, paid in advance, loaded

(1) **prepaid** card, (2) **prepaid** plan

I bought a **prepaid** cell phone because I didn't want to be tied to a contract.

## scratch

*v.* to cut or damage the surface of something or the skin with a sharp or pointed object

*synonym* : claw, rub, scrape

(1) **scratch** off a name, (2) **scratch** my signature

Don't **scratch** your mosquito bites.

## unique

*adj.* being the only one of its kind; unlike anything else

*synonym* : one-of-a-kind, unparalleled, incomparable

(1) a **unique** teacher, (2) **unique** design

The painting is **unique**, and there is no other like it.

## validate

*v.* to check or prove that something is true; to make something officially or legally acceptable or approved

*synonym* : approve, certify, verify

(1) **validate** a hypothesis, (2) **validate** a passport

To **validate** your purchase, please visit the following link.

## transparent

*adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely

*synonym* : translucent, evident, diaphanous

(1) a **transparent** lie, (2) **transparent** crystal

The focus of these initiatives is to make the financial system more **transparent**.

## tradition

*n.* a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society

*synonym* : custom, practice, ritual

(1) a **tradition** of a culture, (2) against **tradition**

It is a **tradition** in many families to have a big Thanksgiving dinner with all their relatives.

## receipt

*n.* a written or printed statement acknowledging that something has been paid for or received; the act of receiving something

*synonym* : acknowledgement, record, invoice

(1) a **receipt** slip, (2) **receipt** date

Please make sure to keep your **receipt** as proof of purchase.

## platform

*n.* the raised flat space close to the track at a train station where passengers get on or off the train; (technology) a computational or digital environment in which a piece of software is executed

*synonym* : stage, podium, forum

(1) an arrival **platform**, (2) a digital **platform** for enterprise

The speaker mounted the **platform** and started to speak.

## transfer

*v.* to move, pass, or change from one person, place, or situation to another

*synonym* : move, relocate, shift

(1) **transfer** a file, (2) **transfer** power

She **transferred** the money from her savings account to her checking account.

## awe

*n.* a feeling of respect and wonder inspired by someone or something greatly admired

*synonym* : wonder, amazement, reverence

(1) a feeling of **awe**, (2) in **awe** of the situation

The **awe-inspiring** mountains dominate the landscape.

## pride

*n.* a feeling of deep pleasure or satisfaction derived from one's achievements

*synonym*: vanity, conceit, egotism

(1) **pride** of a company, (2) hide his **pride**

She took great **pride** in her work, always striving for perfection.

## convenient

*adj.* useful, helpful, or quick to do

*synonym*: timely, fortunate, suitable

(1) **convenient** way, (2) **convenient** location

The airport offers five **convenient** access routes.

## democracy

*n.* a form of government in which the people have the authority to deliberate and decide legislation, or to choose governing officials to do so

*synonym*: self-government, republic, commonwealth

(1) **democracy** advocate, (2) principles of **democracy**

**Democracy** often entails inclusive capitalism as well.

## cadence

*n.* the rhythmic flow or pattern of sounds or words, especially in relation to music or speech; the rhythmic or periodic movement or progression of something

*synonym*: rhythm, flow, beat

(1) **cadence** of footsteps, (2) regular **cadence**

The singer's voice had a beautiful **cadence**, and I couldn't help but sway to the rhythm.

## translate

*v.* to convert or change words into another language

*synonym*: convert, transcribe, render

(1) **translate** a document into English, (2) **translate** the emotion to a movement

**Translate** the text from Italian into English.

## addition

*n.* the act or process of adding something to something else; the process of adding numbers

*synonym*: accumulation, expansion, addendum

(1) chemical **addition**, (2) **addition** of vectors

In **addition**, private corporations provide healthcare services.

## context

*n.* the circumstances, facts, or conditions that surround a particular event, situation, or statement and that give it meaning

*synonym*: background, setting, environment

(1) historical **context**, (2) legal **context**

It's important to understand the **context** of a situation before making a decision.

## expand

*v.* to increase or to make something greater in size, number, or importance

*synonym*: extend, grow, boost

(1) **expand** a lineup, (2) **expand** agricultural output

They hope to **expand** their business worldwide.

## prospect

*n.* the possibility or likelihood of something happening or being successful; a person or thing that is likely to succeed or become popular; a potential customer or client; (verb) to explore for useful or valuable things or substances, such as minerals

*synonym*: hope, possibility, expectation

(1) **prospect** for gold, (2) job **prospects**

The **prospect** of starting a new business can be both exciting and daunting.

## communal

*adj.* belonging to or used by a group rather than individuals; for common use

*synonym*: collaborative, combined, collective

(1) **communal** swimming pool, (2) **communal** combination of funds

**Communal** elections were held in several European countries.

## thrive

*v.* to grow vigorously; to make steady progress

*synonym*: bloom, flourish, prosper

(1) **thrive** in a society, (2) **thrive** on pressure

Without investment, a business cannot **thrive**.

## freezer

*n.* a device that keeps food, beverages, or other perishable items at low temperatures to maintain their freshness or preserve them for later use

*synonym*: refrigerator, icebox, cooler

(1) portable **freezer**, (2) **freezer** bag

I put the ice cream in the **freezer** to keep it from melting.

## reliable

*adj.* worthy of being relied on; trustworthy

*synonym*: dependable, trustworthy, dedicated

(1) **reliable** access, (2) guarantee **reliable** delivery

Trains are **reliable**, inexpensive, and ideal for long-distance travel.

## unlock

*v.* to open something, such as a door, window, etc., usually using a key

*synonym*: open, solve, unravel

(1) **unlock** a door with a key, (2) **unlock** value

The customs officer required the traveler to **unlock** his suitcase.

## cycle

*n.* an interval during which a recurring sequence of events occurs; a bicycle or motorcycle

*synonym*: revolution, rotation, bike

(1) the **cycle** of the seasons, (2) go to the workplace by **cycle**

The food chain causes a material **cycle**.

## poverty

*n.* the condition of being extremely poor

*synonym*: deprivation, destitution, poorness

(1) **poverty** alleviation, (2) the cycle of **poverty**

Many studies have investigated the relationship between **poverty** and academic achievement.

## transform

*v.* to change in outward structure or looks;

*synonym*: alter, convert, change

(1) **transform** an education system, (2) **transform** heat into power

My father's death **transformed** my life completely.

## decide

*v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options

*synonym*: choose, determine, settle

(1) **decide** a question, (2) **decide** on a course of action

She couldn't **decide** whether to order the pizza or the pasta for dinner.

## quarter

*n.* one of four equal parts; a fourth part or portion

*synonym*: fourth, one-fourth

(1) a **quarter** mile, (2) end of the first **quarter**

The unemployment rate in the first **quarter** was 2.3 percentage points higher than in the previous.

## profit

*n.* money that is earned in business or by selling things after deducting the costs involved

*synonym*: earnings, gain, proceeds

(1) gross **profit**, (2) make a **profit**

This business yields little **profit**.

## asset

*n.* something or someone that is useful or valuable quality, skill, etc.; valuable property

*synonym*: aid, resource, equity

(1) frozen **assets**, (2) liquid **assets** of the company

A sense of humor is an invaluable **asset** in this job.

## generation

*n.* all the people born and living at about the same time, regarded collectively; the production of heat or electricity

*synonym*: cohort, age group, era

(1) **generation** gap, (2) the **generation** of electricity

The younger **generation** has different values and beliefs than

the older one.

## audacious

*adj.* showing a willingness to take bold risks or to do something that is considered unconventional or daring; marked by originality, creativity, or boldness

*synonym* : bold, daring, fearless

(1) **audacious** stunt, (2) **audacious** decision

The young entrepreneur had an **audacious** plan to start his own company.

## vision

*n.* the ability to think about or see the future with imagination and intelligence; the faculty of being able to see

*synonym* : sight, image, concept

(1) a prodigious **vision**, (2) telescopic **vision**

Driving is difficult for me because of my poor **vision**.

## harness

*v.* to control and exploit the power of something, especially natural resources that produce energy; (noun) a set of narrow pieces of leather and metal that are used to control or hold in place a person, animal, or object

*synonym* : rein in, control, (noun) belt

(1) **harness** a horse to a carriage, (2) put a **harness** on my pet

People have been exploring ways to **harness** natural forces and resources since ancient times.

## greatly

*adv.* to an extraordinary extent or degree; very much

*synonym* : enormously, broadly, grandly

(1) **greatly** affect the situation, (2) **greatly** support that player

They **greatly** admired our actions.

## Session 2: Spelling

- |                            |  |
|----------------------------|--|
| 1. the pa____x of the heap | <i>n.</i> a statement, situation, or person that has two opposite facts or features and therefore seems impossible, is difficult to understand, or is strange; |
| 2. re____le access         | <i>adj.</i> worthy of being relied on; trustworthy   |
| 3. French pa____x          | <i>n.</i> a statement, situation, or person that has two opposite facts or features and therefore seems impossible, is difficult to understand, or is strange; |
| 4. fr____r bag             | <i>n.</i> a device that keeps food, beverages, or other perishable items at low temperatures to maintain their freshness or preserve them for later use        |
| 5. con____nt way           | <i>adj.</i> useful, helpful, or quick to do  |
| 6. pre____ng trend         | <i>adj.</i> most frequent, widespread, or currently dominant, usually referring to a particular opinion, attitude, or trend                                    |
| 7. ex____d a lineup        | <i>v.</i> to increase or to make something greater in size, number, or importance  |
| 8. po____y alleviation     | <i>n.</i> the condition of being extremely poor  |
| 9. eq__p an army           | <i>v.</i> to provide a person or a place with the things that are needed for a particular purpose or activity  |
| 10. dairy c_w              | <i>n.</i> a domesticated mammal with characteristic features such as a hump, large udders, and curved horns that is raised for its milk or meat                |

ANSWERS: 1. paradox, 2. reliable, 3. paradox, 4. freezer, 5. convenient, 6. prevailing, 7. expand, 8. poverty, 9. equip, 10. cow



- |   |  |
|---|--|
| 11. he_____e land                         | <i>n.</i> a unit of area equal to 10,000 square meters   |
| 12. against tr_____on                     | <i>n.</i> a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society  |
| 13. mic_____it lender                     | <i>n.</i> small loans, typically less than \$50,000, given to individuals or groups, particularly those who lack access to traditional banking services, to start or expand small businesses or other income-generating activities |
| 14. a no_____it organization              | <i>adj.</i> not established for commercial profit  |
| 15. te_____ng offer                       | <i>adj.</i> likely to attract or persuade someone to do something, especially something that may not be wise or safe   |
| 16. c_w herd                              | <i>n.</i> a domesticated mammal with characteristic features such as a hump, large udders, and curved horns that is raised for its milk or meat  |
| 17. housing per he_____e                  | <i>n.</i> a unit of area equal to 10,000 square meters   |
| 18. guarantee re_____le delivery          | <i>adj.</i> worthy of being relied on; trustworthy   |
| 19. as_____e a lousy attitude to his boss | <i>v.</i> to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance   |
| 20. un_____e design                       | <i>adj.</i> being the only one of its kind; unlike anything else   |

ANSWERS: 11. hectare, 12. tradition, 13. microcredit, 14. nonprofit, 15. tempting, 16. cow, 17. hectare, 18. reliable, 19. assume, 20. unique

21. frozen as\_\_ts *n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
22. liquid as\_\_ts of the company *n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
23. inefficient fossil fuel su\_\_\_\_y *n.* money paid by a government or an organization as part of the cost of something to aid or encourage it to happen
24. ha\_\_\_\_s a horse to a carriage *v.* to control and exploit the power of something, especially natural resources that produce energy; (noun) a set of narrow pieces of leather and metal that are used to control or hold in place a person, animal, or object
25. a scanty ha\_\_\_\_t *n.* yields of plants in a single growing season; the period of the year when gathering occurs on a farm
26. put a ha\_\_\_\_s on my pet *v.* to control and exploit the power of something, especially natural resources that produce energy; (noun) a set of narrow pieces of leather and metal that are used to control or hold in place a person, animal, or object
27. tr\_\_\_\_te a document into English *v.* to convert or change words into another language
28. reap a ha\_\_\_\_t *n.* yields of plants in a single growing season; the period of the year when gathering occurs on a farm

ANSWERS: 21. asset, 22. asset, 23. subsidy, 24. harness, 25. harvest, 26. harness, 27. translate, 28. harvest

29. job pr\_\_\_\_cts *n.* the possibility or likelihood of something happening or being successful; a person or thing that is likely to succeed or become popular; a potential customer or client; (verb) to explore for useful or valuable things or substances, such as minerals
30. a qu\_\_\_\_r mile *n.* one of four equal parts; a fourth part or portion
31. a hard and re\_\_\_\_\_nt steel *adj.* able to withstand or recover quickly from difficult conditions
32. pr\_\_\_\_d card *adj.* referring to something that has already been paid for in advance; paid for before it is used or received
33. no\_\_\_\_\_it agency *adj.* not established for commercial profit
34. th\_\_\_e in a society *v.* to grow vigorously; to make steady progress
35. the cy\_\_e of the seasons *n.* an interval during which a recurring sequence of events occurs; a bicycle or motorcycle
36. victim of identity th\_\_t *n.* the act of taking anything from someone or somewhere unlawfully; stealing
37. principles of de\_\_\_\_\_cy *n.* a form of government in which the people have the authority to deliberate and decide legislation, or to choose governing officials to do so
38. go to the workplace by cy\_\_e *n.* an interval during which a recurring sequence of events occurs; a bicycle or motorcycle

ANSWERS: 29. prospect, 30. quarter, 31. resilient, 32. prepaid, 33. nonprofit, 34. thrive, 35. cycle, 36. theft, 37. democracy, 38. cycle

39. mic\_\_\_\_\_it program      *n.* small loans, typically less than \$50,000, given to individuals or groups, particularly those who lack access to traditional banking services, to start or expand small businesses or other income-generating activities
40. ca\_\_\_\_\_e of footsteps      *n.* the rhythmic flow or pattern of sounds or words, especially in relation to music or speech; the rhythmic or periodic movement or progression of something
41. pre\_\_\_\_\_ng wind      *adj.* most frequent, widespread, or currently dominant, usually referring to a particular opinion, attitude, or trend
42. killer a\_p      *n.* (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC
43. historical co\_\_\_\_\_t      *n.* the circumstances, facts, or conditions that surround a particular event, situation, or statement and that give it meaning
44. gr\_\_t a new license      *v.* to agree to give or allow somebody
45. share my in\_\_\_\_\_ts      *n.* the ability to gain an accurate and deep understanding of people or situations; an accurate and deep understanding of what something is like
46. fun\_\_\_\_\_al education      *adj.* forming an essential base or core from which everything else develops or is affected

ANSWERS: 39. microcredit, 40. cadence, 41. prevailing, 42. app, 43. context, 44. grant, 45. insight, 46. fundamental

47. gen\_\_\_\_\_on gap *n.* all the people born and living at about the same time, regarded collectively; the production of heat or electricity
48. va\_\_\_\_\_te a hypothesis *v.* to check or prove that something is true; to make something officially or legally acceptable or approved
49. a feeling of a\_e *n.* a feeling of respect and wonder inspired by someone or something greatly admired
50. ba\_\_\_\_\_ne of society *n.* the spinal column of a vertebrate; a symbolic representation of strength and resilience
51. de\_\_\_\_\_cy advocate *n.* a form of government in which the people have the authority to deliberate and decide legislation, or to choose governing officials to do so
52. un\_\_\_k value *v.* to open something, such as a door, window, etc., usually using a key
53. sound very te\_\_\_\_\_ng *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
54. tr\_\_\_\_\_er power *v.* to move, pass, or change from one person, place, or situation to another
55. con\_\_\_\_\_nt location *adj.* useful, helpful, or quick to do
56. as\_\_\_e an important role *v.* to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance
57. imp\_\_\_\_\_ion on stage *n.* the act of making something up on the spot or creating or performing something without preparation

ANSWERS: 47. generation, 48. validate, 49. awe, 50. backbone, 51. democracy, 52. unlock, 53. tempting, 54. transfer, 55. convenient, 56. assume, 57. improvisation

58. tr\_\_\_\_\_er a file *v.* to move, pass, or change from one person, place, or situation to another
59. effects of cl\_\_\_\_\_e change *n.* the weather in a particular location averaged over some long period
60. hide his pr\_\_e *n.* a feeling of deep pleasure or satisfaction derived from one's achievements
61. co\_\_\_\_\_al swimming pool *adj.* belonging to or used by a group rather than individuals; for common use
62. sc\_\_\_\_\_h my signature *v.* to cut or damage the surface of something or the skin with a sharp or pointed object
63. re\_\_\_\_\_nt population *adj.* able to withstand or recover quickly from difficult conditions
64. in a\_e of the situation *n.* a feeling of respect and wonder inspired by someone or something greatly admired
65. ge\_\_\_\_\_te \$100 a month *v.* to produce or create something; to make offspring by reproduction
66. fas\_\_\_\_\_ard to the good part *v.* to advance or move forward in time or progress, particularly in a rapid or accelerated manner; to increase the playback speed of a recording
67. gov\_\_\_\_\_nt bureaucracy *n.* the group of people with authority to control a country or state
68. sma\_\_\_\_\_ne addict *n.* a mobile phone that functions as a computer and connects to the Internet
69. a re\_\_\_\_\_t slip *n.* a written or printed statement acknowledging that something has been paid for or received; the act of receiving something

ANSWERS: 58. transfer, 59. climate, 60. pride, 61. communal, 62. scratch, 63. resilient, 64. awe, 65. generate, 66. fast-forward, 67. government, 68. smartphone, 69. receipt

70. the cr\_\_\_\_or's claims *n.* a person, company, etc. to whom a debtor owes money
71. tra\_\_\_\_\_nt crystal *adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely
72. gross pr\_\_\_\_t *n.* money that is earned in business or by selling things after deducting the costs involved
73. acquire te\_\_\_\_\_ry *n.* an area under the control of a ruler or state
74. a tr\_\_\_\_\_on of a culture *n.* a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society
75. a prodigious vi\_\_\_\_n *n.* the ability to think about or see the future with imagination and intelligence; the faculty of being able to see
76. portable fr\_\_\_\_\_r *n.* a device that keeps food, beverages, or other perishable items at low temperatures to maintain their freshness or preserve them for later use
77. ge\_\_\_\_\_te more electricity *v.* to produce or create something; to make offspring by reproduction
78. gov\_\_\_\_\_nt funding *n.* the group of people with authority to control a country or state
79. a su\_\_\_\_\_y for research *n.* money paid by a government or an organization as part of the cost of something to aid or encourage it to happen

ANSWERS: 70. creditor, 71. transparent, 72. profit, 73. territory, 74. tradition, 75. vision, 76. freezer, 77. generate, 78. government, 79. subsidy

80. cannot log in to the a\_p *n.* (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC
81. a successful ent\_\_\_\_\_eur *n.* an individual who creates or invests in one or more businesses, especially when this involves taking financial risks
82. b\_\_k data transfer *n.* the quantity or size of something that is very large; the main part of something
83. he was ov\_\_\_\_\_lmed with gratitude *v.* to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
84. co\_\_\_\_\_al combination of funds *adj.* belonging to or used by a group rather than individuals; for common use
85. gr\_\_t a land *v.* to agree to give or allow somebody
86. sma\_\_\_\_\_ne app developer *n.* a mobile phone that functions as a computer and connects to the Internet
87. sma\_\_\_\_\_ing agriculture *n.* a small farm or estate that the owner or family typically works; often used to describe a farm that is smaller than a standard agricultural unit
88. pr\_\_\_\_\_ct for gold *n.* the possibility or likelihood of something happening or being successful; a person or thing that is likely to succeed or become popular; a potential customer or client; (verb) to explore for useful or valuable things or substances, such as minerals
89. a chemical fer\_\_\_\_\_er *n.* a natural or chemical substance added to soil to make plants grow more successfully

ANSWERS: 80. app, 81. entrepreneur, 82. bulk, 83. overwhelm, 84. communal, 85. grant, 86. smartphone, 87. smallholding, 88. prospect, 89. fertilizer



90. jazz imp\_\_\_\_\_ion *n.* the act of making something up on the spot or creating or performing something without preparation
91. pr\_\_\_\_\_d plan *adj.* referring to something that has already been paid for in advance; paid for before it is used or received
92. va\_\_\_\_\_te a passport *v.* to check or prove that something is true; to make something officially or legally acceptable or approved
93. de\_\_\_\_\_e on a course of action *v.* to make up someone's mind about something; to come to a conclusion or judgment after considering options
94. small in\_\_\_\_\_nts *n.* a regular increase in the amount of something, such as money; a process of becoming larger, longer, or more important
95. ov\_\_\_\_\_lm opponents by numbers *v.* to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
96. a fl\_\_\_d of questions *n.* a large amount of water flowing beyond its normal limits; an overwhelming number or amount
97. gr\_\_\_\_\_y support that player *adv.* to an extraordinary extent or degree; very much
98. a un\_\_\_\_\_e teacher *adj.* being the only one of its kind; unlike anything else
99. in\_\_\_\_\_t capital *v.* to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 90. improvisation, 91. prepaid, 92. validate, 93. decide, 94. increment, 95. overwhelm, 96. flood, 97. greatly, 98. unique, 99. invest

100. tr\_\_\_\_\_rm heat into power      *v.* to change in outward structure or looks;
101. p\_\_w equipment      *n.* a farming implement used for breaking up and turning over the soil, especially before planting; (verb) to turn over and break up the soil in preparation for planting crops
102. sub\_\_\_\_\_an Africa      *adj.* of or relating to or situated in the area south of the Sahara Desert
103. bankrupt cr\_\_\_\_\_or      *n.* a person, company, etc. to whom a debtor owes money
104. af\_\_\_d a high travel cost      *v.* to have enough money or time to be able to buy or do something
105. a tra\_\_\_\_\_nt lie      *adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely
106. im\_\_\_\_\_e the test score      *v.* to make or become better
107. an arrival pl\_\_\_\_\_rm      *n.* the raised flat space close to the track at a train station where passengers get on or off the train; (technology) a computational or digital environment in which a piece of software is executed
108. regular ca\_\_\_\_\_e      *n.* the rhythmic flow or pattern of sounds or words, especially in relation to music or speech; the rhythmic or periodic movement or progression of something
109. au\_\_\_\_\_us stunt      *adj.* showing a willingness to take bold risks or to do something that is considered unconventional or daring; marked by originality, creativity, or boldness

ANSWERS: 100. transform, 101. plow, 102. sub-Saharan, 103. creditor, 104. afford, 105. transparent, 106. improve, 107. platform, 108. cadence, 109. audacious

110. ad\_\_\_\_\_on of vectors *n.* the act or process of adding something to something else; the process of adding numbers
111. pr\_\_\_e of a company *n.* a feeling of deep pleasure or satisfaction derived from one's achievements
112. re\_\_\_\_\_t date *n.* a written or printed statement acknowledging that something has been paid for or received; the act of receiving something
113. tr\_\_\_\_\_te the emotion to a movement *v.* to convert or change words into another language
114. ad\_\_\_\_\_e the technology *v.* to go or move forward; to develop in a positive way
115. re\_\_y a debt *v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given
116. sma\_\_\_\_\_ing farm *n.* a small farm or estate that the owner or family typically works; often used to describe a farm that is smaller than a standard agricultural unit
117. steady in\_\_\_\_\_ntal growth *n.* a regular increase in the amount of something, such as money; a process of becoming larger, longer, or more important
118. sc\_\_\_\_\_h off a name *v.* to cut or damage the surface of something or the skin with a sharp or pointed object

ANSWERS: 110. addition, 111. pride, 112. receipt, 113. translate, 114. advance, 115. repay, 116. smallholding, 117. increment, 118. scratch

119. a cold cl\_\_\_\_\_e *n.* the weather in a particular location averaged over some long period
120. au\_\_\_\_\_us decision *adj.* showing a willingness to take bold risks or to do something that is considered unconventional or daring; marked by originality, creativity, or boldness
121. nonsynthetic fer\_\_\_\_\_er *n.* a natural or chemical substance added to soil to make plants grow more successfully
122. the yi\_\_d on the bond *n.* the total output of crops, profits, etc. that are produced; (verb) to produce or supply helpful something, such as a profit, an amount of food, or information
123. pe\_\_\_t butter *n.* a type of legume that grows underground and is widely cultivated and consumed as a food source
124. make a pr\_\_\_t *n.* money that is earned in business or by selling things after deducting the costs involved
125. fl\_\_d advisory *n.* a large amount of water flowing beyond its normal limits; an overwhelming number or amount
126. a digital pl\_\_\_\_\_rm for enterprise *n.* the raised flat space close to the track at a train station where passengers get on or off the train; (technology) a computational or digital environment in which a piece of software is executed
127. tr\_\_\_\_\_rm an education system *v.* to change in outward structure or looks;
128. the cycle of po\_\_\_\_\_y *n.* the condition of being extremely poor

ANSWERS: 119. climate, 120. audacious, 121. fertilizer, 122. yield, 123. peanut, 124. profit, 125. flood, 126. platform, 127. transform, 128. poverty

129. legal co\_\_\_\_\_t *n.* the circumstances, facts, or conditions that surround a particular event, situation, or statement and that give it meaning
130. gr\_\_\_\_\_y affect the situation *adv.* to an extraordinary extent or degree; very much
131. af\_\_\_\_d to buy a new car *v.* to have enough money or time to be able to buy or do something
132. ex\_\_\_\_d agricultural output *v.* to increase or to make something greater in size, number, or importance
133. chemical ad\_\_\_\_\_on *n.* the act or process of adding something to something else; the process of adding numbers
134. ad\_\_\_\_\_e a cooperative relationship *v.* to go or move forward; to develop in a positive way
135. deeply p\_\_w the soil *n.* a farming implement used for breaking up and turning over the soil, especially before planting; (verb) to turn over and break up the soil in preparation for planting crops
136. a profound in\_\_\_\_\_t *n.* the ability to gain an accurate and deep understanding of people or situations; an accurate and deep understanding of what something is like
137. billionaire ent\_\_\_\_\_eur *n.* an individual who creates or invests in one or more businesses, especially when this involves taking financial risks
138. end of the first qu\_\_\_\_\_r *n.* one of four equal parts; a fourth part or portion

ANSWERS: 129. context, 130. greatly, 131. afford, 132. expand, 133. addition, 134. advance, 135. plow, 136. insight, 137. entrepreneur, 138. quarter



149. th\_\_t of designs *n.* the act of taking anything from someone or somewhere unlawfully; stealing
150. im\_\_\_\_\_e a process *v.* to make or become better
151. un\_\_\_k a door with a key *v.* to open something, such as a door, window, etc., usually using a key
152. buy in b\_\_k *n.* the quantity or size of something that is very large; the main part of something
153. fas\_\_\_\_\_ard 10 seconds *v.* to advance or move forward in time or progress, particularly in a rapid or accelerated manner; to increase the playback speed of a recording
154. te\_\_\_\_\_ry in charge *n.* an area under the control of a ruler or state
155. sub\_\_\_\_\_an countries *adj.* of or relating to or situated in the area south of the Sahara Desert
156. ba\_\_\_\_\_ne curve *n.* the spinal column of a vertebrate; a symbolic representation of strength and resilience

ANSWERS: 149. theft, 150. improve, 151. unlock, 152. bulk, 153. fast-forward, 154. territory, 155. sub-Saharan, 156. backbone

## Session 3: Fill in the Blanks

1. I like to \_\_\_\_\_ through commercials when watching TV shows.
  - v. to advance or move forward in time or progress, particularly in a rapid or accelerated manner; to increase the playback speed of a recording
  
2. The speaker mounted the \_\_\_\_\_ and started to speak.
  - n. the raised flat space close to the track at a train station where passengers get on or off the train; (technology) a computational or digital environment in which a piece of software is executed
  
3. She \_\_\_\_\_ the money from her savings account to her checking account.
  - v. to move, pass, or change from one person, place, or situation to another
  
4. The farmer milked the \_\_\_\_\_ every morning before breakfast.
  - n. a domesticated mammal with characteristic features such as a hump, large udders, and curved horns that is raised for its milk or meat
  
5. Driving is difficult for me because of my poor \_\_\_\_\_.
  - n. the ability to think about or see the future with imagination and intelligence; the faculty of being able to see
  
6. The chairperson \_\_\_\_\_ him the right to speak.
  - v. to agree to give or allow somebody
  
7. Poverty is not a reproach; however, \_\_\_\_\_ is.
  - n. the act of taking anything from someone or somewhere unlawfully; stealing
  
8. During \_\_\_\_\_ farmers are incredibly busy.
  - n. yields of plants in a single growing season; the period of the year when gathering occurs on a farm

ANSWERS: 1. fast-forward, 2. platform, 3. transferred, 4. cows, 5. vision, 6. granted, 7. theft, 8. harvest,



9. The farm spans over 100 \_\_\_\_\_ of land.  
*n.* a unit of area equal to 10,000 square meters
10. It is a \_\_\_\_\_ in many families to have a big Thanksgiving dinner with all their relatives.  
*n.* a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society
11. They incorporated the conquered \_\_\_\_\_ into their nation.  
*n.* an area under the control of a ruler or state
12. The customs officer required the traveler to \_\_\_\_\_ his suitcase.  
*v.* to open something, such as a door, window, etc., usually using a key
13. Too much variety may \_\_\_\_\_ and confuse viewers.  
*v.* to defeat someone or something by using a great deal of force; to have a strong emotional effect on somebody
14. The painting is \_\_\_\_\_ and there is no other like it.  
*adj.* being the only one of its kind; unlike anything else
15. The young entrepreneur had an \_\_\_\_\_ plan to start his own company.  
*adj.* showing a willingness to take bold risks or to do something that is considered unconventional or daring; marked by originality, creativity, or boldness
16. The \_\_\_\_\_ of starting a new business can be both exciting and daunting.  
*n.* the possibility or likelihood of something happening or being successful; a person or thing that is likely to succeed or become popular; a potential customer or client; (verb) to explore for useful or valuable things or substances, such as minerals

ANSWERS: 9. hectares, 10. tradition, 11. territory, 12. unlock, 13. overwhelm, 14. unique, 15. audacious, 16. prospect

17. The farmer's \_\_\_\_\_ was enough to grow and sell vegetables for their family at the local market.
- n.* a small farm or estate that the owner or family typically works; often used to describe a farm that is smaller than a standard agricultural unit
18. They hope to \_\_\_\_\_ their business worldwide.
- v.* to increase or to make something greater in size, number, or importance
19. It's important to understand the \_\_\_\_\_ of a situation before making a decision.
- n.* the circumstances, facts, or conditions that surround a particular event, situation, or statement and that give it meaning
20. She is a \_\_\_\_\_ person and has always bounced back from setbacks.
- adj.* able to withstand or recover quickly from difficult conditions
21. The government should view children as national assets and actively \_\_\_\_\_ in them.
- v.* to put money, effort, time, etc. into something to make a profit or achieve a result
22. Don't \_\_\_\_\_ your mosquito bites.
- v.* to cut or damage the surface of something or the skin with a sharp or pointed object
23. These heavy rains caused flash \_\_\_\_\_ on several islands.
- n.* a large amount of water flowing beyond its normal limits; an overwhelming number or amount
24. The government has established a \_\_\_\_\_ scheme to stimulate entrepreneurship and create job opportunities.
- n.* small loans, typically less than \$50,000, given to individuals or groups, particularly those who lack access to traditional banking services, to start or expand small businesses or other income-generating activities

ANSWERS: 17. smallholding, 18. expand, 19. context, 20. resilient, 21. invest, 22. scratch, 23. floods, 24. microcredit

25. She showed great \_\_\_\_\_ when standing up for her beliefs in opposition.  
*n.* the spinal column of a vertebrate; a symbolic representation of strength and resilience
26. The airport offers five \_\_\_\_\_ access routes.  
*adj.* useful, helpful, or quick to do
27. This business yields little \_\_\_\_\_.  
*n.* money that is earned in business or by selling things after deducting the costs involved
28. Please make sure to keep your \_\_\_\_\_ as proof of purchase.  
*n.* a written or printed statement acknowledging that something has been paid for or received; the act of receiving something
29. They \_\_\_\_\_ admired our actions.  
*adv.* to an extraordinary extent or degree; very much
30. In \_\_\_\_\_ private corporations provide healthcare services.  
*n.* the act or process of adding something to something else; the process of adding numbers
31. He created a beautiful piece of music using only \_\_\_\_\_.  
*n.* the act of making something up on the spot or creating or performing something without preparation
32. \_\_\_\_\_ and weather have an impact on every part of our lifestyles.  
*n.* the weather in a particular location averaged over some long period

ANSWERS: 25. backbone, 26. convenient, 27. profit, 28. receipt, 29. greatly, 30. addition, 31. improvisation, 32. Climate

33. The coffee producers in \_\_\_\_\_ countries are at the sharp end of fluctuations in price.

*adj.* of or relating to or situated in the area south of the Sahara Desert

34. I received a parcel of great \_\_\_\_\_.

*n.* the quantity or size of something that is very large; the main part of something

35. Many studies have investigated the relationship between \_\_\_\_\_ and academic achievement.

*n.* the condition of being extremely poor

36. I put the ice cream in the \_\_\_\_\_ to keep it from melting.

*n.* a device that keeps food, beverages, or other perishable items at low temperatures to maintain their freshness or preserve them for later use

37. \_\_\_\_\_ willingly accept business risks to achieve success.

*n.* an individual who creates or invests in one or more businesses, especially when this involves taking financial risks

38. Our law firm also focuses on \_\_\_\_\_ activities.

*adj.* not established for commercial profit

39. Trains are \_\_\_\_\_ inexpensive, and ideal for long-distance travel.

*adj.* worthy of being relied on; trustworthy

40. \_\_\_\_\_ often entails inclusive capitalism as well.

*n.* a form of government in which the people have the authority to deliberate and decide legislation, or to choose governing officials to do so

ANSWERS: 33. sub-Saharan, 34. bulk, 35. poverty, 36. freezer, 37. Entrepreneurs, 38. nonprofit, 39. reliable, 40. Democracy

41. He cannot \_\_\_\_\_ a holiday.  
v. to have enough money or time to be able to buy or do something
42. We want to \_\_\_\_\_ ties between our two countries.  
v. to make or become better
43. The economic stimulation program would \_\_\_\_\_ a lot of new jobs.  
v. to produce or create something; to make offspring by reproduction
44. The construction company \_\_\_\_\_ the building with an earthquake-resistant device.  
v. to provide a person or a place with the things that are needed for a particular purpose or activity
45. \_\_\_\_\_ the text from Italian into English.  
v. to convert or change words into another language
46. Internet traffic volumes have increased significantly with the advent of \_\_\_\_\_.  
n. a mobile phone that functions as a computer and connects to the Internet
47. The following example \_\_\_\_\_ that the capacity of each battery is the same.  
v. to think or accept something to be true without having proof of it; to take or begin to have power; to begin to exhibit a specific quality or appearance
48. She couldn't \_\_\_\_\_ whether to order the pizza or the pasta for dinner.  
v. to make up someone's mind about something; to come to a conclusion or judgment after considering options

ANSWERS: 41. afford, 42. improve, 43. generate, 44. equipped, 45. Translate, 46. smartphones, 47. assumes, 48. decide

49. She took great \_\_\_\_\_ in her work, always striving for perfection.  
*n.* a feeling of deep pleasure or satisfaction derived from one's achievements
50. The \_\_\_\_\_ mountains dominate the landscape.  
*n.* a feeling of respect and wonder inspired by someone or something greatly admired
51. My father's death \_\_\_\_\_ my life completely.  
*v.* to change in outward structure or looks;
52. Human behavior has \_\_\_\_\_ characteristics.  
*adj.* forming an essential base or core from which everything else develops or is affected
53. Scientific knowledge will \_\_\_\_\_ significantly with the power of AI.  
*v.* to go or move forward; to develop in a positive way
54. \_\_\_\_\_ elections were held in several European countries.  
*adj.* belonging to or used by a group rather than individuals; for common use
55. The younger \_\_\_\_\_ has different values and beliefs than the older one.  
*n.* all the people born and living at about the same time, regarded collectively; the production of heat or electricity
56. The \_\_\_\_\_ opinion was that the project would be a success.  
*adj.* most frequent, widespread, or currently dominant, usually referring to a particular opinion, attitude, or trend
57. Without investment, a business cannot \_\_\_\_\_.  
*v.* to grow vigorously; to make steady progress

ANSWERS: 49. pride, 50. awe-inspiring, 51. transformed, 52. fundamental, 53. advance, 54. Communal, 55. generation, 56. prevailing, 57. thrive

58. The discovery of a critical bug caused the company to delay the \_\_\_\_\_ release.  
*n.* (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC
59. A sense of humor is an invaluable \_\_\_\_\_ in this job.  
*n.* something or someone that is useful or valuable quality, skill, etc.; valuable property
60. I bought a \_\_\_\_\_ cell phone because I didn't want to be tied to a contract.  
*adj.* referring to something that has already been paid for in advance; paid for before it is used or received
61. I asked the lawyer to initiate \_\_\_\_\_ negotiations for voluntary liquidation.  
*n.* a person, company, etc. to whom a debtor owes money
62. The government provided a considerable \_\_\_\_\_ to the company.  
*n.* money paid by a government or an organization as part of the cost of something to aid or encourage it to happen
63. The farmer tied the yoke oxen to the \_\_\_\_\_.  
*n.* a farming implement used for breaking up and turning over the soil, especially before planting; (verb) to turn over and break up the soil in preparation for planting crops
64. The federal \_\_\_\_\_ is planning to increase taxes for the next fiscal year.  
*n.* the group of people with authority to control a country or state
65. There are many theories to explain this \_\_\_\_\_.  
*n.* a statement, situation, or person that has two opposite facts or features and therefore seems impossible, is difficult to understand, or is strange;

ANSWERS: 58. app's, 59. asset, 60. prepaid, 61. creditor, 62. subsidy, 63. plow, 64. government, 65. paradox

66. I must \_\_\_\_\_ my loan on time to avoid late fees and penalties.
- v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given
67. Nitrogen fixation by the Haber-Bosch method leads to the mass production of \_\_\_\_\_.
- n.* a natural or chemical substance added to soil to make plants grow more successfully
68. The unemployment rate in the first \_\_\_\_\_ was 2.3 percentage points higher than in the previous.
- n.* one of four equal parts; a fourth part or portion
69. The company's stock gives a high \_\_\_\_\_.
- n.* the total output of crops, profits, etc. that are produced; (verb) to produce or supply helpful something, such as a profit, an amount of food, or information
70. To \_\_\_\_\_ your purchase, please visit the following link.
- v.* to check or prove that something is true; to make something officially or legally acceptable or approved
71. The food chain causes a material \_\_\_\_\_.
- n.* an interval during which a recurring sequence of events occurs; a bicycle or motorcycle
72. Some people have severe allergies to \_\_\_\_\_ and must avoid them completely.
- n.* a type of legume that grows underground and is widely cultivated and consumed as a food source
73. We gained various \_\_\_\_\_ by analyzing the vast amount of data owned by the company.
- n.* the ability to gain an accurate and deep understanding of people or situations; an accurate and deep understanding of what something is like

ANSWERS: 66. repay, 67. fertilizers, 68. quarter, 69. yield, 70. validate, 71. cycle, 72. peanuts, 73. insights



74. The singer's voice had a beautiful \_\_\_\_\_ and I couldn't help but sway to the rhythm.

*n.* the rhythmic flow or pattern of sounds or words, especially in relation to music or speech; the rhythmic or periodic movement or progression of something

75. The bid \_\_\_\_\_ for this auction is \$100.

*n.* a regular increase in the amount of something, such as money; a process of becoming larger, longer, or more important

76. The focus of these initiatives is to make the financial system more \_\_\_\_\_.

*adj.* easy to perceive, detect, or understand; (of a material or article) permitting light to pass through freely

77. People have been exploring ways to \_\_\_\_\_ natural forces and resources since ancient times.

*v.* to control and exploit the power of something, especially natural resources that produce energy; (noun) a set of narrow pieces of leather and metal that are used to control or hold in place a person, animal, or object

78. The chocolate cake was too \_\_\_\_\_ for me to resist.

*adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe

ANSWERS: 74. cadence, 75. increment, 76. transparent, 77. harness, 78. tempting